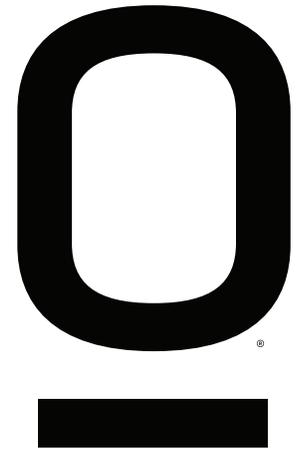


Credit bureau services and solutions



Streamlined access to credit reports and more

Our consumer credit bureau services—available through Origence Information Services—provide valuable consumer insights from notable leaders in reporting, such as Equifax® and TransUnion®. This means easy access to comprehensive data for your credit union with less work for you, as we are able to broker your relationship with the credit bureaus. Plus, credit services onboarding is fast and easy, with no interruption to the way you receive credit reports today.



Popular products include:



Consumer Credit Reports

- > Using current information for consumers, credit reporting delivers an immediate, comprehensive view of a consumer to help mitigate risk and maximize growth.¹



FICO® Risk Scores

- > Developed from Equifax data, these broad-based risk scores predict the likelihood of an existing or potential account becoming seriously delinquent within 24 months.



Fraud Products

- > Designed to defend your company from sophisticated fraud tactics, Fraud Prevention solutions help predict losses, detect suspicious activity, and identify potential breaches before they occur.



VantageScore®

- > A predictive tri-bureau model that leverages consumer credit data and analytics to predict the likelihood of a consumer becoming over 90 days delinquent within 24 months of scoring.



Military Lending Act (MLA)

- > Checks military personnel status to support MLA Final Rule and safe harbor compliance, helping you avoid potential penalties or uncollectable loans.



Office Foreign Assets Control

- > Automated OFAC screening service that efficiently and effectively screens both new and existing accounts quickly and using fewer resources.



Bankruptcy Scores

- > Maximizes portfolio profitability by combining data and analytics to predict likelihood of bankruptcy over 24 months.



Batch Credit Processing

- > Run batch files for pre-screened firm offers of credit or for portfolio management.