



## Experian<sup>SM</sup> Data & Scores

Screen Loan Applicants with Alternative Credit Performance Information and Traditional Credit Data using a Single Interface

Broad credit performance data and other risk assessment tools are critical for evaluating business risk in a competitive climate. That is why, in addition to our proprietary, non-traditional credit performance data and other risk management solutions, CoreLogic<sup>®</sup> Teletrack<sup>™</sup> offers integrated access to additional credit performance data and scoring solutions from the broader credit market.

Teletrack enables you to combine information from our proprietary, sub-prime database with Experian's traditional consumer credit data. Accessing Experian data and scores through Teletrack allows you to offer services to consumers based on their own prior credit performance at businesses similar to yours, as well as within the broader credit market. In addition, accessing Experian data and scores via our interface:

- ▶ Aids in determining eligibility for new product offerings when used in conjunction with Teletrack trade-line credit data
- ▶ Helps to further minimize risk when offering higher dollar, alternative loans or open-ended lines of credit
- ▶ Enhances credit screening when there is little or no record of the applicant in Teletrack's database
- ▶ Provides incremental segmentation of applications with a detailed history in the CoreLogic Teletrack database
- ▶ Delivers the previous addresses along with the reported date, which is useful in the application verification or collections process

In addition to a variety of credit scores, Experian returns Social Security number validation, name and alias, known addresses, public record information, trade-line data and previous inquiries.

## TRADITIONAL CREDIT DATA

Access these Credit Risk Scores:

- ▶ Auto Risk Model
- ▶ Fair Isaac Advanced Risk Score<sup>SM</sup> Version 2.0
- ▶ Tele-Risk<sup>SM</sup>
- ▶ VantageScore<sup>SM</sup>

FOR MORE INFORMATION PLEASE CALL 1-800-729-6981

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