



Credit Monitoring Services

3-Bureau Reports, Monitoring, Scores + Alerts



Ocenture

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Features & Benefits

Protecting Consumers credit with valuable tools for complete credit awareness.

- Identity Validation
- Full Access to 3-Bureau Reports
- 3-Bureau Monitoring
- 3-Bureau Alerts
- 3-Bureau Credit Scores
- Credit Score Tracker
- Credit Score Simulator
- Credit Dispute Center
- Resource Center



Identity Validation

Members will undergo a validation process to confirm their identity prior to accessing credit data.



3-Bureau Monitoring, Reports & Scores

Members have access to tri-bureau and single bureau credit reports through the secure membership site. All reports obtained through the member site will be available for the life of their membership.



Credit Score Tracker

Our credit score tracker provides members with a clear and concise view of their credit score history over the lifetime of their membership.



Score Simulator

The credit score simulator provides members with a tool to determine how their score may change based on hypothetical events, such as opening a new line of credit or paying off a loan.

A Proactive Approach to Protecting Credit

Why Credit Monitoring is important to your customers

The Problem:

Credit fraud is a problem affecting millions of Americans every year, with losses nearing half a trillion dollars for internet-related credit crimes alone. Fraud victims report an average of \$4,187 in financial losses per reported case, which doesn't account for the time and money spent investigating and recovering from the incident.

More consumers are becoming increasingly aware of this growing threat and need to be educated on the importance of their credit records, what credit fraud is and how to protect themselves from becoming a victim.

Our Solution:

Ocenture's Credit Monitoring programs offer your customers a one-stop solution for the credit information they need to become – and stay – an informed consumer. With every plan we offer, members can review their past credit history, check their current score and even use a simulator tool to get insight into what their credit could look like tomorrow.



Advanced 3-Bureau Monitoring, Alerts & Scores

Credit Surveillance & Alerts

A credit score is much more than a number – it's an important part of a consumer's everyday life. Lenders use credit scores to evaluate risk, so that one number can decide who qualifies for a loan, at what interest rate and under what limits. And not just banks use credit scores – mobile phone companies, insurance companies and government bodies also use similar methodologies to determine if a consumer becomes a customer.

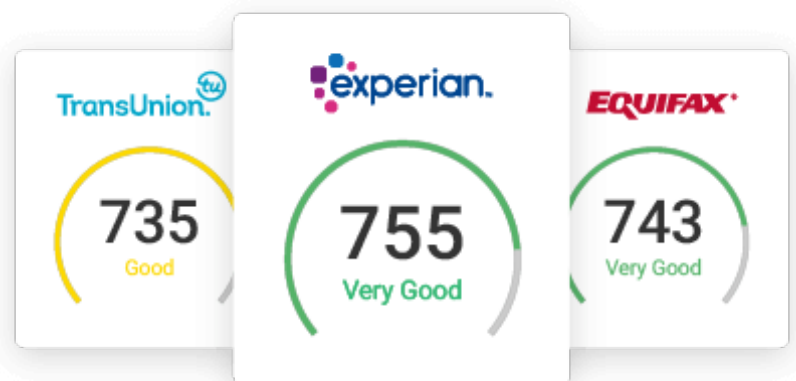
Ocenture's Credit Monitoring solution monitors bureau activity and alerts members to any reported changes on their credit report. Opening a new line of credit, an addition of a delinquent account record, and even new address changes can be an indication of fraudulent activity. Your customers need to know if another individual is acting on their behalf as soon as possible in order to limit the amount of damage done to their credit, which is what our Credit Monitoring solution is doing for every single member, 24 hours a day, 7 days a week.

Our comprehensive packages allow members to:

- Validate their identity
- Monitor their credit
- Receive alerts when a change occurs
- Get single & tri-bureau reports
- Track their score over a period of time
- Simulate their score based on hypothetical events

In addition, our resource center gives members access to news, advice and financial planning tools to keep them informed of the latest credit information and best practices.

3-Bureau Scores



Credit Score Tracker

The Score Tracker is a month-after-month report that provides you with valuable insight into your credit score over the lifetime of your membership.

Based on four credit determining factors, Score Tracker allows you to visually see how your credit score changes over time by plotting it on an intuitive graph. It also communicates the factors that caused shifts in your score, so you can understand what action to take, if necessary.

The Score Tracker also enables you to be more aware of factors in credit behavior that affect a credit score over time, like taking out a student loan. Look no further for an easy-to-use tool to help you monitor your credit score regularly and derive trends that can help you make decisions that are the best for your credit health.



Resource & Dispute Center

Our credit monitoring resource center provides the necessary tools to understand, protect and improve your credit file. We offer helpful advice to monitor changes to your credit file, understand the factors used to determine your credit score, and how to take steps to dispute and correct inaccurate credit information in your file.

Our credit monitoring dispute center offers assistance in disputing incorrect credit information and provides a convenient way to challenge any misinformation on your credit report.

Credit Monitoring Services

Ocenture is an industry leader in private label product development, support and implementation. The Ocenture system offers highly customized solutions to increase sales, profit opportunities and retention rates. Our clients include many of the top home security companies, direct selling companies, credit card companies, national insurance companies, affinity groups, national associations, and marketing and sales organizations.

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