



## ACT REPORT

### Non-Traditional Credit Information

How well do you know your customers? The information you gather from a customer's application may not tell you the whole story. And what you don't know about their financial behaviors could cost you – and your dealership profits.

The ACT Report, part of a complete suite of portfolio management solutions from First Advantage CREDCO, provides critical information unavailable in a loan application or standard credit report. It delivers non-traditional credit information that helps you assess your customer's overall credit risk so you can make more informed decisions.

- Charge-offs and skips on non-traditional finance, rental or service agreements
- Tradelines from alternative financial sources, such as Pay Day Lenders and Rent-to-Own
- Nationwide Bankruptcy Records
- Landlord Evictions Records

### Build Better Payment Plans

With a more in-depth credit portrait of your customer, you can customize profitable financing with more customers. The ACT Report identifies applicants who pose a high likelihood of charge-offs based on previous credit behavior so you can build better payment plans, as well as develop more effective collection strategies for those that default on a loan.

### Reporting Back Service

Our suite of ACT Portfolio Management solutions includes the ability to report back key credit data, such as payment history and account status. Now you can be part of an industry-wide effort to build and maintain a robust, reliable database of customers and non-traditional credit data to help dealers make more informed, confident lending decisions. ACT allows you to report back conveniently through the Metro 2 Format or other custom solutions.

### Track Your Customers.

- Powerful reporting tool that delivers non-traditional credit data
- Make more informed lending decisions faster and more consistently across all applicants
- Build better payment plans and customized collection strategies
- FCRA recognized so your customers can dispute historical credit data
- Includes reporting back service for non-payment account information
- Available through most dealer management systems and our Web-based portal, [CREDCOservices.com](http://CREDCOservices.com)

