SAMPLE REPORT

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.

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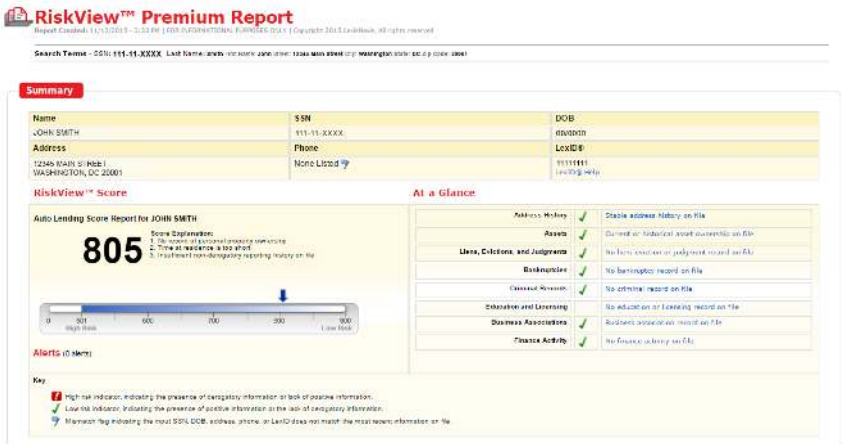
RiskView Premium Report

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.

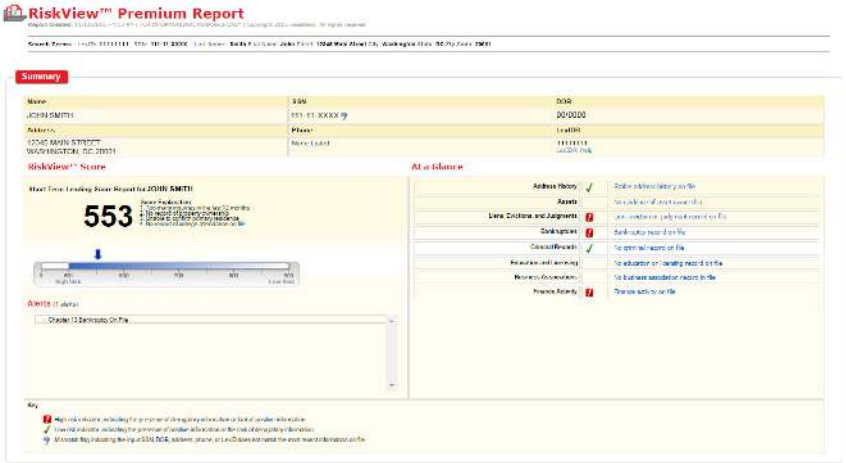
HIGHER SCORING



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



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.

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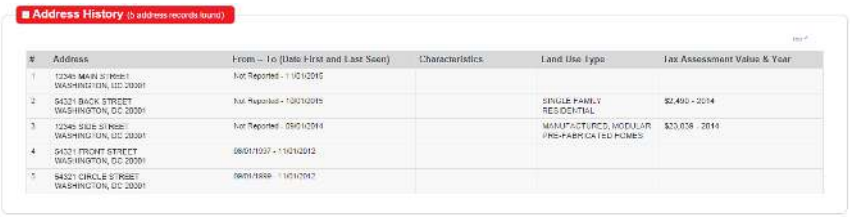
Address History

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

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

LOWER SCORING

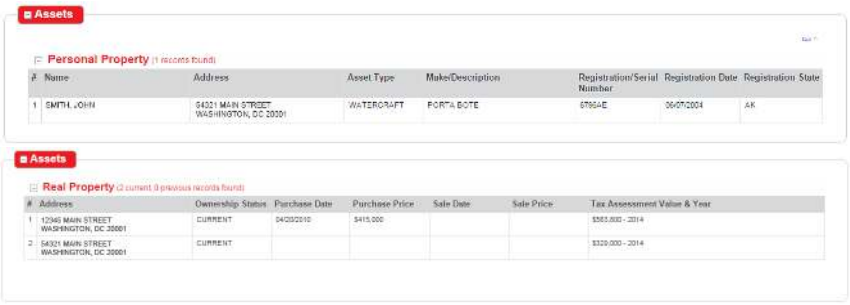


Transient address history and decreasing property values can indicate lower creditworthiness and a downward economic trajectory.

