



RISK SOLUTIONS SUITE

REDUCE RISK AND INCREASE YOUR BOTTOM-LINE

The risk suite of solutions from FactorTrust pairs proprietary data and business rules to expedite loan origination decisions that help to mitigate lending risks associated with the underbanked population. There are 113 million U.S. consumers with FICO® credit scores under 700 today.

TAKE ADVANTAGE OF THE RISK MANAGEMENT WATERFALL APPROACH

FactorTrust utilizes comprehensive data studies and analysis to determine the optimal scoring model and underwriting applications to help lenders identify consumers best able to profitably grow their portfolios.



PHASE 1 TRADELINE DATA

Loan logic: Provides access to the most complete database of loan performance data, specifically pertaining to the underbanked population. Complete with number of inquiries, loans, outstanding balances, and final loan statuses.

Bankruptcy, Liens, Judgments:

Accesses information on the consumer's current standing and any open bankruptcies, liens, and/or judgments on a federal, state and local level.

Stability logic: Provides the frequency of change within a consumer's personal contact information data directly related to risk—Home phone, cell phone, e-mail address, IP domain, and zip codes are key attributes.



PHASE 2 COMPLIANCE AND IDENTITY VERIFICATION

Comply logic: Verifies identity and provides compliance with the USA PATRIOT Act and OFAC regulations.

IDLogic: Offers a complete analysis of the consumers Identity by cross-referencing address, driver's license data, property data, Social Security Number (SSN) information.

Employment logic: FactorTrust tracks the employer name, payroll, type, frequency, and income amount of resulting in a historical view of the consumer's employment status.



PHASE 3 BANK VERIFICATION

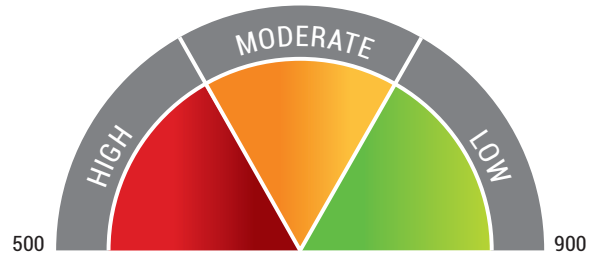
ChexAdvisor: Delivers the most comprehensive consumer debit and banking behavioral information available to lenders. It provides 300+ data attributes including three years of account inquiries, five years of account closures and three years of NSF activity.

ACH Logic: Combines a comprehensive view of payment statuses across each account associated with an individual SSN to provide positive and negative payment history of consumers.

CONFIGURABLE SOLUTIONS TO MEET YOUR BUSINESS NEEDS

The data can be packaged in the form of predictive risk scores or used individually as part of lenders' overall underwriting strategy to:

- Acquire new, profitable customers
- Advance your risk management and data practices
- Reduce loss in recovery and collections



ALTERNATIVE FINANCIAL SERVICES



LEARN HOW WE CAN HELP YOU ADDRESS COMPLIANCE REGULATIONS AND GROW YOUR BUSINESS. CALL 844.205.4111.

FactorTrust, The Alternative Credit Bureau, is relentlessly dedicated to proven analytics and clean credit information that provides lenders opportunities to grow more revenue, meet compliance regulations and serve more consumers with more credit options.

844.205.4111 | SALES@FACTORTRUST.COM

