



LexisNexis® RiskView™ Report

LexisNexis® RiskView™ Report delivers insights into key consumer data and behavior attributes to help strengthen lending decisions, expand your addressable market and reduce risk with a multi-faceted view into the financial health of a consumer. With the perspective gained from the RiskView Report your business can improve judgmental lending decisions and streamline exception processing while capturing more market share by better differentiating opportunities within your full-file portfolio and more efficiently serving thin- or no-file consumers.

RiskView Report helps your business:

- Score thin- and no-file consumers
- Streamline application processes
- Strengthen credit decisioning
- Segment full-file consumers
- Optimize offers to increase profitability
- Minimize risk exposure to consumers in financial flux

RiskView Report offers options to fit your decisioning requirements. Choose your report type, Score or Premium, and take advantage of our industry-driven scoring models based on your search needs. Select from six scoring models designed to account for specific decisioning parameters for the following industries: Auto Lending, Bank Credit Card, Demand Deposit Account, Retail Credit Card, Short Term Lending, and Telecommunications and Utilities.

This sample report highlights the information returned in each section of the report. It also provides examples of a higher scoring and lower scoring consumer to illustrate how you can utilize the RiskView Report to differentiate consumers and expedite decisioning. Note: The consumer information and the results associated with the consumer in each screen shot are not real and only intended to demonstrate possible results and the value of these results in a lending decision.

RiskView Score Report

Select RiskView Score Report for an actionable score and reason indicators. This score can be used for immediate credit decisioning or provide a deeper consumer perspective to augment a traditional credit score.



RiskView Premium Report

When decisioning demands a deeper view into the consumer, select RiskView Premium Report to access the details that comprise the RiskView Score. Understand the consumer and their current financial standing with FCRA compliant content that supports well-informed decisions and more efficient exception processing.

HIGHER SCORING

RiskView™ Premium Report
 Report Created: 11/12/2013 - 3:33 PM | FOR INFORMATIONAL PURPOSES ONLY | Copyright 2013 LexisNexis. All rights reserved.

Search Terms - SSN: 111-11-XXXX Last Name: Smith First Name: John Street: 12345 Main Street City: Washington State: DC Zip Code: 20001

Summary		
Name	SSN	DOB
JOHN SMITH	111-11-XXXX	00/0000
Address	Phone	LexID®
12345 MAIN STREET WASHINGTON, DC 20001	None Listed	11111111 LexID® Help

RiskView™ Score At a Glance

Auto Lending Score Report for JOHN SMITH

805

Score Explanation:
 1. No record of personal property ownership
 2. Thin or no history on tax report
 3. Insufficient non-derogatory reporting history on file

Alerts (0 alerts)

Key:
 High risk indicator, indicating the presence of derogatory information or lack of positive information.
 Low risk indicator, indicating the presence of positive information or the lack of derogatory information.
 Mismatch flag indicating the input SSN, DOB, address, phone, or LexID does not match the most recent information on file.

At a Glance		
Address History	✓	Stable address history on file
Assets	✓	Current or historical asset ownership on file
Liens, Evictions, and Judgments	✓	No lien, eviction or judgment record on file
Bankruptcies	✓	No bankruptcy record on file
Criminal Records	✓	No criminal record on file
Education and Licensing	✓	No education or licensing record on file
Business Associations	✓	Business association record on file
Finance Activity	✓	No finance activity on file

A higher RiskView Score typically corresponds to a more creditworthy consumer.

At-a-Glance section delivers a summary of the details of the consumer report. Green checks indicate the presence of positive information or the lack of derogatory information.

LOWER SCORING

RiskView™ Premium Report
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Search Terms - LexID: 11111111 SSN: 111-11-XXXX Last Name: Smith First Name: John Street: 12345 Main Street City: Washington State: DC Zip Code: 20001

Summary		
Name	SSN	DOB
JOHN SMITH	111-11-XXXX	00/0000
Address	Phone	LexID®
12345 MAIN STREET WASHINGTON, DC 20001	None Listed	11111111 LexID® Help

RiskView™ Score At a Glance

Short Term Lending Score Report for JOHN SMITH

553

Score Explanation:
 1. 200-2999 inquiries in the last 12 months
 2. 100-2999 inquiries in the last 6 months
 3. 100-2999 inquiries in the last 3 months
 4. No record of college attendance on file

Alerts (1 alerts)

Chapter 13 Bankruptcy On File

Key:
 High risk indicator, indicating the presence of derogatory information or lack of positive information.
 Low risk indicator, indicating the presence of positive information or the lack of derogatory information.
 Mismatch flag indicating the input SSN, DOB, address, phone, or LexID does not match the most recent information on file.

At a Glance		
Address History	✓	Stable address history on file
Assets	✓	No evidence of asset ownership
Liens, Evictions, and Judgments	✓	No lien, eviction or judgment record on file
Bankruptcies	✗	Bankruptcy record on file
Criminal Records	✓	No criminal record on file
Education and Licensing	✓	No education or licensing record on file
Business Associations	✓	No business association record in file
Finance Activity	✗	Finance activity on file

A lower RiskView Score typically corresponds to a less creditworthy consumer.

