

## Standard Services Bundle

### Credit Risk



#### **LoanLogic**

The most complete database of underbanked loan performance data available.

LendProtect has built both a comprehensive and ever increasing database of loan performance results of under-banked consumers in the UK. 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 within the online Payday arena which is invaluable for any lender operating in this space.

### Identity AML & Compliance



#### **ComplyLogic**

Ensures consumer compliance with global sanctions databases.

Ensures that all potential applicants are searched against various sanctions databases including, Office of Foreign Assets Control, Bank of England, European Union, Central Intelligence Agency (CIA) and PEP (Politically Exposed Persons) Intelligence.



#### **IPLogic**

IP intelligence with address cross match.

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



#### **IDLogic**

Service utilizing unique data to validate a consumer's identity.

LendProtect's identity verification service utilizes unique consumer data in order to validate a consumer's identity. Incorporating data such as Forename and Surname, Electoral Roll, National Insurance Number, Phone Record Data, Property Data, Date of Birth, Mortality Data and Postal Address Verification allows for a comprehensive authentication that the consumer's identity is valid.

### Bank Account & Debit Card Verification



#### **AccountLogic**

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

Enables you to access real-time status on a consumer's bank account confirming the sort code and account number, name of bank and bank branch. We access bank reported data to confirm whether that particular bank account belongs to that individual consumer by name, address, and Date of Birth. In addition we also return data on whether the bank account supports BACS, CHAPS or Faster Payments.



#### **CardLogic**

Draws correlation with the consumers debit card and bank account details.

Looks at the relationship between the consumer, their bank account, and their debit card by analyzing various data sets. The service also determines the card payment type; credit, debit or a pre-paid card and provides you with both the issuing banks name and origin. We then return a confidence score highlighting the probability the three elements are linked and the likelihood of a positive transaction.



#### **CardLogic Pre Auth**

Confirms whether a debit card is valid and is matched with consumer data.

Allows you to confirm whether the debit card being supplied is valid and is matched with the consumer name. By pre-authorizing £1 we can confirm both the card is valid and there is money available in the account at the time of the transaction.

## Additional Services

### Overview



#### **FraudLogic**

Utilizes cutting edge technology to detect cyber criminals by identifying their computers. Through device fingerprinting, computers are identified based on historical transactions or by highlighting risk factors frequently seen in online theft.



#### **ConsumerLogic**

Accesses LendProtect's historical proprietary database of positive transaction history that has occurred with a particular consumer and their bank account and debit card combination. This provides you with the knowledge and confidence that the consumer has demonstrated positive payment performance and provided valid bank account and debit card information.



#### **LendProtectRiskScore**

A complex analytical model using various data sources and derived data elements including Loan Performance, UK Public Record Data, Bank and Debit Card Data, Payment Data, and IDV and Fraud Data. All of which are amalgamated to generate 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, Income, 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**

A service that tracks the number of unique instances of consumer inputs regarding address, post code, home phone, mobile 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.

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