



CoreLogic®

Teletrack™ Consumer Credit Solutions

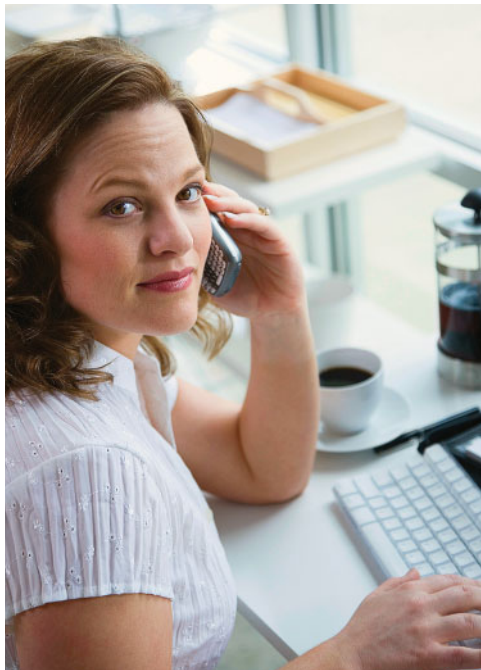
Non-Traditional Consumer Credit Information For Risk Analysis and Decisioning

With an inconsistent credit history and unique financial needs, evaluating consumers with nonstandard credit profiles can be complex and difficult. CoreLogic® creates fast, reliable and cost effective access to proprietary, non-traditional consumer credit data. As a multi-national provider of credit referencing services in non-traditional markets, CoreLogic offers an unparalleled suite of credit risk and fraud prevention solutions, including unique credit performance data, and also acts as a full service data provider, enabling single-point access to additional third party external databases.

CoreLogic delivers real-time transaction processing to support the risk assessment needs of payday loan providers, instalment lenders, mail order companies and other consumer finance businesses serving consumers with less than perfect credit histories in-person and online.

Credit Risk Assessment

Teletrack AWARE, the proprietary credit transaction reporting database, provides real-time notification of prior searches, open loans and payment performance. AWARE is the largest specialist real-time reporting solution supporting non-traditional credit markets in the UK. The AWARE database allows businesses to review loan data through the entire credit life cycle, including details of previous payment patterns and debts within the non-prime market, before requesting additional credit performance data. The Teletrack credit report provides a credit summary, demographic information, previous searches and credit performance data; whilst the Teletrack interface allows you to access risk assessment information from Experian, including consumer credit bureau search, credit risk assessment and indebtedness assessment.



In addition, CoreLogic combines its unique data with information obtained from the ExperianSM credit reporting and fraud prevention services to provide a comprehensive view of consumer credit performance using both traditional and non-prime finance agreements. This service enables loan providers to access and purchase only the data required to decision on an application.

Fraud Prevention

CoreLogic enables you to perform an application fraud check using Experian's Detect processing. During processing, Detect checks application details for consistency, verifies these details against Experian's credit bureau data, cross checks with previous application details and sanction databases, and provides highly predictive fraud and authentication indicators. In addition, you can compare applicant data with the data held in our proprietary database and Experian. This data can help verify a consumer's identity and credentials, which allows you to determine when additional verification should be considered prior to an approval.

Public Records Data

CoreLogic is able to provide access to public record data that can help to enhance your risk assessment and identify other credit associated risk. CoreLogic allows you to access address confirmation through the Electoral Roll database. You can also access County Court Judgments and Scottish Decree information, as well as Bankruptcy and Individual Voluntary Arrangements that may be associated with an applicant.

Bank Account Validation

Accessing Experian's Bank Wizard Absolute Service through CoreLogic systems helps you to confirm the existence of the submitted account and establish a connection between the account and the customer. This service also provides match indicators for the account type, owner type and set-up date. These services in combination with information regarding the ability to debit or credit the account, helps you to improve efficiency and profitability by virtually eliminating transaction failure and minimising payment fraud.

Collections

CoreLogic differs from other credit reference agencies because we are focused on non-traditional credit consumers. Consumers that frequent specialty finance businesses are often more mobile than the broader population. As such, access to the AWARE database provides collection departments, debt buyers and collection agencies with up-to-date information.

Teletrack DebtorTrace™, the collection service, uses sophisticated data matching techniques to identify and compare a debtor's reported phone and address to the contact information provided by you. When new data is available, the information is forwarded to you. In addition, CoreLogic can monitor the debtors you have flagged going forward. If an incoming record matches an account in your portfolio, we return a file of results daily or weekly, as your business needs require.

FOR MORE INFORMATION PLEASE CALL 0845 0171052

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