

Credit Variables

Accessing Teletrack's credit variables allows you to quickly understand Teletrack's data and analyze the most important factors in an applicant's credit history, efficiently. For new Teletrack customers, credit variables may reduce your time to market and the expense of calculating these variables using your own analytics tools. Existing Teletrack customers can also leverage these features when upgrading to a more sophisticated decisioning process. Teletrack is able to return more than 100 variables including inquiries, open charge-offs, and paid charge-offs by industry and timeframe, as well as other variables that may be useful in predicting credit performance. You can specify the number and type of variables among those listed below that you wish to access.

*Available
Through XML*

INQUIRIES

- By Total:** Inquiries, Months Since Most Recent
- By Industry:** Check Advance, Rental Purchase, Auto Finance, Cable Television, All Other Industries
- By Timeframe:** Past 3 months
Past 6 months
Past 9 months
Past 12 months
Past 24 months
- By Industry & Timeframe:**
Check Advance - Past 3, 6, 9, 12 or 24 months
Rent to Own - Past 3, 6, 9, 12 or 24 months
Auto Finance - Past 3, 6, 9, 12 or 24 months
Cable Television - Past 3, 6, 9, 12 or 24 months
Other Industries - Past 3, 6, 9, 12 or 24 months

OPEN LOANS

- By Total:** Total Number of Open Loans
Total Occurrences of Multiple Outstanding Loans

OPEN CHARGE-OFFS

- By Total:** Charge-offs
- By Industry:** Check Advance, Rental Purchase, Auto Finance, Cable Television, All Other Industries
- By Timeframe:** Past 3 months
Past 6 months
Past 9 months
Past 12 months
Past 24 months

By Industry & Timeframe:

- Check Advance - Past 3, 6, 9, 12 or 24 months
- Rent to Own - Past 3, 6, 9, 12 or 24 months
- Auto Finance - Past 3, 6, 9, 12 or 24 months
- Cable Television - Past 3, 6, 9, 12 or 24 months
- Other Industries - Past 3, 6, 9, 12 or 24 months

PAID CHARGE-OFFS

By Total: Paid Charge-offs

By Industry: Check Advance, Rental Purchase, Auto Finance, Cable Television, All Other Industries

By Timeframe: Past 3 months
Past 6 months
Past 9 months
Past 12 months
Past 24 months

By Industry & Timeframe:

- Check Advance - Past 3, 6, 9, 12 or 24 months
- Rent to Own - Past 3, 6, 9, 12 or 24 months
- Auto Finance - Past 3, 6, 9, 12 or 24 months
- Cable Television - Past 3, 6, 9, 12 or 24 months
- Other Industries - Past 3, 6, 9, 12 or 24 months

COURT RECORDS

Eviction: Occurrence of Landlord/Tenant Record

Bankruptcy: Occurrence of Bankruptcy
Chapter 7 Bankruptcy
Chapter 13 Bankruptcy

SOCIAL SECURITY NUMBER

By Status: Deceased SSN
Invalid SSN
Recently Issued SSN



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