

Rental Purchase Solutions

**Risk Mitigation
And Consumer
Data For The Rental
Purchase Industry**

Intelligent Data for Smart Decisions



A First Advantage Company

Rental Purchase Solutions

VERIFY YOUR ORDERS WITH TELETRACK

The consumer provides you with all the right information. He has every document required. He dresses well and you want to verify the order. How would you know that he has recently skipped from two other rental purchase stores? Teletrack knows.

Making wise decisions requires more information than you can gather from the consumer alone. That is why Teletrack developed tools specifically for the rental purchase industry, which are designed to provide you and your personnel with real-time consumer information. In a climate of increased competition and risk — you need a solutions provider that gives you the ability to leverage “risk” beyond mitigation to “opportunity maximization.” Access Teletrack's consumer data to gauge the risk associated with a particular applicant so that you can customize the order to meet the consumer's needs while maintaining your risk tolerance.

Teletrack has the nation's most extensive database of information on high-risk consumers. With nationwide coverage, you can be assured that Teletrack will assist you in reducing losses and increasing the net profitability of your rental purchase business.

THE BENEFITS OF USING TELETRACK

Teletrack completes the puzzle by offering your business a more in-depth portrait of the consumer at a critical time — before you verify an order. Teletrack provides you with advanced tools — primarily the ability to cost-effectively view a prospective consumer's transaction history, and based on that, predict how he or she will behave in the future. This critical consumer information from Teletrack's unique database alerts



Valuable Applicant Information

Skip Accounts

Returns a history of skips from other rental purchase businesses or high-risk merchants.

Recent Rental Of Similar Merchandise

Shows two or more recent rental inquiries for the same merchandise, which alerts you to possible fraudulent activity.

Social Security Number Information

Compares the applicant's Social Security number against a file of 78 million records containing SSNs reported as deceased, unissued, or recently issued.

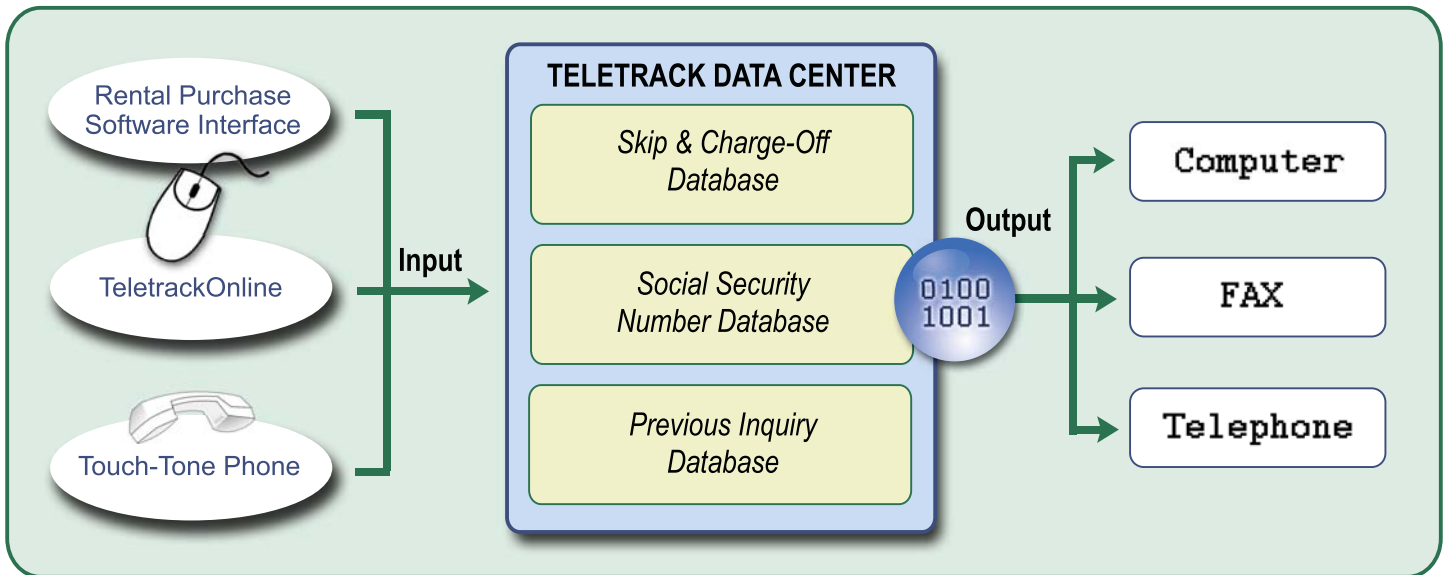
Skip-Tracing Information

Alerts you with current location information when any of your previously reported skips shows up at one of Teletrack's thousands of member merchants nationwide.

