

Credit ++ Toolkit®

Credit Data and Decision-Making Components

www.luxortech.com



Add credit decisioning to your loan processing and web-based systems!

YOUR LOAN PROCESSING SYSTEM

ACCESS COMPONENT MAPPING COMPONENT MERGE COMPONENT FORMAT COMPONENT JUDGMENT COMPONENT SCRIPTING COMPONENT

Add 50 years of Credit Reporting experience to ANY System!

- ▶ Access all three national credit repositories: Equifax, Experian, TransUnion, Equifax Canada, TransUnion Canada and TransUnion Mexico.
- ▶ Supports Dialup, Direct Connect and TCP/IP communications protocols.
- ▶ Keep up-to-date with the latest bureau features and data formats.
- ▶ Retrieve any credit data element from any bureau in a common, easy-to-use format.
- ▶ Access credit data fields through an API, XML Structure or ADO.Recordset.
- ▶ Make Complex credit decisions instantly using your own rules.
- ▶ Create Comprehensive, easy-to-read credit reports from any combination of bureaus.
- ▶ Merge credit data from any or all credit bureaus.
- ▶ Merge Addresses, Employments, Tradelines, Public Records and Inquiries.
- ▶ Embed the most powerful credit reporting technology right into your loan processing system.
- ▶ No third party or licensing servers required.
- ▶ Add our credit data experts to your team.
- ▶ Let our professional services staff built your next lending system.

From the original inventors of online merged credit reporting.

LUXOR
TECHNOLOGIES, INC.

1935 Camino Vida Roble, Suite 260
Carlsbad, California 92008
760 431 4300 - Voice
760 431 4304 - Fax
sales@luxortech.com
<http://www.luxortech.com>

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● Accessing Assistant ●

The **Accessing Assistant** is a robust credit repository accessing feature that enables any system to seamlessly communicate with all three of the national credit repositories, Equifax, Experian and TransUnion, and international credit repositories: Equifax Canada, TransUnion Canada and TransUnion Mexico.

Presented as an ActiveX object, the Accessing Assistant accepts a few simple parameters and returns a credit bureau file in the latest bureau format.

Features:

- * Supports all products from all credit repositories.
- * Provides Async Dialup, Direct Connect and TCP/IP protocol support.
- * Performs all dialogues and handshaking with the repositories.
- * Thread safe DLL with ActiveX interface.
- * Seamlessly integrates with your application or website.

● Mapping Assistant ●

The **Mapping Assistant** is a high-speed memory-based data store containing a consumer's credit file from any or all of the national and international credit repositories.

The Mapping Assistant provides a clean, commonly formatted data stream enabling your system to act on common business data regardless of which bureau's data is being referenced.

Using a simple ActiveX interface, a data buffer from the Accessing Assistant or an external data file is mapped into the Mapping Assistant. Then, a comprehensive set of data segments and elements are made available in both the Luxor Common Format as well as the bureau's individual formats through a simple API call. Optionally, data can be retrieved as an XML structure or an ADO.Recordset.

Features:

- * Works with all other Toolkit components.
- * Maps any combination of bureaus, merged or un-merged.
- * Supports the latest bureau versions.
- * Provides ADO Recordset and XML Interface.
- * Provides sorting capabilities.
- * Provides access to merged or un-merged data as well as application entered data.
- * Thread safe DLL with ActiveX interface.
- * Seamlessly integrates with your application or website.

● Format Assistant ●

Viewing an eye-readable credit report from each of the national credit repositories requires training and familiarization. Each repository maintains their own look and feel. They each use their own proprietary codes and formats requiring education and experience in reading their reports.

With the **Format Assistant**, simple, common, eye-readable reports are created with less than 5 programming instructions. Elements are converted into common codes and English descriptions, eliminating the need to learn the report formats from each of the national and international credit repositories.

Features:

- * Clean, easy-to-read lending report formats.
- * Works with any bureau source, merged or un-merged.
- * Thread safe DLL with ActiveX interface.
- * Seamlessly integrates with your application or website.

● Merge Assistant ●

The **Merge Assistant**, now in its fifth generation, provides the most efficient and comprehensive credit data merge yet.

Any combination of bureaus can be merged using your choice of merge styles.

Choose the **PICK** style to show the complete credit data segment that best represents the merged item. Choose the **BLEND** style to take the most accurate elements from all bureaus to provide a single segment that best represents the data. Choose the **STACK** style to remove duplicates from within a bureau and show the segments from each bureau for a side-by-side comparison.

Features:

- * Supports Pick, Blend and Merge styles.
- * Provides customizable merge profile support.
- * Merges any combination of bureaus.
- * Merges Addresses, Employments, Tradelines, Public Records and Inquiries.
- * Thread safe DLL with ActiveX interface.
- * Seamlessly integrates with your application or website.

● Judgment Assistant ●

Making credit decisions is the fundamental reason why financial service organizations use credit data. Until now, the tools available for making those decisions have been limited to proprietary credit service providers.

Using the **Judgment Assistant** in conjunction with the other Credit++ Toolkit components, complex decisions based upon credit and/or application data are quickly and easily made.

With Luxor's English Language Syntax Extensions (ELSE), a loan processing system can simply ask questions like 'SUMM DEROG REVOLVING TRADELINE BALANCE' or 'COUNT AUTO TRADELINE INQUIRY'; and from this data, make unlimited credit decisions.

Features:

- * Provides easy answers to complex business questions.
- * Provides easy-to-use query language.
- * Thread safe DLL with ActiveX interface.
- * Seamlessly integrates with your application or website.

● Scripting Assistant ●

The **Scripting Assistant** provides a comprehensive environment for executing custom decisions. Using the Microsoft Scripting Language, VBScript, complex logic can be implemented utilizing credit data variables and externally provided variables to make a lending or other consumer-based decision. Results of the decision are returned to the caller through external parameters.

Features:

- * VBScript Engine - Rules are easily edited using Microsoft's Visual Basic Scripting language.
- * Complete Toolkit Foundation Class - Toolkit components including the Mapping Assistant and Judgment Assistant are exposed to the user's script.
- * API - An easy-to-use API is provided enabling an application to evoke the script, pass data and retrieve results.
- * Merged and Un-Merged Data - Either the merged and un-merged data can be used in processing the script.

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