

ExperianSM Scores & Data

Broad credit performance data and other risk assessment tools are critical for evaluating business risk in a competitive climate. That is why, in addition to Teletrack's proprietary, non-traditional credit performance data and other risk management solutions, Teletrack offers integrated access to additional credit performance data and scoring solutions from the broader credit market.

Teletrack enables you to combine information from our proprietary, sub-prime database with Experian's traditional consumer credit data. Accessing Experian data and scores through Teletrack allows you to offer services to consumers based on their own prior credit performance at businesses similar to yours, as well as within the broader credit market. In addition, accessing Experian data and scores via Teletrack's interface:

Experian Returns Information in these Categories:

- **SSN Validation**
- **Name and Alias**
- **Known Addresses**
- **Public Record Information**
- **Trade-line Data**
- **Previous Inquiries**

- Aids in determining eligibility for new product offerings when used in conjunction with Teletrack trade-line credit data
- Helps to further minimize risk when offering higher dollar, alternative loans or open-ended lines of credit
- Enhances credit screening when there is little or no record of the applicant in Teletrack's database
- Provides incremental segmentation of applications with a detailed history in the Teletrack database
- Delivers the previous addresses along with the reported date, which is useful in the application verification or collections process

Intelligent Data for Smart Decisions

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In addition, this service negates the need for multiple inputs or processing by using the same consumer application data that is supplied when obtaining a Teletrack report to drive Experian solutions, and returns responses from both Teletrack and Experian. Our single-point interface provides you with the ability to access Experian and other data providers as needed. You can send a request to Experian as a concurrent or follow-on transaction to your request to Teletrack. Use the information in the Teletrack database to help determine the appropriate product, terms and loan amount for your customer. With this information in hand, you then have the ability to request additional data from Experian alone or in combination with any of the data providers available via Teletrack's XML interface.

Experian returns information in several categories including SSN validation, name and alias, known addresses, public record information, trade-line data, and previous inquiries. Teletrack gives you the ability to request this data from Experian with no score models or in combination with any of the following score models:

- **Auto Risk Model** was developed by Experian to assist automotive financing companies in minimizing the risk potential of their accounts by identifying those consumers with the greatest likelihood of experiencing serious delinquent or derogatory payment behavior. Non-traditional finance companies have also found this model helpful when evaluating the potential performance of a consumer on short-term lending agreements.
- **Tele-Risk Model** was designed by Experian to assist long distance communication companies in minimizing risk by identifying those consumers with the greatest likelihood of experiencing serious delinquent or derogatory payment behavior. Non-prime lenders also use this score to help determine the risk of delinquency for short-term loan applicants.
- **Fair Isaac Advanced Risk ScoreSM version 2.0 (NextGen FICO®)** provides more refined risk assessment compared with its predecessor. This model was designed to score more recent and thin files, count fewer mortgage and auto inquiries and bypass low-balance collection and public records.



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