

Summary Reports

Intelligent Data for Smart Decisions



A First Advantage Company

Teletrack offers scoring and decisioning capabilities to help you bring consistency, control, and speed to your loan origination process. Using DecisionManager reports enables you to manage the relationship between your target approval rate and tolerance for risk. This document details the features of Teletrack's standard reports, which include:

- Loan Log Inquiry
- Transactions
- Denied Loan Applications
- Scoring Analysis
- Payday Loan Denial Analysis
- Alternative Loan Denial Analysis
- OFAC Activity

Teletrack does not classify an application as eligible or ineligible for a loan, your business rules determine the outcome of the application. The outcome of your business rules is reported back to you on the reports, as appropriate. In addition, Teletrack has the ability to create custom reports based on fields received from your underwriting file. The following are examples of reports that are currently being utilized:

- Daily New Loan Journal
- Past Due Summary
- Charge-Off Report
- Outstanding Loan Summary


These reports give you the ability to match loan inquiry data with current loan dispositions. The reports also allow a business operating multiple storefronts to combine data from multiple locations and/or servicers. The following data elements are examples of fields from the extended underwriting file that could be useful to build custom reports:

- Date Loan Issued
- Total Of Principle Payments To Date
- Principle Of Loan
- Consecutive Loan Count
- Loan Fees
- Rollover Count
- Loan Due Date
- Current Loan Status (Active, Paid, Overdue, Charged-Off)
- Total Of Fee Payments To Date
- Date Paid Off
- Loan Type (Renewal, New Loan)

Loan Log Inquiry

The Loan Log Inquiry is not a report. The Loan Log Inquiry is an Internet browser-based system, which allows you to easily access and search for specific transactions. Teletrack does not classify an application as eligible or ineligible for a loan, your business rules determine the outcome of the application. This report is updated in real-time.


Benefit: The Loan Log File allows you to quickly research specific transaction records. The system can be setup to generate applicant-specific notices of adverse actions, automatically. The reason why the applicant was declined is inserted into a notice of adverse action.

 <i>A First Advantage Company</i> 5550-A Peachtree Parkway, Suite 600 Norcross, GA 30092 1-877-309-5226	Loan Log Inquiry Transaction Date: 02/07/2009 Time: 11:52 For Home Office MID: 99991
Transaction Type: Payday Loan	Transaction Date: 02/07/2009
SSN: XXX-XX-6789	Consumer Name: Jane Smith
Address: PO BOX 999, FRANKLIN, TN 37064	
Score: +292	Approved: N
Amount Requested: \$300.00	Amount: \$0
Income: \$819.00	Transaction Code: W1L8SK
Aggregate Loan Count: 0	Aggregate Loan Amount: \$0
Merchant ID: 99997	Days Before 90 Day Limit: 0
Reason Declined: Score below minimum required: <ul style="list-style-type: none">• Bank Statement balance low or negative• Months at Employer• Lack of recent history within industry	

Transaction Report

The Transactions Report allows you to view all transactions submitted to Teletrack, by a particular servicer or storefront, within a given date range. Teletrack does not classify an application as eligible or ineligible for a loan, your business rules determine the outcome of the application. This report is updated in real-time.


Benefit: The Transaction report gives you the ability to monitor transactions for a given storefront or servicer.

 A First Advantage Company 5550-A Peachtree Parkway, Suite 600 Norcross, GA 30092 1-877-309-5226		Transaction Report Report Dates: 02/10/2009 - 02/11/2009 Run On: 02/11/2009 For Home Office MID: 99991								
MID	Date	SSN	Name	Score	Amount Requested	Amount Approved	Trans. Code	Monthly Income	Denial Code	Low Score Reason
99997	02/10/2009	xxx-xx-6739	COLE, ROSETTE	+877	\$300.00	\$300.00	X3W6W9	\$1010.00	Approved	-
99997	02/10/2009	xxx-xx-6757	DRAKE, CARL	+799	\$200.00	\$200.00	X3W6XH	\$2316.00	Approved	-
99997	02/10/2009	xxx-xx-6745	WILSON, HAL	+289	\$400.00	\$0.00	X3W6XM	\$3965.00	605	06DFJ
99997	02/10/2009	xxx-xx-6797	GILLAM, LINDA	+751	\$200.00	\$200.00	X3Y6YO	\$3010.00	Approved	-
99997	02/10/2009	xxx-xx-6755	UBAN, TRACY	+915	\$350.00	\$350.00	X3W6YB	\$2201.00	Approved	-
99997	02/10/2009	xxx-xx-6728	WELLS, DONALD	+711	\$1500.00	\$1500.00	X3W6ZP	\$7628.00	Approved	-
99997	02/10/2009	xxx-xx-6756	LOWE, JERRY	+866	\$250.00	\$250.00	X3W9GW	\$3250.00	Approved	-
99997	02/10/2009	xxx-xx-6725	PAILEN, MICHELLE	+117	\$150.00	\$0.00	X3W6HF	\$3092.00	601	06ADJ
99997	02/10/2009	xxx-xx-6773	STARKS, ERIC	+703	\$150.00	\$150.00	X045XD	\$2054.00	Approved	-
99997	02/10/2009	xxx-xx-6729	THOMAS, MARK	+743	\$300.00	\$300.00	X045XR	\$2345.00	Approved	-
Total Transactions: 10										