At-a-Glance delivers a summary of the details of the consumer report. Red alert icons indicate the presence of derogatory information or the lack of positive information.

Address History

The Address History section delivers insight into a consumer's current economic trajectory and helps identify address change patterns. This section returns all addresses on file that are associated to the consumer within the last five years.

HIGHER SCORING

Address History (2 address records found)

#	Address	From - To (Date First and Last Seen)	Characteristics	Land Use Type	Tax Assessment Value & Year
1	12345 MAIN STREET WASHINGTON, DC 20001	12/01/2003 - 11/01/2015		SINGLE FAMILY RESIDENTIAL	\$634,391 - 2014
2	54321 MAIN STREET WASHINGTON, DC 20001	Not Reported - 12/01/2012		VACANT (GENERAL)	\$329,000 - 2014

Stable address history and increasing property values can indicate higher creditworthiness and an upward economic trajectory.

LOWER SCORING

Address History (5 address records found)

#	Address	From - To (Date First and Last Seen)	Characteristics	Land Use Type	Tax Assessment Value & Year
1	12345 MAIN STREET WASHINGTON, DC 20001	Not Reported - 11/01/2015			
2	54321 BACK STREET WASHINGTON, DC 20001	Not Reported - 10/01/2015		SINGLE FAMILY RESIDENTIAL	\$2,490 - 2014
3	12345 SIDE STREET WASHINGTON, DC 20001	Not Reported - 09/01/2014		MANUFACTURED, MODULAR, PRE-FABRICATED HOMES	\$23,839 - 2014
4	54321 FRONT STREET WASHINGTON, DC 20001	08/01/1997 - 11/01/2012			
5	54321 CIRCLE STREET WASHINGTON, DC 20001	09/01/1999 - 11/01/2012			

Transient address history and decreasing property values can indicate lower creditworthiness and a downward economic trajectory.

Assets

Access real and personal property ownership records on file to get a snapshot of the consumer's assets.

HIGHER SCORING

Assets

Personal Property (1 records found)

#	Name	Address	Asset Type	Make/Description	Registration/Serial Number	Registration Date	Registration State
1	SMITH, JOHN	54321 MAIN STREET WASHINGTON, DC 20001	WATERCRAFT	PORTA BOTE	6796AE	06/07/2004	AK

Evidence of real and personal property ownership indicate an ability to repay and higher creditworthiness.

Assets

Real Property (2 current, 0 previous records found)

#	Address	Ownership Status	Purchase Date	Purchase Price	Sale Date	Sale Price	Tax Assessment Value & Year
1	12345 MAIN STREET WASHINGTON, DC 20001	CURRENT	04/20/2010	\$415,000			\$563,800 - 2014
2	54321 MAIN STREET WASHINGTON, DC 20001	CURRENT					\$329,000 - 2014

LOWER SCORING

Assets

Real Property (0 current, 0 previous records found)
Personal Property (0 records found)

Insufficient evidence of real and personal property indicates a reduced ability to repay and lower creditworthiness.

Suits, Liens, Evictions and Judgments

Access current derogatory court filings associated with the consumer, such as suits, liens, evictions or judgments.

HIGHER SCORING

Liens, Evictions, and Judgments (0 filing records found)

No court filings indicate higher creditworthiness.

LOWER SCORING

Liens, Evictions, and Judgments (1 filing records found)

#	Record Type	Description	Court Name	Court County	Court State	Filing Amount	Status	Filing Date	Last Action Date
1		CIVIL JUDGMENT	LINCOLN CITY COURT - RUSTON	LINCOLN	LA	\$298		03/19/2009	

Evidence of derogatory court filings indicate financial stress or a potential unwillingness to pay.

Bankruptcies

Access current bankruptcy information sourced directly from bankruptcy courts to provide coverage of all 50 states and nearly 100% of bankruptcy events.

HIGHER SCORING

Bankruptcies (0 filing records found)

No bankruptcies on file can indicate higher creditworthiness.

LOWER SCORING

Bankruptcies (2 filing records found)

#	Name	Case #	Chapter	Court Name	Court County	Disposition	Filing Date	Last Action Date
1	SMITH, JOHN	1032440	13	LOUISIANA WESTERN - MONROE		Discharged	12/07/2010	07/02/2015
2	SMITH, JOHN	0900615	13	LOUISIANA WESTERN - MONROE		Dismissed	03/00/2009	01/15/2010

Evidence of bankruptcy filings indicate lower creditworthiness and an inability to repay.

Criminal Records

Access felony or non-traffic related misdemeanor criminal convictions or sexual offender registry records in the Criminal Records section.

HIGHER SCORING

Criminal Records

Criminal Convictions (0 records found)

Sexual Offender Registry Records (0 records found)

No criminal records indicate higher creditworthiness.

LOWER SCORING

Criminal Records

Criminal Convictions (9 records found)

#	Name	Address	DOB	SSN	Aliases
1	SMITH, JOHN	DC	00/0000	111-11-XXXX	SMITH, MICHAEL SMITH, SCOTT SMITH, JORDAN SMITH, ROBERT SMITH, JOHN JR.

