



FacTRACK™ I.D. VERIFICATION TOOL

ABOUT XPRESSCREDIT

Company

Since 1999 Premier Internet Communications d|b|a XpressCredit has offered industry leading web-based software to financial institutions. Together with our lender partnerships, secure custom credit application and years of industry expertise, we connect auto and powersports dealers with lenders. Our system is designed to increase your approval rate and look-to-book for greater profitability.

Support

Our technology team will assist you with system configuration and data integration. While our user interface is intuitive, we offer dealer and affiliate support during our extended business hours and have technicians on call for off-hours.

Technology

To ensure high availability we replicate all services and data systems to an off-site facility specifically located where regional outages can be avoided. Our facilities are physically and digitally secure. Quarterly security audits are performed by third party service providers and our security policies have exceeded 90% for the last year. This elite security level outperforms the industry standard outlined by the Federal Trade Commission.

XpressCredit's FacTRACK™ Identity Verification Tool is a highly flexible tool for financial institutions to verify and cross reference customer information. The integrated employment, pay stub and budget tools analyze application data for discrepancies and highlight problem areas for additional review. A score is determined based on the verification results to confirm authentication of stipulations. The tool features the ability to have questions, answers and the related scoring system customized to any lender's criteria. A comprehensive system for building custom forms allows verifier notes to be added and updated on any field. Upon completion of the process, the FacTrack verification report can be printed, emailed and archived.

Value Proposition

- Minimize costs associated with data checking
- Archive results for future referral and cross-reference
- Customized fields supports lenders specific criteria
- Consistent data results tracking procedure to streamline back-end
- Enhances loan tracking and reporting capabilities
- Reduces time and minimizes duplication of effort



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