



ACT Monitoring

Automated Customer Tracking

Do you know if your customer has just missed a payment with another creditor, is planning to move or is facing an eviction? ACT Monitoring notifies you about critical account status changes, such as new inquiries, eviction or bankruptcy, and recent skips with other businesses. This means you can tailor your portfolio management strategy and reevaluate customer accounts based on new information.

Account Status Alerts

- ▶ **Changes in Account Status** – *a business reported the customer as a skip or paid charge-off*
- ▶ **Inquiry** – *a business made an inquiry on the customer*
- ▶ **Tenant Records Inquiry** – *a prospective landlord inquires on a customer indicating a possible change of residence or problems with previous landlords*
- ▶ **Bankruptcy Records** – *a public record indicating a bankruptcy filing or status*

Manage Your Portfolio Risk

When you're notified that a customer is shifting from being an acceptable risk to a potentially unacceptable risk, you gain the advantage of intervening to help prevent the account from becoming another skip. Timely notifications allow you to take proactive steps to secure scheduled payments or accelerate your recovery process to prevent a loss.

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.

For more information on ACT Monitoring, contact a CoreLogic Credco sales associate at (800) 694-1414 or visit us online at www.CredcoServices.com.

A photograph of a car's navigation system screen showing a map with a red route and a blue arrow. The screen also displays "312.5 mi".

TRACK YOUR CUSTOMERS.

PRODUCT HIGHLIGHTS

- ▶ Proactive notification of account status changes as they occur; be prepared for potential repossessions
- ▶ Quickly reevaluate accounts and tailor account management strategies based on new information
- ▶ Prioritize accounts before they become a costly skip payment
- ▶ Color-coded to help you quickly identify high priority alerts
- ▶ Includes reporting back service for non-payment account information
- ▶ Conveniently available through our Web-based portal, CredcoServices.com



ACT Tracing

Customer Skip Tracing Alerts

ACT Tracing from CoreLogic 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.

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TRACK YOUR CUSTOMERS.

PRODUCT HIGHLIGHTS

- ▶ 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



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 CoreLogic 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.

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TRACK YOUR
CUSTOMERS.

PRODUCT HIGHLIGHTS

- ▶ 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