

## Standard Services Bundle

### Credit Risk & Compliance



#### **LoanLogic**

**The most complete database of underbanked loan performance data available.**

FactorTrust has built the most complete database of proprietary loan performance data for lenders servicing under-banked consumers. The data is updated either in real time or via nightly batch updates. Based on extensive studies, previous loan performance stands alone as the single greatest predictor of future behavior.



#### **InsolvencyLogic**

**Provides complete bankruptcy, lien and judgment data on a Federal, State, and Local level.**

An occurrence of bankruptcy, as well as its current status, is key information in considering the credit worthiness of an applicant. A consumer currently in bankruptcy proceedings or those who have a discharged bankruptcy are vastly different in terms of risk profile and should be managed accordingly.



#### **ComplyLogic**

**Ensures consumer compliance with OFAC & Patriot Act.**

Ensures that all potential applicants are compliant in accordance with the guidelines of the Patriot Act and Office of Foreign Assets Control.

### Bank Account Verification



#### **AccountLogic**

**A comprehensive view of a consumer's bank account status.**

A dual purpose tool, which is incorporated within FactorTrust's LendProtect scoring solution, also providing value in collections efforts. AccountLogic provides the most pertinent code detailing the status of a checking account. Codes returned include account open, ability to facilitate ACH transactions, status of last ACH transaction and in some scenarios validation of funds.

### ID Verification



#### **IDLogic**

**Service utilizes unique data to validate a consumer's identity.**

FactorTrust's identity verification service utilizes unique consumer data in order to validate a consumer's identity. Incorporating data inputs such as: Social Security Number, Driver's License Data, Property Data, Date of Birth, and Postal Address Verification allows for a comprehensive authentication of a consumer's identity.



#### **IPLogic**

**IP intelligence with address cross match.**

Provides insight on IP address, domain and proxy level data. Service also uses the data to do distance proximity calculations based on key address data to handle fraud and risk related decisions.

### Additional Services

#### Overview



#### **PhoneLogic**

Enables lenders to create decision metrics based on a consumer's phone number. PhoneLogic details phone status based on landline or wireless, "Do Not Call List" status along with service longevity.



#### **FlexLogic**

The success of the LendProtect score and its ability to accurately assess risk has led many of FactorTrust's clients to utilize the score to determine the amount of money to loan to individual consumers. Optimizing the amount of capital to which a consumer has access through predictive risk scoring, has proven to significantly increase the overall value of the lenders portfolio.



#### **FraudLogic**

Utilizes cutting edge technology to detect cyber criminals by identifying their computers. Computer device fingerprinting identifies fraud via historical transactions and the recognition of risk factors frequently seen in online fraud.



#### **ACHLogic**

A detailed view of consumer bank transactions enabling lenders to incorporate frequency of NSF, account frozen, and all other payment return codes in evaluating a consumer. The data can be segmented based on date ranges or other parameters defined by the lender.



#### **LendProtect Risk Score**

A complex analytical model using various data sources and derived data elements including Loan Performance, Public Record Data, Bank/Payment Data, and IDV and Fraud Data. The data elements are aggregated to create a predictive risk score enabling lenders to decision at a level that best reflects their underwriting policies.



#### **EmploymentLogic**

A service that tracks a consumer's number of unique listed employers, payroll type, pay frequency, and next projected pay date. In addition, EmploymentLogic calculates the number of different inputs by consumer, providing critical data to verify a consumer's employment status and ability to pay.



#### **StabilityLogic**

Service tracks the number of unique instances of consumer inputs regarding address, Zip code, home phone, cell phone, and e-mail address. StabilityLogic also provides a count of unique identities tied to the listed bank account and uses IP intelligence for determining a consumer's distance proximity to home and work.