



# FIS Debit Report

## Evaluate Past Banking History with Detailed Historical Bank Account Information

You can now access Fidelity National Information Services, Inc. (FIS) data in combination with Teletrack's industry-leading credit risk assessment tools. Using the extensive data from FIS DebitBureau®, the FIS Debit Report provides real-time debit summaries about consumers who have or had checking or savings accounts. Updated nearly 350,000 times each day, FIS DebitBureau is a powerful tool that a lender can use to help determine creditworthiness, and review a consumer's past banking history, with information from more than 8,500 banks with over 100,000 locations and from 70,000 retailers and merchants.

With Teletrack you can access the FIS Debit Report for a score and more than 78 data attributes through the same interface used to process credit inquiries against the Teletrack database. When accessing FIS Debit Report through Teletrack's interface you receive a score that can be used to help evaluate banking behavior and the underlying data from FIS DebitBureau. In addition, data from FIS for new account verification and risk management, and the FIS SCAN<sup>SM</sup> check authorization network, are incorporated in the FIS Debit Report. The FIS Debit Report provides information about accounts closed for abuse and fraud, account opening inquiries, deposit account collections, check order history, non-sufficient funds (NSF) check activity and other banking data that are useful predictors of financial risk.

Historically, consumers establish a debit account earlier than a credit record, which is why data from FIS DebitBureau is valuable when assessing the risk associated with non-traditional credit transactions. The FIS Debit Report can augment Teletrack data returned during a transaction in situations where there is no record of the consumer in the Teletrack database, and also provide deeper insight into a consumer's financial behavior for an applicant with a detailed history in the Teletrack database. The FIS Debit Report has been shown to help improve risk assessment for credit issuers who want to:

- Increase their overall customer base without increasing overall risk
- Maintain approval levels while reducing credit losses
- Grow overall profitability through balancing growth potential with controlled risk

*Intelligent Data for Smart Decisions*

**VISIT TELETRACK ONLINE AT [www.teletrack.com](http://www.teletrack.com)  
OR CALL US TODAY AT 1.800.729.6981 ext. 3.**

## Did You Know?

- Teletrack's highly predictive data is used in a variety of industries for scoring and predictive modeling.
- Teletrack can help you comply with the Patriot Act by providing access to the OFAC SDN list on a real-time basis.
- Teletrack has multiple databases to help you with everything from up front risk mitigation to back end skip-tracing, including:
  - Charge-Offs
  - Paid Charge-Offs
  - Open Loans
  - Previous Inquiries
  - Consumer Identification Database
  - Bankruptcy Information
  - Landlord/Tenant Court Records
  - OFAC SDN List
  - MICR Data
- Teletrack is constantly evaluating and testing new data sources.
- Teletrack is a wholly-owned subsidiary of First Advantage Corporation.

## ABOUT TELETRACK

Founded in 1989, Teletrack provides lenders and businesses with the actionable intelligence they need to make smart decisions. Businesses across the country access our consumer data for risk mitigation, identity verification, fraud detection and skip-tracing. In a climate of increased regulation, we give our customers the ability to manage "risk" well beyond mitigation to "opportunity maximization." Teletrack is a wholly-owned subsidiary of First Advantage Corporation, a leading risk mitigation and business solutions provider.

Teletrack receives information from a variety of sources. Our databases contain unique consumer information that isn't available from other information providers. When you use Teletrack, you gain *Actionable Intelligence* — the right information at the right time so you can make the right decisions for the right reasons. Actionable intelligence creates new opportunities for you and your applicants.

As an FCRA-compliant consumer reporting agency, Teletrack gathers records from businesses across the country that cater to non-traditional credit consumers. Using dual state-of-the-art data centers, Teletrack delivers unique data and decisioning solutions to a variety of businesses including payday loan companies, rental purchase stores, cable/telecom companies, non-traditional consumer finance businesses, non-prime auto lenders and credit unions. Teletrack's unique data includes credit inquiries, account charge-offs, paid charge-offs and open loan data from businesses whose target market is primarily high-risk, non-prime consumers. The Teletrack databases also include Landlord/Tenant Court Records from across the U.S. and consumer bankruptcy data.



*A First Advantage Company*

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