

Credit++ Toolkit® Version 5.0

Credit Data and Decision-Making Components

www.luxortech.com



Luxor Attribute Factory

Version 5.0 now includes over 1,600 credit data attributes.

Luxor's Credit++ Toolkit features a newly updated Judgment Assistant that brings in-depth analysis to your application. In a fraction of a second, your lending application can make a decision based upon a comprehensive set of credit data attributes.

Whether it's "How many Tradelines are 30 Days Delinquent"; or "How Many Home Equity Tradelines have a Balance At or Above the Credit Limit", your application will have access to these attributes and many, many more.

When used in conjunction with Luxor's Mapping and Merge Assistants, your application will be able to merge multiple credit files from any of the U.S. national credit repositories, Canada and Mexico; and make complex lending decisions on any combination of data files.

- ▶ **Create Your Own Rules** - Write your own attribute rules using Luxor's English Language Syntax.
- ▶ **Endless Possibilities** - Efficient, flexible design provides unprecedented customization capabilities.
- ▶ **Use Luxor's Standard Attributes** - Pick and choose any or all of the over 1,600 standard attributes.
- ▶ **Filter Based On Your Choices** - Perform 'What If' scenarios including and excluding borrowers.
- ▶ **Merged and Un-Merged Attributes** - Retrieve attributes from merged or un-merged data.
- ▶ **API or XML** - Use the API; or retrieve attributes in XML with or without the credit detail data.

TRL (Tradeline) Attributes

The Tradeline attribute category includes values calculated with references to all tradeline account types, excluding external collection accounts. (For values relating to, refer to the COL attribute category).

Attribute Name	Attribute Description
Count Attributes	
TRL001	Total number of tradelines
TRL002	Total number of open tradelines
TRL003	Total number of closed tradelines
TRL004	Total number of tradelines reported in past 6 months
TRL005	Total number of tradelines reported in past 12 months

```

- <ATTRIBUTES>
- <RULESET Name="LuxorFactory01" Type="System" Scope="7" Status="Okay">
  <TRL001>12</TRL001>
  <TRL002>8</TRL002>
  <TRL003>4</TRL003>
  <TRL004>12</TRL004>
  <TRL005>12</TRL005>
  <TRL006>12</TRL006>
  <TRL007>0</TRL007>
  <TRL008>2</TRL008>
  <TRL009>3</TRL009>
  
```

```

COUNT FIXED TRADELINE WHERE
  ((DATECLOSED XOR DATEPAID XOR DATERTPD) - DATEOPEN) > 5
  AND (BALANCE = 0 OR CLOSEDIND > 0)
COUNT VARIABLE TRADELINE WHERE
  ((DATECLOSED XOR DATERTPD) - DATEOPEN) > 5
SUM (NOT COLLECTION) TRADELINE NBR30
SUM (NOT COLLECTION) TRADELINE NBR60
SUM (NOT COLLECTION) TRADELINE NBR90
  
```

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