

FAQ: LexisNexis® RiskView™

1. Where does LexisNexis obtain the data used in the RiskView Score?

LexisNexis gathers intelligence on persons, businesses and assets from over 3.8 billion public records, including:

- Tax assessor records
- Vehicle records
- Liens and judgements
- Felony convictions
- Arrest records
- Voter registration
- Telephone directories

2. What information is accessed from these data sources and used in the RiskView Score?

While Teletrack provides credit performance data, LexisNexis covers broader population information, including address histories, phone numbers, birth/death records, property history, vehicle and professional licenses, criminal convictions and tax liens. This information is used to evaluate non-traditional consumers who may have little or no credit history. RiskView is FCRA compliant, and rank orders consumers by their likelihood of delinquency.

3. Who uses RiskView?

Companies offering a variety of financial services use RiskView, including six of the top credit card issuers, two of the top retail card issuers and three of the top cell phone companies. In addition, many banks, sub-prime consumer finance companies, short-term lenders and auto lenders use RiskView to augment credit screening.

4. When should I use LexisNexis RiskView?

Information from LexisNexis is useful for risk assessment in situations where there is no information in the Teletrack database or when additional information is needed for further segmentation. The information provided by LexisNexis may enable you to increase your overall customer base without increasing risk by providing a more detailed history on a particular consumer. Typically, the less credit data available on a particular consumer, the more “lift” alternative data from LexisNexis may offer.

5. What type of information can I receive by accessing LexisNexis through Teletrack?

In addition to a RiskView Score, LexisNexis returns up to four reasons for the score, as well as the attributes from which the score is built. The RiskView Score and attributes are comprised of public record information associated with a consumer, such as home ownership and other public record data including bankruptcy and tax lien information.

6. How is the RiskView Score different from a credit score provided by Teletrack?

RiskView is a model-driven risk assessment score that relies on public record data to screen credit applicants. The score ranges from 501-900 and rank orders consumers by their likelihood of delinquency. It is designed to predict the likelihood of delinquency in the next 24 months. However, the score is also used to screen applicants for shorter-term lending. A higher RiskView score indicates a lower risk, while a lower RiskView score indicates a higher risk.

7. What are the RiskView Attributes and how are they used to create a score?

The RiskView Attributes are the individual data points that are blended together to predict the likelihood of a consumer repaying/ not repaying a debt. These attributes include lifestyle, demographic, financial, property and derogatory data. Some examples of lifestyle attributes include:

- Length of residence at current address
- Average length of residence at last three residences
- Primary residence dwelling type and tax assessed value
- Number of non-derogatory public records sources
- Professional license(s) held

8. What types of reason codes are returned along with the RiskView Score?

RiskView returns up to four potential reason codes per record including some of the following:

- Input date-of-birth was missing or incomplete
- Input SSN was issued within last three years
- Dispute on file
- Corrections database information utilized
- Criminal record found
- No evidence of property ownership
- Evidence of historical property ownership but no current record
- Length of residence
- Change of address frequency
- Insufficient age



A First Advantage Company

Teletrack, Inc.
The Summit at Technology Park
5550-A Peachtree Parkway, Suite 600
Norcross, Georgia 30092
Phone: 1.800.729.6981
Fax: 770.449.6647
Email: webinfo@teletrack.com
www.teletrack.com

© 2009 Teletrack Inc. All rights reserved. Teletrack and the Teletrack mark are trademarks of First Advantage Corporation. RiskView is a trademark of LexisNexis Risk & Information Analytics Group, used with permission. RiskView and attributes are consumer reporting agency products as such term is defined in the federal Fair Credit Reporting Act, 15 U.S.C. §1681, et seq. ("FCRA"). RiskView reports constitute consumer reports, and may only be accessed for permissible purposes as provided in the FCRA.