

Rental Purchase Solutions

Making wise decisions requires more information than you can gather from the consumer alone. That is why CoreLogic® Teletrack™ developed tools specifically for the rental purchase industry, which are designed to provide you and your personnel with real-time consumer information. Access consumer data to gauge the risk associated with a particular applicant so that you can customize the order to meet the consumer's needs while maintaining your risk tolerance. Teletrack has the nation's most extensive database of information on high-risk consumers. With nationwide coverage, you can be assured that Teletrack will assist you in reducing losses and increasing the net profitability of your rental purchase business.

Teletrack provides you with advanced tools — primarily the ability to cost-effectively view a prospective consumer's transaction history, and based on that, predict how he or she will behave in the future. This critical consumer information from our unique database alerts rental purchase personnel if the consumer has a history of skipping on rental agreements, has two or more open rental contracts, or is using a fraudulent Social Security number. This information allows you to make confident consumer decisions without exposing your business to unacceptable levels of risk. Most importantly, by using Teletrack, you are ensuring that orders are verified for the maximum number of consumers, while maintaining a low level of skips. Plus, our real-time information is easy to access and integrate into your current order verification process.

Incorporating Teletrack information into your order verification process is easy. You can access our extensive consumer database via several methods including integration with your application software interface, the Internet, or via touch-tone phone. You initiate the inquiry process by providing the consumer's Social Security number.

How it Works

The applicant information is submitted to the Teletrack system where it undergoes a detailed comparison against the information stored in our database. Once Teletrack receives the inquiry, our system compares the applicant information to the data in our database and immediately notifies you of any information such as skips or other inquiries. Teletrack also informs you if the applicant is attempting to use a fraudulent Social Security number or has recently rented similar merchandise from other rental purchase locations. Once all of the applicant criteria are matched, Teletrack sends this information back to you.

Skip Tracing

Teletrack keeps working for you after the inquiry. Our automated skip-tracing services are included with your basic service. When you begin to use Teletrack, we enter into our database all of your skip accounts over the past seven years. Whenever one of your skips engages the services of any of our thousands of businesses nationwide, we immediately obtain new information and generate a report for you. This gives you the recent information you need to locate your skips and recover your merchandise.

RISK AND FRAUD SOLUTIONS

Access Non-traditional Credit Data:

- ▶ Credit performance from rental purchase stores, payday loan providers and consumer finance companies
- ▶ Receive alerts when your members are accessing non-traditional credit
- ▶ Obtain new information whenever one of your skips engages the services of any of our thousands of businesses nationwide

Account ALERT

By the time you discover that a customer is about to become a charge-off, it may be too late to provide assistance. Teletrack now offers rental purchase stores pro-active notification of positive and negative status changes in current accounts as the changes occur. Using Account ALERT, you can designate different types of status changes, which you want closely monitored. Based on certain types of alerts, you can prioritize accounts for early collection or alter your strategy to pursue recovery tactics at a critical time — before the account becomes a charge-off. For example, certain alerts warn of an account that has just charged-off, prompting you to pay closer attention to that customer who has an account with you as well.

Receiving status changes as they occur provides you with the opportunity to reevaluate the member's account based on new information. In addition to current account information, Account ALERT also offers you an invaluable tool for fighting charge-offs and assisting members — time. When you are notified that a customer has shifted from being an acceptable risk, to a potentially unacceptable risk, you have time to intervene and prevent the customer's account from becoming a charge-off.

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 record, as well as access to the Office of Foreign Asset Control (OFAC) list of Specially Designated Nationals (SDN).

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.

The OFAC Activity Report can help ensure that companies do not unknowingly provide money, goods, or services to individuals being monitored by OFAC. The report offers businesses a real-time, automated method for cross-checking the SDN list that does not slow the transaction process. Teletrack obtains daily updates with new information from the U.S. Department of the Treasury to ensure that recent changes to the SDN list are available. Visit <http://www.treas.gov/offices/enforcement/ofac> for more information on the Patriot Act, OFAC regulations and compliance guidelines.

Supplemental Data Sources

The Teletrack interface allows you to access a number of external data sources. These data sources are useful in evaluating consumer's that have a limited history in the Teletrack database as well as incremental segmentation of applications with a detailed history in the Teletrack database. Access the following providers as a concurrent or follow-on request for information from CoreLogic Teletrack:

- ▶ Early Warning Services, LLC
- ▶ ExperianSM
- ▶ LexisNexis[®]
- ▶ Fidelity National Information Services, Inc.

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

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