



PeopleLocationTM Solutions

New, Timely Information On Skips For Collection Professionals

Every month, businesses across the country inquire on thousands of consumers in the Teletrack database, including payday loan companies, rent-to-own stores and other specialty lenders. During the inquiry process, these businesses provide new telephone, address and employment information. Based on this information, Teletrack's PeopleLocation service provides collection departments, agencies and debt buyers with new and current information on skips. We differ from other consumer credit bureaus and information sources because we maintain the premier database on non-traditional credit consumers who frequent businesses that cater to a non-prime clientele. Inquiries and loans are posted to our database in real-time, and the majority of the businesses that submit inquiries to Teletrack use system-to-system integration, which means that the information is reported almost as soon as a transaction is processed. Additionally, these unique second-tier lenders, rarely report to traditional credit bureaus. Teletrack is the primary source of data for these businesses, which gives us the opportunity to find skips that have no current information in other data repositories.

HOW DOES IT WORK?

Teletrack's batch based service can be used with almost any consistent file format. We ask that you send a minimum number of identifying fields. However, the more information that you send to Teletrack regarding a particular skip, the easier it is for Teletrack to determine when new information is available. Teletrack compares the records in the portfolio to

PeopleLocation Features

- Real-time address, telephone, and/or employment information
- Teletrack maintains a unique source of data
- Only new and different location information is sent back to you
- Services are billed on a contingency basis

Intelligent Data for Smart Decisions

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inquiries submitted to us in the preceding 120 days. If any new information is available, a customer service representative contacts the subscribing business to confirm that the information is new and complete. The involvement of Teletrack's customer service team typically results in more current information, as well as a higher hit or match rate. This new information obtained on the skips in your portfolio is sent to you securely.

Teletrack warehouses your portfolio, if desired. Therefore, locating skips is ongoing at Teletrack. Once your portfolio is uploaded into our system, our data center and staff work to match the records in your portfolio to the consumer data provided to Teletrack from inquiring merchants. You are provided with new location information until you tell us to discontinue working the portfolio. Ultimately, you receive a steady stream of new and very cost-effective information on skips. We then forward this new information to you securely and in real-time. This information is current because our contributing businesses usually verify the consumer's application information with additional documentation. In fact, to help validate the information, most businesses require the consumer to provide a copy of their most recent paystub and bank statement. Teletrack's PeopleLocation service provides new location fields, including:

- Telephone Number
- Address
- Employer Name
- Employer Telephone Number

With this new information, which is reported to Teletrack in real-time, the probability of collecting on these accounts increases dramatically. Teletrack can add and remove records as often as required so that you can manage the skips that you want monitored for new location information.



A First Advantage Company

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