



# 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 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:

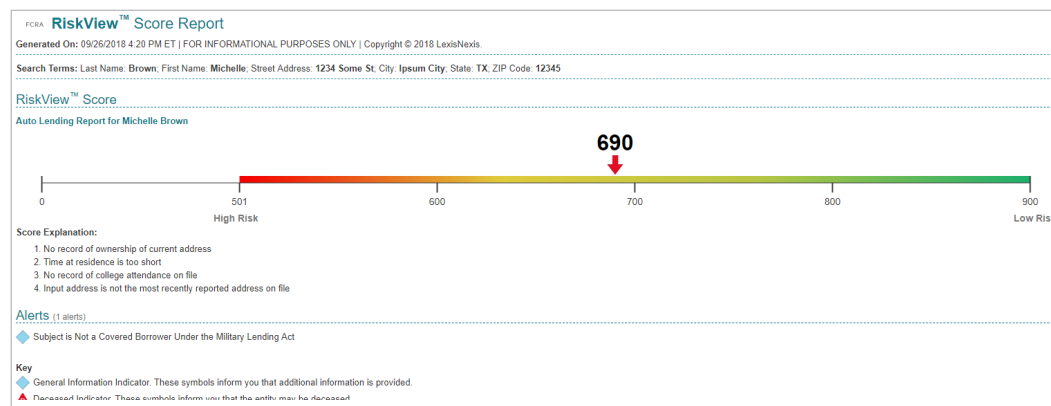
- Score thin and no-file consumers
- Streamline application processes
- Strengthen credit decisioning
- Segment full-file consumers
- Optimize offers to increase profitability
- Minimize risk exposure to consumers in financial flux

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

FCRA **RiskView™ Premium Report**  
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Search Terms: SSN: 999-99-9999; Last Name: Brown; First Name: Michelle;

**Summary**

Name	SSN	DOB
Brown, Michelle A	999-99-9999	06/1960
Address	Phone	LexID*
3746 Some St Ipsum City, TX 37416-4119	469-291-7146	3333-1111-1111

**RiskView™ Score**  
Telecommunications and Utility Report for Michelle A Brown

**764**

0 501 600 700 800 900  
High Risk Low Risk

**Score Explanation:**

- Property value for input address is too low or not on file

**Alerts** (0 alerts)

**At a Glance**

Address History	Two Addresses Or Less Within The Last Five Years
Assets	Current Or Historical Asset Ownership On File
Liens, Judgments, and Landlord/Tenant Cases	No Lien, Judgment, Or Landlord/Tenant Case Record On File
Bankruptcies	No Bankruptcy Record On File
Criminal Records	No Criminal Record On File
Education and Licensing	Education Or Licensing Record On File
Business Associations	No Business Association Record On File
Finance Activity	No Finance Activity 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.

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. Blue triangles indicate the presence of positive information or the lack of derogatory information.

### LOWER SCORING

FCRA **RiskView™ Premium Report**  
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Search Terms: SSN: 999-99-9999; Last Name: Ipsum; First Name: Johnnie;

**Summary**

Name	SSN	DOB
Ipsum, Johnnie A	999-99-9999	03/1963
Address	Phone	LexID*
6599 W Anon Blvd Apt G Anon Town, AL 15753-0080	None Listed	3333-1111-1111

**RiskView™ Score**  
Telecommunications and Utility Report for Johnnie A Ipsum

**554**

0 501 600 700 800 900  
High Risk Low Risk

**Score Explanation:**

- Property value of current address is too low or not on file
- Derogatory public record on file
- Insufficient non-derogatory reporting history on file
- No record of property ownership
- Too many inquiries in the last 12 months

**Alerts** (1 alert)

Chapter 13 Bankruptcy On File

**At a Glance**

Address History	Two Addresses Or Less Within The Last Five Years
Assets	No Evidence Of Asset Ownership
Liens, Judgments, and Landlord/Tenant Cases	No Lien, Judgment, Or Landlord/Tenant Case 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 On File
Finance Activity	Finance Activity 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.

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 (3 records) <span>Top</span>					
No.	Address	From - To (Date First and Last Seen)	Characteristics	Land Use Type	Tax Assessment Value & Year
1	607 S Benton St Midland, TX 79701	02/01/1990 - 09/01/2018		SINGLE FAMILY RESIDENTIAL	\$52,810 - 2017
2	204 E Wolcott Ave Midland, TX 79701	Not Reported - 08/01/2018		MOBILE HOME	\$21,940 - 2017

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

### LOWER SCORING

Address History (7 records) <span>Top</span>					
No.	Address	From - To (Date First and Last Seen)	Characteristics	Land Use Type	Tax Assessment Value & Year
1	57 Gilbert St Watertown, MA 02472	07/01/2018 - 09/01/2018		DUPLEX (2 UNITS, ANY COMBINATION)	\$603,800 - 2017
2	34 Gertrude St Apt S1 Watertown, MA 02472	12/01/2017 - 08/01/2018			
3	16 Shelburne Ave Billerica, MA 01821	03/01/2017 - 08/01/2018		SINGLE FAMILY RESIDENTIAL	\$414,400 - 2018
4	777 E Atlantic Ave Apt Delray Beach, FL 33483	Not Reported - 08/01/2018		MISCELLANEOUS (GENERAL)	\$11,800,000 - 2017

