

Auto Finance Solutions

Unique, Non-traditional Consumer Credit Data to Optimize Lending Decisions

CoreLogic® Teletrack™ offers unique, non-traditional consumer credit data that provides auto finance companies with critical information on your applicant's activity in the specialty finance market. This data is proven to expose underlying credit risk beyond traditional bureau data throughout the credit cycle — in originations, servicing, collections and recovery.

As a fully compliant, FCRA-regulated credit bureau, Teletrack gathers and reports information from a nationwide network of businesses serving high-risk and non-traditional credit consumers. These businesses typically do not report to traditional credit bureaus and as a result, the consumer's current activities are quite often not available.

If a traditional credit report indicates that an applicant has a large gap in his or her credit history, this may not mean that the individual is inactive. The individual may be frequenting businesses that cater to the high-risk or non-traditional market. Our information provides you with a history that includes open and paid charge-offs on specialty finance or rental agreements; notification if the individual has two or more open agreements; and previous inquiries on your applicant. Leverage Teletrack's data so you can improve your assessment of credit risk and refine risk-based financing to qualify more applicants and better target non-prime consumers.

Our real-time information is easy to access and integrate into your current loan origination, servicing, collections, and recovery processes. Once Teletrack receives your inquiry, our system compares the applicant information to the data in our databases and notifies you of the consumer's credit history.

Decision Processing & Predictive Models

Credit scoring models are only as good as the data available for a particular applicant. Our highly predictive data from special finance lenders marketing to under-served consumers can fill in the gaps of traditional credit bureau reports and improve portfolio performance. Incorporating Teletrack data into your risk models and decisioning processes can provide a more accurate prediction of how an applicant will perform on financing terms in the future, including consumers that have no credit file or a "thin" file. In addition, Teletrack has the analytical experience and resources to help you build predictive models and decisioning systems for use in your risk analysis processes.

Collections

Debt buyers and collectors are facing a tough recovery market, and collection professionals are seeking out new, cost-effective information sources to help overcome current recovery challenges. Teletrack offers two solutions to meet the unique collection needs of auto finance companies — PeopleLocation™ and DebtorTrace™.

PeopleLocation compares the records in the portfolio to inquiries submitted by businesses across the country who inquire on thousands of consumers, including payday

RISK AND FRAUD SOLUTIONS

Non-traditional Credit Data:

- ▶ Strengthens predictive models
- ▶ Enhances credit risk evaluation
- ▶ Increases the effectiveness of collections

loan companies, rent-to-own stores, non-prime auto finance companies and other specialty lenders. During the inquiry process, these businesses provide new telephone, address and employment information. If a record in your portfolio matches an inquiry in the Teletrack database and new information is available, a customer service representative contacts the subscribing business to confirm that the information is new and complete. New information obtained by our customer service representatives on the skips in your portfolio is sent to you securely. Teletrack warehouses your portfolio, if desired.

Complementary to Teletrack's proven PeopleLocation service, DebtorTrace is driven by a secondary source of unique data. DebtorTrace Home and DebtorTrace Job leverage a vast repository of unique, high-integrity data on non-traditional credit consumers that includes millions of employment records in addition to residential location information. The data is accessed from proprietary information sources, including companies affiliated with Teletrack. These affiliates obtain non-traditional credit data from online and in-store transactions that are not typically reported to traditional credit bureaus or other data repositories. This is a batch service, which is billed on a contingency basis. When you supply the last known information for each skip in the file, Teletrack returns only information from the DebtorTrace database that is different from the information contained in the file.

Public Records

Teletrack is able to provide access to public record data that can help to enhance your risk assessment and identify other credit associated risk. Teletrack allows you to access bankruptcy and landlord/tenant court records. Bankruptcy records are obtained directly from courthouses nationwide. These records provide critical applicant information, such as the date the consumer filed, the location of filing, whether the consumer filed Chapter 7 or Chapter 13, and the current disposition or status of the case.

Our landlord/tenant court record database provides you with access to landlord/tenant court filings, including specific case types and disposition codes that represent alleged violation of a lease agreement. The records include information involving suits filed for eviction, failure to pay rent and property damage.

Checking Data

Checking data is designed to provide feedback regarding the validity of the data submitted, and the existence of multiple accounts for the same consumer or multiple consumers using the same account. An indicator of potentially fraudulent behavior can be uncovered by examining an applicant's past relationship with the routing and account number combination as well as examining the relationship of this data with other applicants. Our system indicates if the routing and account number combination has been reported in the past with the submitted SSN, if the applicant's SSN has been associated with other routing and account number combinations, and if other SSNs have been submitted with the data entered. The existence of these relationships does not necessarily imply fraudulent behavior, but excessive accounts for a consumer or multiple consumers with the same account may require additional investigation.

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

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