Denied Loans

The Denied Loan Applications Report allows you to view all of the transactions your decisioning rules have determined were ineligible for a loan on a specific day or within a range of dates by a particular servicer. Teletrack does not classify an application as eligible or ineligible for a loan, your business rules determine the outcome of the application. This report is updated in real-time.


Benefit: The Denied Loan Applications Report provides you with the ability to detect fraud and to assist you with notices of adverse action.

 <div style="float: right; text-align: right;"> Denied Loans Report Dates: 02/01/2009 - 02/30/2009 Run On: 03/01/2009 For Home Office MID: 99991 </div>									
MID	Date	SSN	Name	Score	Amount Requested	Trans. Code	Monthly Income	Denial Code	Low Score Reason
99997	02/03/2009	xxx-xx-6759	HEILE, ROSCOE	+14	\$588.00	X4W6U9	\$1371.00	6	6AJKL
99997	02/10/2009	xxx-xx-6751	SHRAKE, EARL	+199	\$575.00	X4W6DH	\$3316.00	603	6DG
99997	02/16/2009	xxx-xx-6758	BILKSON, AL	+202	\$500.00	X4W6XM	\$2965.00	603	6ADN
99997	02/18/2009	xxx-xx-6756	WILLIAM, LINDA	+151	\$200.00	X4Y6Y4	\$1210.00	6	6G
99997	02/24/2009	xxx-xx-6760	ULMAN, DARCY	+115	\$350.00	X4W6Y7	\$1901.00	6	6GDJK
99997	02/28/2009	xxx-xx-6764	WELKS, MARTIN	+71	\$200.00	X4W6F8	\$628.00	6	6AJKL
Total Denied Loans: 6									
MID	Date	SSN	Name	Score	Amount Requested	Trans. Code	Monthly Income	Denial Code	Low Score Reason
99995	02/03/2009	xxx-xx-6752	MARKS, RICH	+33	\$575.00	X445X8	\$2044.00	6	6GI
99995	02/14/2009	xxx-xx-6763	HOMER, WILLIAM	+143	\$375.00	X4P5X8	\$2114.00	6	6GDHI
99995	02/17/2009	xxx-xx-6757	LIDDELL, MAX	+29	\$250.00	X44605	\$2332.00	6	6AGI
99995	02/21/2009	xxx-xx-6761	CARSON, DIRK	+187	\$200.00	X4WMJ9	\$1448.00	6	6AJKL
99995	02/24/2009	xxx-xx-6768	THAMES, MISSY	+121	\$450.00	XNK5XR	\$702.00	6	6AG
Total Denied Loans: 5									

Scoring Analysis

The Scoring Analysis Report allows you to determine, for a given transaction code, the exact score calculation for that transaction, including the applicant information that was submitted to Teletrack by the servicer. This report is updated daily.


Benefit: Scoring Analysis Report gives you the ability to monitor the scorecard, conduct audits, and perform quality control testing.

 <i>A First Advantage Company</i>		
Scoring Analysis		
MID: 99997	Trans #: EKW58R	Beginning Score: 477
Date: 2/24/2009 11:35:00 AM	SSN: xxxxx8073	Final Score: 675
Question	Answer	Points
Deceased SSN:	0	0
Invalid SSN:	0	0
Home phone:	1	0
Months at residence:	24	0
Number of repossessions:	0	0
Months at job:	70	0
Monthly income:	1950	0
Payroll garnishments:	2,008	0
Number of evictions:	0	0
Bank statement ending balance:	316	99
Bank statement total transaction:	0	0
Bank statement NSF checks:	0	0
Total number of unpaid charge-offs:	0	0
Charge-offs in period:	0	0
Total number of paid charge-offs:	0	0
Home owner:	0	0
Previous customer:	1	77
Number of charge-offs industry:	0	0
Number of charge-offs company:	0	0
Payment ratio:	0	0
Number of rollovers:	0	0
Consecutive loans:	0	0
Days since SkipGuard:	0	0
Number of inquiries:	0	0
Inquiries approved loans:	4	22

Payday Loan Denial Analysis

The Payday Loan Denial Analysis lists the number of transactions and denials resulting from your business rules within a date range and a unique group identification. The report details the reasons for denials and is designed specifically for analyzing denials due to low scores. The report lists all areas where points were deducted and includes both totals and percentages. Teletrack does not classify an application as eligible or ineligible for a loan, your business rules determine the outcome of the application. This report is updated daily.