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							
Real Property (0 current, 0 previous records)							
Personal Property (1 records) <span>Top</span>							
No.	Name	Address	Type	Year/Make/Description	Registration/Serial Number	Registration Date	Registration State
1	Smith, John	1234 AnyStreet 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 (1 current, 1 previous records) <span>Top</span>							
No.	Address	Ownership Status	Purchase Date	Purchase Price	Sale Date	Sale Price	Tax Assessment Value & Year
1	1234 AnyStreet Washington, DC 20001	CURRENT	11/21/2005	\$796,150			\$772,500 - 2018
2	1234 Main St Washington, DC 20001	PREVIOUS			02/23/2006	\$315,000	\$0 -

### LOWER SCORING

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

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

## Liens, Judgments, and Landlord/Tenant Cases

Access current derogatory court filings associated with the consumer, such as liens, judgments, and landlord/tenant cases.

### HIGHER SCORING

Liens, Judgments, and Landlord/Tenant Cases (0 filing records)

No court filings indicate higher creditworthiness.

### LOWER SCORING

Liens, Judgments, and Landlord/Tenant Cases (4 filing records)

No.	Record Type	Description	Court Name	Court County	Court State	Filing Amount	Status	Filing Date	Last Action Date	Date Last Seen
1	LIEN	STATE TAX LIEN RELEASE	CITY DISTRICT COURT	COUNTY	WA	\$1,111	RELEASED	03/21/2016	04/25/2016	11/20/2016
2	LANDLORD/TENANT CASE	LANDLORD/TENANT CASE	CITY DISTRICT COURT	COUNTY	WA			09/10/2015		04/11/2016
3	LANDLORD/TENANT CASE	LANDLORD/TENANT CASE	CITY DISTRICT COURT	COUNTY	WA			07/21/2015		03/14/2016

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)

No bankruptcies on file can indicate higher creditworthiness.

### LOWER SCORING

Bankruptcies (3 filing records)

No.	Name	Case #	Chapter	Court Name	Court County	Disposition	Filing Date	Last Action Date
1	Lorem, Johnnie B	8930304	13	ALABAMA MIDDLE - MONTGOMERY			11/25/2013	11/26/2013
2	Lorem, Johnny C	9700498	13	ALABAMA MIDDLE - MONTGOMERY			11/25/2013	11/26/2013
3	Ipsum, Johnnie D	9116595	13	ALABAMA MIDDLE - MONTGOMERY			11/25/2013	11/26/2013

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)  
Sexual Offender Registry Records (0 records)

No criminal records indicate higher creditworthiness.

### LOWER SCORING

Criminal Records  
Criminal Convictions (0 records)  
Sexual Offender Registry Records (2 records)

No.	Name	Aliases	Address	DOB	SSN	County of Registration
1	Smith, John	Smith, Jonny Smith, Johnny	100 AnyStreet Fairbanks, AK 99709-3454	08/1971		FAIRBANKS NORTH STAR
2	Smith, John		123 DifferentStreet Fairbanks, AK 99709-3454	08/1971		FAIRBANKS NORTH STAR

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)

No.	Name	Address	Program Type	School Type	School Name	Field of Study
1	Smith, John	1234 OneStreet Dallas, TX 75236-2193	TWO YEAR COLLEGE	PUBLIC	EASTFIELD COLLEGE	UNCLASSIFIED

Licensing (1 records)

No.	Name	Address	License Type	Date Last Reported	Name on License Source
1	Smith, John L	1234 OneStreet Dallas, TX 75236-2193	INSURANCE ADJUSTER	08/2013	DATASOURCE

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)

Licensing (0 records)

*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.*

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.

## Business Associations

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

### HIGHER SCORING

Business Associations (2 records)

No.	Name	Address	Business Title	Business Name	Business Address	Business Status	From – To (Date First and Last Seen)
1	Smith, John	123 AnyStreet Anchorage, AK 99508-1661	CONTACT	ACME BUSINESS LIMITED	999 BusinessAvenue Washington, DC 20001		10/28/2009 - 11/11/2012
2	Smith, John	123 AnyStreet Anchorage, AK 99508-1661	PRESIDENT	BIG BUSINESS CORP	234 OtherStreet Washington, DC 20001		10/01/2013-11/01/2017

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)

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)

Credit Inquiries (0 records)

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 (0 records)

Credit Inquiries (5 records)

No.	Date of Inquiry	Inquiry Type	Industry
1	08/15/2018	EXTENSION OF CREDIT	SHORT TERM LENDING
2	08/09/2018	EXTENSION OF CREDIT	TELECOMMUNICATIONS
3	08/09/2018	EXTENSION OF CREDIT	OTHER
4	08/07/2018	EXTENSION OF CREDIT	SHORT TERM LENDING
5	08/03/2018	EXTENSION OF CREDIT	SHORT TERM LENDING

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

Visit [risk.lexisnexis.com](https://risk.lexisnexis.com) for more information



#### 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](https://www.lexisnexisrisk.com).