Court State	Offense Case #	Conviction Date	Offense Description	Offense Level
DISTRICT OF COLUMBIA	02083508501	02/13/2014		MISDEMEANOR

Evidence of criminal convictions or sexual offender registry records indicate lower creditworthiness and an unwillingness to repay.

Education and Licensing

Access post-secondary education characteristics and professional licensures in the Education and Licensing section.

HIGHER SCORING

Education and Licensing

Education (1 records found)

#	Name	Address	Program Type	School Type	School Name	Field of Study
1	SMITH, JOHN	84321 MAIN STREET WASHINGTON, DC 20001	FOUR YEAR COLLEGE	PUBLIC	SONOMA STATE UNIVERSITY	UNCLASSIFIED

Licensing (0 records found)

The presence of post-secondary education characteristics or licensures provide an indication of potential earning levels and upward financial mobility.

LOWER SCORING

Education and Licensing

Education (0 records found)

Licensing (0 records found)

Post-secondary education characteristics or licenses are generally considered positive. The lack of this information may highlight the lack of information on file and should not be viewed as derogatory.

Professional license records include historical license issuance. Not all professional license types and jurisdictions are currently updating. As such, this information should not be used as an indication of current licensing status.

Business Associations

Gain perspective into filed records that include published business associates for a consumer.

HIGHER SCORING

Business Associations (4 records found)

#	Name	Address	Business Title	Business Name	Business Address	Business Status	From - To (Date First and Last Seen)
1	SMITH, SCOTT	54321 BACK STREET WASHINGTON, DC 20001	DIRECTOR	THE SCRAMBLE FOR ETHIOPIA			10/16/2013 - 09/21/2015
2	SMITH, SCOTT	12345 SIDE STREET WASHINGTON, DC 20001	TREASURER	THE SCRAMBLE FOR ETHIOPIA			10/16/2013 - 09/21/2015
3	SMITH, SCOTT	54321 FRONT STREET WASHINGTON, DC 20001		TOASTMASTERS INTERNATIONAL	54321 FRONT STREET WASHINGTON, DC 20001		05/19/45 - 01/17/2012
4	SMITH, SCOTT	54321 CIRCLE STREET WASHINGTON, DC 20001		TOASTMASTERS INTERNATIONAL	54321 CIRCLE STREET WASHINGTON, DC 20001		05/19/45 - 01/17/2012

Business association characteristics, such as active businesses and leadership or executive positions held at those businesses may indicate higher creditworthiness.

LOWER SCORING

Business Associations (0 records found)

The lack of business associations or an inactive business status related to dissolved, consolidated, or revoked statuses may indicate lower creditworthiness.

Finance Activity

The Finance Activity section delivers access to short-term loan offer requests and LexisNexis FCRA credit inquiries associated with the consumer. Short-term loan offer requests are associated with consumer solicitations with a short-term loan clearinghouse for more information associated with a short term loan offer.

HIGHER SCORING

Finance Activity

Short Term Loan Offer Requests (0 records found)
Credit Inquiries (0 records found)

The lack of short-term loan offer requests and credit inquiries is associated with higher creditworthiness.

LOWER SCORING

Finance Activity

Short Term Loan Offer Requests (1 records found)

#	Name	Address	Date
1	SMITH, JOHN	54321 MAIN STREET WASHINGTON, DC 20001	

Credit Inquiries (12 records found)

#	Date of Inquiry	Inquiry Type	Industry
1	09/23/2015	EXTENSION OF CREDIT	SHORT TERM LENDING
2	09/03/2015	EXTENSION OF CREDIT	OTHER
3	09/03/2015	EXTENSION OF CREDIT	AUTO LENDING
4	05/11/2015	EXTENSION OF CREDIT	SHORT TERM LENDING
5	05/07/2015	EXTENSION OF CREDIT	SHORT TERM LENDING
6	05/04/2015	EXTENSION OF CREDIT	SHORT TERM LENDING
7	04/24/2015	EXTENSION OF CREDIT	AUTO LENDING
8	04/24/2015	EXTENSION OF CREDIT	AUTO LENDING
9	04/24/2015	EXTENSION OF CREDIT	AUTO LENDING
10	04/22/2015	EXTENSION OF CREDIT	AUTO LENDING
11	01/28/2015	EXTENSION OF CREDIT	SHORT TERM LENDING
12	01/26/2015	EXTENSION OF CREDIT	AUTO LENDING

Credit inquiries for events, such as high-risk credit applications or debt collection activity indicate lower creditworthiness.

For more information:
visit [LexisNexis.com/CreditRisk](https://www.lexisnexis.com/CreditRisk)



About LexisNexis Risk Solutions

At LexisNexis Risk Solutions, we believe in the power of data and advanced analytics for better risk management. With over 40 years of expertise, we are the trusted data analytics provider for organizations seeking actionable insights to manage risks and improve results while upholding the highest standards for security and privacy. Headquartered in metro Atlanta, LexisNexis Risk Solutions serves customers in more than 100 countries and is part of RELX Group plc, a world-leading provider of information and analytics for professional and business customers across industries. For more information, please visit www.lexisnexisrisk.com.