



# CoreLogic® Teletrack® Customer Acquisition

Insights that Help You Make Smarter Lending Decisions

CoreLogic® Teletrack® delivers insights that help you make smarter lending decisions. Our data and solutions help drive your proprietary models and maximize their predictive power, while detecting fraud and reducing the risk of losses.

## Credit Evaluation

Drive your proprietary models and maximize their predictive power with on of the nation's largest database of thin-file, unbanked, and under-banked consumers.

## CoreLogic Teletrack Credit Report

Today, lenders and credit issuers need risk assessment tools that are timely, relevant, and focused on consumer credit performance.

The CoreLogic Teletrack Credit Report contains non-traditional consumer credit data reported from businesses that do not typically report prior payment activity to the traditional credit bureaus.

When you request a credit report, you receive:

- ▶ Credit Score (If Applicable)
- ▶ Social Security Number (SSN) Validation
- ▶ Previous Inquiries
- ▶ Open & Paid Loan Performance
- ▶ Open & Paid Charge-offs
- ▶ Skip-Guard
- ▶ Consumer Dispute Information

## Traditional Credit Reports And Scores

We offer traditional credit reports and scores so that, when needed, you can get the view of the consumer's credit history through our national bureau partners without the need for multiple API connections.

- ▶ Reduce exposure to high-risk accounts
- ▶ Increase consistent lending decisions across the organization

Four standard types of information are available:



**IDENTIFYING INFORMATION  
(SSN, NAMES AND ALIASES,  
KNOWN ADDRESSES)**



**CREDIT  
HISTORY**



**CREDIT RISK SCORES  
INCLUDED FICO AND  
VANTAGE**



**INQUIRIES**

## CREDIT SERVICES

CoreLogic Teletrack will help you:

- ▶ Better gauge the credit risk of an applicant
- ▶ Assess the likelihood of early payment defaults
- ▶ Gain insights into an applicants bankruptcy status
- ▶ Detect potential fraud by verifying an applicants identity

## OFAC Activity Report

CoreLogic Teletrack can help you screen applicants against the OFAC (Office of Foreign Assets Control) list automatically and quickly.

Access daily updates with new information from the U.S. Department of the Treasury, and stay up-to-date on recent changes to the Specially Designated Nationals (SDN) list.

## Military Lending Act Review

As a lender, you need to take multiple steps to ensure you are in compliance with the Military Lending Act (MLA) when providing needed loans to American service members.

Rather than doing one-off checks in multiple places, our time saving automated solution will help ensure the essential checks are made and documented, so you stay in compliance of MLA requirements.

## Credit Variables

Credit Variables allow you to quickly understand the most important factors in an applicant's credit history. Reduce your time and the expense of calculating these variables using your own analytics tools. Let us do it for you.

We can return more than 620 variables by industry and timeframe, as well as other variables that may be useful in predicting credit performance.

You have the power to specify the number and type of variables that you wish to access, including:

- ▶ Inquiries
- ▶ Open Charge-Offs
- ▶ Social Security Numbers
- ▶ Open Loans
- ▶ Paid Charge-Offs

## Risk Modeling

Our models help to objectively assess the likelihood of early payment default on short-term loans. Based on unique consumer credit data, our models analyze borrower behavior and generate a three-digit score and supporting reason codes. The lower the score, the greater the risk. Lenders can use this information to make fast, informed decisions about whether or not to approve loans.

Developed using sophisticated logistic regression, our models help eliminate subjectivity in making credit risk decisions, enable consistent and compliant risk strategies, and facilitate the rapid deployment of your business strategies.

## Banking and Checking Data

Banking and Checking data is designed to:

- ▶ Validate consumer supplied data
- ▶ Rule out the existence of multiple accounts for the same consumer
- ▶ Determine if multiple consumers are using the same account
- ▶ Confirm that the submitted SSN has recently been associated with the input routing and account number

This value-added data helps prevent potential fraud and highlights where you may need further verification.

## Bankruptcy Data

Access to consumer bankruptcy court records and the ability to assess consumer's current bankruptcy status, such as the recency of the bankruptcy and the chapter can help you increase payment predictability and better assess consumer risk.

The bankruptcy data solution has benefits like:

- ▶ Case statuses help ensure you receive current information
- ▶ Consumer bankruptcy data assists in the application verification process by validating consumer-provided information
- ▶ Data provides an additional view into a consumer's current bankruptcy status and financial health

## Fraud Detection

CoreLogic Teletrack can help you detect potential fraud by flagging conditions that may require further verification—before they turn into losses.

## Compliance And Fraud Attributes

Provides the critical information required to drive rule-based systems, enhance custom models, and improve the accuracy and efficiency of manual reviews.

## Fraud Scores

Rate the relative risk of fraud for an application with a three-digit score and receive a single opinion of application risk that incorporates both identity and device assessments.

## Identity Verification

Verifying an applicant's identity is critical. With an easy to use authentication solution like The Identity Verification Report (IDV), you are able to confirm a consumer's identity, while simultaneously streamlining your application process for faster approvals.

The IDV Report by CoreLogic Teletrack:

- ▶ Helps you navigate Red Flag Rules requirements
- ▶ Evaluates whether the data provided, such as the consumer ID, is associated with the applicant
- ▶ Compares data to multiple sources to confirm identity
- ▶ Assesses the SSN, address, date-of-birth and phone number

**For more information, please call 800.729.6981 and select Option 1,  
or visit us at <https://corelogic.com/products/corelogic-teletrack.aspx>.**

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