CoreLogic Credco
BuyerID Index Sample Report

Original Transaction Date:
The date of the original request for BuyerID Index report.

Reference:
Uniquely identifies and links your dealership to the consumer.

TID: Transaction Identification:
Uniquely identifies every interaction the customer has with the system.

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--------------------------------------------------------------------
REF:1-12952-87189-0000 10/31/2018      TID:1-12952-87189 10/31/2018 13:57:34
BuyerID Index Report                             Acct: 3106900
Prepared for: PFM CONVERTING TEST ACCT 1/RICHA BED  Notes: None
Requested: IDA - J                               Delivered: IDA
--------------------------------------------------------------------
App: CREDCO, OTTO                        Ssn: XXX-XX-2222
Cap: CREDCO, STEVE                       Ssn: XXX-XX-5323
Curr Addr: 123 MAIN STREET, SAN DIEGO, CA 92026
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                      BuyerID Index Information
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Applicant
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APP Score:   331
             Distance between historical addresses
             Combination of home phone number with other identity elements
             is generally associated with low risk
             Distance between address and area code of phone number




Co-Applicant
---------
CAP Score:   475
             Email type generally associated with low risk
             Phone type generally associated with low risk




Prepared By: CoreLogic Credco
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             SAN DIEGO, CA 92150
             Contact: (800)986-4343 Fax: 800 237 6526
```

Applicant / Co-Applicant:
Clearly shown at the top of the report, making it easier to distinguish.

Index Score:
Based on a scale of 000 - 999, with 000 indicating low ID risk and 999 indicating high ID risk.

Reason Codes:
Clearly stated for easier interpretation of the BuyerID Index score.

Number:
An 11-digit number automatically generated to uniquely identify individual transactions.

Date/Time Stamp:
The date and time the transaction took place.

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             ****** END OF BUYERID INDEX REPORT ******
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BuyerID Index

Protect your Dealership and the Consumer

CoreLogic Credco's BuyerID Index enables you to determine whether individuals are who they say they are while protecting consumers from identity theft and fraud.

The BuyerID Index Score

Generated in seconds, the BuyerID Index score calculates the fraud risk associated with an identity, allowing you to only focus on those with the highest likelihood of fraud without alienating legitimate customers. The range of possible BuyerID Index Score is from **000 to 999**, with 999 representing a higher fraud risk. *The higher the score, the greater the likelihood of identity risk.*

The BuyerID Index Reason Codes

Along with the Index score are three reason codes, in text form, that provide additional detail into your consumer's identity. Reason codes serve as "directional indicators" and can help you establish procedures on follow-up actions steps, from requesting additional identification to verifying the address provided by the consumer. Reason codes provide risk notifications on identity elements and the association of these elements, which include the Social Security number, name, address, phone, date of birth and email address.

Using BuyerID Index in Your Everyday Operations

Easily generated as a separate page with each CoreLogic Credco credit report, BuyerID Index can be integrated to your everyday operations with minimal effort. There are several best practice methods, one of which is to establish two levels of risk – a low and a high fraud risk that can be based on score ranges.

For example, consumers or applications with a score range of 000 to 660 can proceed without further review while consumers or applications with a score range of 661 and higher may require further verification or review.

The methods for further verification will be based on the reason codes provided with the score; for example, if the reason code returned is address-related, one of the verification methods may be to check the address against the White Pages. With a low BuyerID Index score – the first level in our example (the 000 – 660 range), the reason codes provided have little operational weight, thus you may not need to take any action. This essentially allows you to focus only on high-risk applications or identities.

What BuyerID Index is Not

BuyerID Index is not part of the credit report, and therefore cannot be used as a factor in establishing the consumer's eligibility for credit and can solely be used for verifying the identity of the consumer to prevent fraud and identity theft and. The report is for internal business purposes only, and may not be disclosed to any third parties, including the consumer, except to the extent required by law.

Verification Methods

BuyerID Index not only protects you from the losses resulting from fraud and identity theft, but also protects your customer, the buyer. When conducting further verification, tell your customer that to make sure he or she is not a victim of identity theft, you need more information. The following table shows a few examples of suggested actions or methods of verification.

Reason Codes with Address Risk Notifications

WHY WAS IT GENERATED	SUGGESTED ACTIONS
> Consumer may be in temporary residence	> Verify the accuracy of operator input
> Consumer may be an employee or resident at a commercial site	> Verify the address provided through other sources, such as White Pages, bigyellow.com, directory assistance, etc.
> Address may be a multi-unit building with another unit associated with confirmed fraud	> Compare previous addresses, if available, found in the credit report with those provided by the consumer
> Consumer may be a victim of identity fraud	> Request for a copy of the consumer's bill with his/her name and address
> Consumer may be misusing the application information to create a new identity or to obtain credit under another's legitimate identity	> Verify the other information provided in the application - Telephone number: Call the telephone number - Employment - Credit references from financial institutions and other creditors

Reason Codes with Social Security Number Risk Notifications

WHY WAS IT GENERATED	SUGGESTED ACTIONS
> The invalid SSN provided may be the Canadian SSN equivalent, an ITIN or the Employer Identification Number	> Verify the accuracy of operator input
> Consumer may be a recent immigrant to the United States or may be using a minor's SSN	> Request for a copy of the consumer's Social Security card
> Consumer may be a victim of identity fraud	> Check the Identification Section in the credit report for name and SSN variations
> Consumer may be using the SSN to create a new identity	> Request additional identification
> Consumer may be misusing the application information to create a new identity or to obtain credit under another's legitimate identity	> Verify the other information provided in the application - Employment - Credit references from financial institutions and other creditors

Reason Codes with Application Risk Notifications

WHY WAS IT GENERATED	SUGGESTED ACTIONS
> Consumer may be applying for new credit	> Verify the accuracy of operator input
> Members of the consumer's household may be applying for new credit	> Confirm recent credit application activity with the consumer
> Consumer may be a victim of someone misusing his/her identity or has previously been a victim of fraud	> Verify the address provided through other sources, such as White Pages, directory assistance, etc.
> Consumer may be misusing application information to create a new identity or to obtain credit under another's legitimate identity	> Verify the other information provided in the application - Telephone number: Call the telephone number - Employment - Credit references from financial institutions and other creditors