Benefit: This report provides you with the ability to analyze all denials within a given date range and business group.

 A First Advantage Company Payday Loan Denial Analysis Home Office Merchant ID: 99991 02/01/2009-02/24/2009				
	Items	%	Non Duplicate Items	%
Transactions:	5143		42249	
All Denials:	37	0.72	16	0.38
Denials:				
Number of current loans greater than maximum allowed:	0	100.00	0	0.00
Calculated loan amount below minimum:	10	27.03	5	31.25
Current write-off:	0	0.00	0	0.00
Current bankruptcy:	0	0.00	0	0.00
Same chain, same day inquiry:	15	40.54	0	0.00
Maximum number of consecutive loans:	0	0.00	0	0.00
Low score:	7	18.92	6	37.50
Maximum rollovers exceeded:	0	0.00	0	0.00
Aggregate loan count is greater than maximum allowed:	0	0.00	0	0.00
Aggregate loan amount is greater than maximum allowed:	0	0.00	0	0.00
Auto denied, deceased:	3	8.11	3	18.75
Auto denied, invalid:	2	5.41	2	12.50
Auto denied, no phone:	0	0.00	0	0.00
Excessive loans within designated time frames:	0	0.00	0	0.00
Consecutive loan chain too long:	0	0.00	0	0.00
Within enforced cooling off period:	0	0.00	0	0.00
OFAC match: ¹	0	0.00	0	0.00
Payday loan days in the past year exceed 90:	0	0.00	0	0.00
Consumer in waiting period following previous loan:	0	0.00	0	0.00
Aggregate loan amount is below minimum:	0	0.00	0	0.00
Total:	37	100.00	16	100.00
Low Score:				
Length of residence:	0	0.00	0	0.00
Repossession:	0	0.00	0	0.00
No telephone:	0	0.00	0	0.00
Length of employment:	0	0.00	0	0.00
Income insufficient for amount requested:	0	0.00	0	0.00
Payroll garnishment:	0	0.00	0	0.00
Bank statement balance low or negative:	6	85.71	5	83.33
Insufficient bank account activity:	0	0.00	0	0.00
Excessive NSF checks:	0	0.00	0	0.00
Charged-off credit obligations with other companies:	0	0.00	0	0.00
Charge-offs with loan company in last 36 months:	0	0.00	0	0.00
Excessive obligation in relation to income previous customer:	1	14.29	1	16.67
Invalid Social Security Number:	0	0.00	0	0.00
Deceased Social Security Number:	0	0.00	0	0.00
Failed transactions:	0	0.00	0	0.00
Rollovers:	0	0.00	0	0.00
Consecutive loans:	0	0.00	0	0.00
Excessive number of inquiries, new customer:	0	0.00	0	0.00
Excessive obligation in relation to income, new customer:	0	0.00	0	0.00
Excessive number of inquiries, previous customer:	0	0.00	0	0.00
Landlord court records:	0	0.00	0	0.00


*Percentages may not total due to additional decimal places that are not visible on this report.

¹ A denial based on an OFAC match is the result of your policy and procedures for handling these types of matches. Teletrack does not classify an application as or ineligible for a loan, your business rules determine the outcome of the application.

OFAC Activity

The OFAC Activity Report identifies any Teletrack inquiries performed on behalf of a consumer who closely matches an entry on the Treasury Department Office of Foreign Asset Control (OFAC) Specially Designated Nationals list. This report is updated daily.

Benefit: This report provides you with the ability to analyze all potential OFAC matches within a given date range business group.



A First Advantage Company
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1-877-309-5226

OFAC Activity

Transaction Date: 02/07/2009
For Home Office MID: 99991
Minimum Match Percentage: 95%

MID: 99997

Trans Code	Transaction Date/Time	Applicant Name/ Address	OFAC Name	Match
X068XR	09/10/2008 11:04	STARK, MARY 112 EL RANCHO DR. AMES, TX 77901 SSN: xxx-xx-3968 OFAC Address: Vinales Tours, Oaxaca 80 Roma, Mexico, D.F. Mexico	STARK, MARIA FERNANDA	96%
X031LR	09/22/2008 19:34	JUAREZ, JUAN 365 SPRING DR BROWNS, TX 77987 SSN: xxx-xx-3835 OFAC Address: Avenida Insurgentes Sur No. 421, Bloque B Despacho 404 C.P. 06100, Mexico, D.F. Mexico	JUAREZ, JOHN	95%

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
 - 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 information providers. 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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