

# Consumer Identification Services

## Reduce risk with actionable consumer data

Minimize compliance risk by identifying account attributes at the time of origination or while servicing

### Identify bankruptcies

Find historical bankruptcy activity prior to origination.

### Comply with SRCA

Eliminate legal ramifications associated with violating the Servicemembers Civil Relief Act.

### Initiate probate process

Comply with probate and deceased-related regulations.

## Benefits

### Ensure compliance with bankruptcy, deceased, and military protections

- Detect bankruptcy activity before originating a loan.
- Reduce notification time for deceased accountholders.
- Increase auditability through a systematic SCRA search approach.
- Eliminate labor costs associated with manual lookups.
- Consolidate all portfolio monitoring in a single solution.



## Flexible data transfer options

Method	Real-time API	Batch scrub	Online search
Bankruptcy identification	✓	✓	✓
Active duty military search	✓	✓	✓*
Deceased notification	✓	✓	

\* The SCRA online interface is operated by the DMDC.

## Key features



### Pre-origination bankruptcy scrub

Automate searching of the most complete bankruptcy database (1996-Present) to identify historical bankruptcy information before originating a loan.



### Active duty military search (SCRA)

Scrub against the DMDC database for active duty military personnel to protect against violating the Servicemembers Civil Relief Act (SCRA).



### Deceased notifications

Monitor or scrub for deceased accountholders using proprietary data sources in addition to the Social Security Administration's Death Master File (DMF).



### Litigious debtor identification

Adjust your collections strategy and mitigate future lawsuits by identifying potential litigious debtors in your portfolio.



### Outsourced court document filing

Eliminate wasted time by outsourcing the mundane tasks of filing court documents, including POCs, PCNs, NOAs, TOCs, and more.



### Bankruptcy marketing

Curate lists for marketing and lending purposes consisting of consumers who recently discharged a bankruptcy.



### Bankruptcy benchmarking

Gauge the effectiveness of your bankruptcy team by comparing your portfolio and recoveries to similar creditors in your peer group.

## Trusted partners

G2 Risk Solutions (G2RS) is a proud member of AFSA, the primary trade association for the consumer credit industry. G2RS complements AFSA's mission and vision by helping clients efficiently navigate the complex and resource-intensive bankruptcy management lifecycle. G2RS offers the industry's best data, technology, and expert services to manage many kinds of credit in bankruptcy, including traditional installment loans, direct and indirect vehicle financing, mortgages, payment cards, and credit for non-vehicle retail customers.