

LexisNexis® RiskView™ Solution

Screen Loan Applicants With RiskView™ Through Teletrack's Single-Point Interface

Teletrack's integration with LexisNexis RiskView creates a seamless and efficient vehicle for processing loan applications using a more vigorous risk evaluation. The RiskView solution enhances screening of high-risk borrowers with limited credit histories using public record and other proprietary data, such as:

- *Property deeds*
- *Mortgages*
- *Liens*
- *Personal property titles*
- *And criminal history.*

Teletrack's clients can leverage this vast and comprehensive data to assess applications when data from other sources is limited or nonexistent. The LexisNexis RiskView solution augments Teletrack data returned during a transaction in situations where there is no record of the consumer in the Teletrack database and provides incremental segmentation of applications with a detailed history in the Teletrack database.

When an inquiry is made to Teletrack, the RiskView solution enhances applicant credit screening by providing a score and attributes. Teletrack's clients can access the RiskView score through the same interface used to process credit inquiries against the Teletrack database as a follow-on or concurrent transaction. Teletrack also enables access to the underlying data that makes up the RiskView score. This data can be used for statistical modeling to increase approvals, reduce default rates and improve profitability by customizing lending terms to specific applicants. The service will deliver the RiskView score and the associated data attributes.

Intelligent Data for Smart Decisions

VISIT TELETRACK ONLINE AT 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

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

© 2008 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.