

ChexSystems Debit Report[®]

Evaluate Past Banking History with Detailed Historical Bank Account Information

You can now access Fidelity National Information Services, Inc. (FIS) data in combination with our industry-leading credit risk assessment tools. Using the extensive data from FIS DebitBureau[®], the ChexSystems Debit Report provides real-time debit summaries about consumers who have or had checking or savings accounts. Updated nearly 350,000 times each day, FIS DebitBureau is a powerful tool that a lender can use to help determine creditworthiness, and review a consumer's past banking history, with information from more than 8,500 banks with over 100,000 locations and from 70,000 retailers and merchants.

With CoreLogic[®] Teletrack[™] you can access the ChexSystems Debit Report for a score and more than 78 data attributes through the same interface used to process credit inquiries against the Teletrack database. When accessing ChexSystems Debit Report through our interface, you receive a score that can be used to help evaluate banking behavior and the underlying data from FIS DebitBureau. In addition, data from FIS for new account verification and risk management, and the FIS SCANSM check authorization network, are incorporated in the ChexSystems Debit Report. The ChexSystems Debit Report provides information about accounts closed for abuse and fraud, account opening inquiries, deposit account collections, check order history, non-sufficient funds (NSF) check activity and other banking data that are useful predictors of financial risk.

Historically, consumers establish a debit account earlier than a credit record, which is why data from FIS DebitBureau is valuable when assessing the risk associated with non-traditional credit transactions. The ChexSystems Debit Report can augment Teletrack data returned during a transaction in situations where there is no record of the consumer in the Teletrack database, and also provide deeper insight into a consumer's financial behavior for an applicant with a detailed history in the CoreLogic Teletrack database. The ChexSystems Debit Report has been shown to help improve risk assessment for credit issuers who want to:

- ▶ Increase their overall customer base without increasing overall risk
- ▶ Maintain approval levels while reducing credit losses
- ▶ Grow overall profitability through balancing growth potential with controlled risk

BANK ACCOUNT STATUS

Information About Accounts:

- ▶ Closed for abuse and fraud
- ▶ Opening inquiries
- ▶ Deposit account collections
- ▶ Check order history
- ▶ Non-Sufficient Funds check activity

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

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