Assets

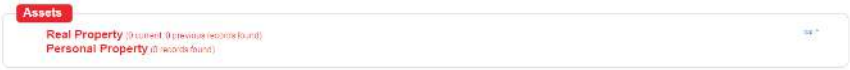
Access real and personal property ownership records on file to get a snapshot of the consumer's assets.

HIGHER SCORING



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

LOWER SCORING



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

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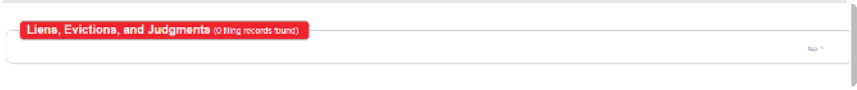
Suits, Liens, Evictions and Judgments

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

HIGHER SCORING



No court filings indicate higher creditworthiness.

LOWER SCORING

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

No bankruptcies on file can indicate higher creditworthiness.

LOWER SCORING

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

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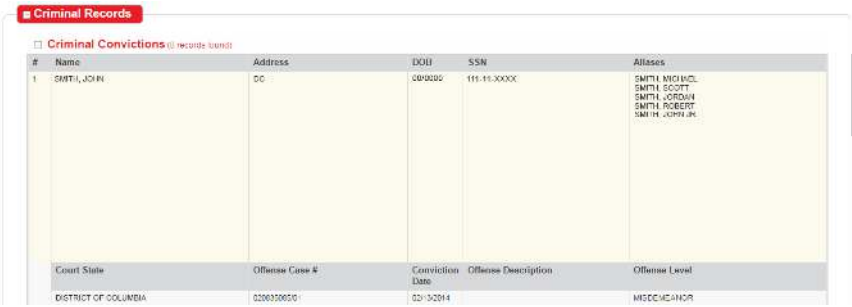
Criminal Records

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

HIGHER SCORING

No criminal records indicate higher creditworthiness.

LOWER SCORING



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

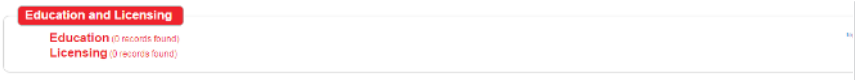
Education and Licensing

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

HIGHER SCORING

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

LOWER SCORING



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.

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Business Associations

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

HIGHER SCORING

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

LOWER SCORING

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

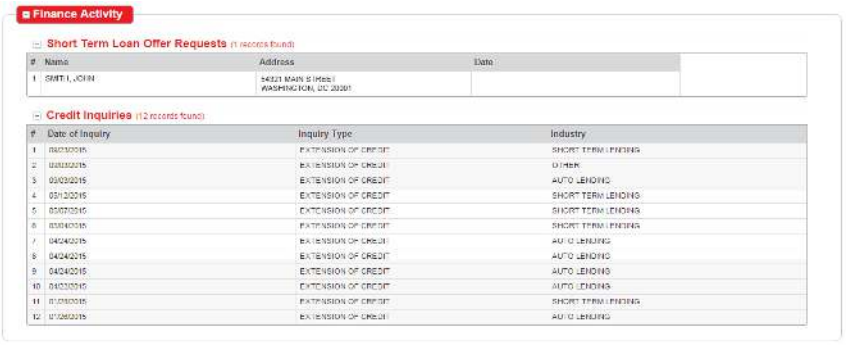
Finance Activity

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

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

LOWER SCORING



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

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For more information:
visit LexisNexis.com/CreditRisk

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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.

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