rental purchase personnel if the consumer has a history of skipping on rental agreements, has two or more open rental contracts, or is using a fraudulent Social Security number. This information allows you to make confident consumer decisions without exposing your business to unacceptable levels of risk. Most importantly, by using Teletrack you are ensuring that orders are verified for the maximum number of consumers, while maintaining a low level of skips. Plus, our real-time information is easy to access and integrate into your current order verification process.

Incorporating Teletrack information into your order verification process is easy. You can access our extensive consumer database via several methods including integration with your application software interface, the Internet, or via touch-tone phone. You initiate the inquiry process by providing the consumer's Social Security number.

HOW THE PROCESS WORKS



Security number, name, address, and phone number. The applicant information is submitted to the Teletrack system where it undergoes a detailed comparison against the information stored in our database.

Once Teletrack receives the inquiry, our system compares the applicant information to the data in our database and immediately notifies you of any information such as skips or other inquiries. Teletrack also informs you if the applicant is attempting to use a fraudulent Social Security number or has recently rented similar merchandise from other rental purchase locations. Once all of the applicant criteria are matched, Teletrack sends this information back to you.

SKIP-TRACING

Teletrack keeps working for you after the inquiry. Our automated skip-tracing services are included with your basic service. When you begin to use Teletrack, we enter into our database all of your skip accounts over the past seven years. Whenever one of your skips engages the services of any of Teletrack's thousands of businesses nationwide, we immediately obtain new information and generate a report for you. This gives you the recent information you need to locate your skips and recover your merchandise.

ACCOUNT ALERT SERVICE

By the time you discover that a consumer is about to become a skip, it may be too late to take action. Teletrack offers customers pro-active notification of positive and negative status changes in their current accounts as the changes occur. Using our Account ALERT service, you can designate specific types of status changes you want closely monitored.

Knowing the location of your merchandise is critical to maintaining a healthy bottom line. Using Teletrack during the order verification process is a great way to reduce your exposure to risk, but what happens once the consumer leaves your store? Once the consumer takes delivery, he or she could decide to relocate with your merchandise without informing you. Account ALERT provides advance notice of a consumer's attempt to relocate.

Working in conjunction with our regular service, Account ALERT will monitor your accounts for a number of critical status changes including possible change of residence, impending eviction or suit for back rent, and for reports of recent charge-offs or skips with other businesses. An alert can help you tailor your account management strategy by allowing you to reevaluate a consumer based on new information.

Visit Us Online At www.teletrack.com/rent Or Call Teletrack Today At 1.800.729.6981.

Teletrack Services

Specializing in providing information on non-traditional consumer credit applicants, Teletrack offers a full complement of services to help you manage "risk" beyond mitigation to "opportunity maximization." Teletrack's predictive data elements will provide the lift you need for an improved risk analysis process, which allows you to qualify more applicants and better target non-prime consumers.

RISK MITIGATION

Immediately identify applicants that pose a high likelihood of charging-off, based on their payment history with other specialized lenders and finance companies.

FRAUD DETECTION

Teletrack's SocialGuard® service compares the applicant's Social Security number with unissued and recently issued numbers, as well as numbers assigned to individuals reported as deceased. Our SkipGuard® service alerts you to individuals who currently have multiple open loans or service agreements.

IDENTITY VERIFICATION

Access Teletrack's Identity Verification Solutions and receive valuable insight into the potential fraud risk associated with a pending transaction. This data helps you confirm the consumer's identity and uncover inconsistencies that may indicate potential fraud.

SKIP-TRACING

Our PeopleLocation™ service places every Teletrack business in our nationwide network on alert for all of your charged-off accounts. Whenever one of your reported charge-offs attempts to do business with a Teletrack subscriber, we provide you with any new information that may assist you in your recovery efforts.

DECISIONMANAGER™

DecisionManager standardizes your approval and denial process by providing you with statistically proven scorecards and a powerful decisioning engine for making objective and consistent applicant decisions.

LIST SUPPRESSION

With Teletrack's SmartScreen™ service, we can assist you in creating powerful, targeted customer lists for your campaigns by suppressing prospects from your lists. Our suppression service lets you focus your dollars and your energy on bringing more profitable consumers into your business.

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.



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