



# ACT TRACING

## Customer Skip Tracing Alerts

ACT Tracing from First Advantage CREDCO provides you with new, highly accurate information on your charge-offs, skips, and deficiency balance accounts. You get regular updates on customer telephone numbers, addresses and employment information, in real-time.

Our database is regularly updated to ensure that the most current customer account information is always available. This means that in the case of a potential repossession, you'll know exactly where to locate the vehicle for fast recovery.

## Real-Time Customer Information

When your customer applies for goods or services at any of our subscribing businesses, an inquiry is generated which checks every record in your account portfolio. In the event of a match, the new information is sent to you in real-time, so you can take prompt and appropriate action.

## Improve Collections & Recoveries

Once you report an account or entire portfolio, our system searches historical activity for 90 days, then from every day forward. Ultimately, you receive a steady stream of new customer information on skips and deficiency balance accounts, in addition to updated telephone, address and employment information which significantly increases the probability of successful collections. ACT Tracing continuously searches information on customers of interest until you authorize us to stop.

## 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.

- Get a steady stream of new and accurate information on your customer accounts
- Get updated address, telephone and employment data in real-time
- Know where to locate your customer's vehicle for fast recovery
- Receive continuous matched inquiries with your customer accounts
- Includes reporting back service for non-payment account information
- Conveniently available through our Web-based portal, [CREDCOservices.com](http://CREDCOservices.com)

