experian™

Clear Bank Attributes™

Clear Bank Attributes includes over 200 distinct attributes and provides an evaluation of a consumer's banking history by reporting known bank accounts at the consumer level and returning a historical review of check cashing activity and retail check writing indicators.

1 Risk Reason(s)

A02,B02,B03,B05,B06,B10,B11,C01

2 Bank Routing and Account Summary

Estimated Banking History in Days 658	Positive Check Writing History (#) true	Number of Accounts at High Risk Banks 2	Number of Accounts with Default History 1
Number of Accounts (total) 7	Check Cashing History true	Number of High Risk Accounts 4	Number of Accounts Linked to Possible Fraud 2
Number of Active Accounts (last 15 days) 4	Days Since Last Check Cashing Activity 12	Number of Low Risk Accounts 1	Number of Accounts with Alternate SSNs 1
Number of Accounts with Check Writing History (#) 2	Days Since Last Successfully Check Cashed 15	Number of Unknown Risk Accounts 0	Max Number of SSNs with Any Bank Account 8

1. Risk Reason(s)

This section of the report returns account-level and applicant-level risk details.

A codes reference the primary account, also known as the account on the inquiry.

B codes reference the secondary or historical accounts.

C codes reference consumer-level data.

2. Bank Routing and Account Summary

This section of the report populates aggregate applicant data including retail check writing, check cashing and Clarity seen activity.

Estimated Banking History in Days: Quickly provides the maturity of the oldest Clarity known bank account.

Number of Accounts (Total): The number of all unique bank accounts that Clarity has seen for the applicant.

Number of Active Accounts (last 15 days): The number of all unique bank accounts Clarity has seen for the applicant in the last 15 days.

Number of Accounts with Check Writing History: The number of accounts used for writing checks to retail merchants.

Positive Check Writing History: "True" if any account has positive retail check writing history.

Check Cashing History: "True" if the consumer attempted to cash a check in the last two years.

Days Since Last Check Cashing Activity: How long ago the most recent check cashing attempt took place.

Days Since Last Successfully Cashed Check: How long ago the applicant was most recently approved for a check cashing attempt.

Number of Accounts at High Risk Banks: The number of accounts at financial institutions with a Clarity observed default rate of 30% or more.

Number of High Risk Accounts: The number of accounts designated high risk in the Bank Routing and Account Details section.

Number of Low Risk Accounts: The number of accounts designated low risk in the Bank Routing and Details section.

Number of Unknown Risk Accounts: The number of accounts designated unknown risk in the Bank Routing and Details section.

Number of Accounts with Default History: The number of known accounts that have historic tradelines with derogatory results.

Number of Accounts Linked to Possible Fraud: The number of accounts that have been associated with fraudulent inquiries as identified by Clarity.

Number of Accounts with Alternate SSNs: The number of accounts that are linked to 3 or more unique SSNs as seen by Clarity for fraud detection.

Max Number of SSNs with Any Bank Account: The maximum number of unique SSNs associated with any bank account on the report for fraud detection.

Clear Bank Attributes Data Sheet

③ Bank Routing and Account Details

Bank Name	Bank Routing	Bank Account	Account Risk Level	Risk Reason(s)	High Risk Factors	Days Since Last Seen by Clarity	Days Since First Seen by Clarity	Number of SSNs	Default History	Validated Through Trades
Bank of Delight	082903264	XXXX5874	high	A02	1	never	never	1	unk	unk
JP Morgan Chase	267084131	XXXX8150	low	B03,B05	0	5	452	2	false	true
JP Morgan Chase	123271978	XXXX5646	high	B02,B06,B11	3	14	14	1	false	false
JP Morgan Chase	123271978	XXXX5347	high	B06,B10	2	14	14	1	unk	unk
Woodforest National Bank	071926809	XXXX4744	high	B11	1	191	658	8	true	false

④ Bank Routing Details

Bank Name	Bank Routing	Inquiries in Last 30 Days	Inquiries in Last 31-365 Days	Inquiries Ratio	Default Rate in Last 60 Days	Default Rate in Last 61-365 Days	Default Rate Ratio	Inquiries in App State in Last 30 Days	Inquiries in App State in Last 31-365 Days	App State Inquiries Ratio	Bank Risk Level
Bank of Delight	082903264	1,512	1,765	0.46	56%	25%	2.24	462	586	0.44	high
JP Morgan Chase	267084131	12,657	141,047	0.08	14%	10%	1.40	1,451	14,745	0.09	low
JP Morgan Chase	123271978	10,860	151,674	0.07	10%	8%	1.25	933	21,474	0.04	low
JP Morgan Chase	123271978	10,860	151,674	0.07	10%	8%	1.25	933	21,474	0.04	low
Woodforest National Bank	071926809	25,146	65,010	0.28	35%	30%	1.17	2,475	6,874	0.27	high

3. Bank Routing and Account Details

This section of the report is designed to provide insight on up to five of the most recent bank accounts seen by Clarity.

Bank Name: The name of the financial institution.

Bank Routing: The 9-digit ABA number of the financial institution.

Bank Account: The masked bank account number with the last 4 digits of the number displayed.

Account Risk Level: High, low, or unknown risk based on check writing, check cashing, banking and Clarity activity. More details are available in the Risk Reason(s) field.

Risk Reason(s): Account level insight as to why an account is high, low, or unknown risk.

> **A codes** reference the primary account, also known as the account on the inquiry.
>
> **B codes** reference the secondary or historical accounts.

High Risk Factors: The number of Risk Reason(s) designated high risk.

Days Since Last Seen by Clarity: How long ago the bank account was most recently received on an inquiry.

Days Since First Seen by Clarity: How long ago the bank account was first received on an inquiry as the primary account.

Number of SSNs: The number of distinct Social Security Numbers that are linked to the bank routing and account number in the past three years as seen by Clarity for fraud detection.

Default History: Searches for all tradelines associated with the bank routing and account number and returns true if any associated tradeline has previously defaulted.

Validated Through Trades: Searches for all tradelines that exist for the bank routing and account number and returns true if any tradeline had a payment made.

4. Bank Routing Details

This section of the report provides inquiry and default rate details on the applicant's bank based on the routing number.

Bank Name: The name of the financial institution.

Bank Routing: The 9-digit ABA number of the financial institution.

Inquiries in Last 30 Days: A count of all inquiries received from this ABA in the last 30 days.

Inquiries in Last 31-365 days: A count of all inquiries received from this ABA in the last 31-365 days.

Inquiries Ratio: References inquiries in the last 30 days versus the last 31-365 days for an instant indicator of recent inquiry velocity.

Default Rate in Last 60 Days: Returns the percentage of tradelines associated with the ABA that have defaulted in the last 60 days, as seen by Clarity.

Default Rate in Last 61-365 Days: The percentage of tradelines associated with the ABA that have defaulted in the last 61-365 days, as seen by Clarity.

Default Rate Ratio: A quick indicator of increasing or decreasing default velocity for the ABA in the last month compared to the last year.

Inquiries in App State in Last 30 Days: The number of inquiries for this ABA in the consumer state on the application in the last 30 days.

Inquiries in App State in Last 31-365 Days: The number of inquiries for this ABA in the consumer state on the application in the last 31-365 days.

App State Inquiries Ratio: A quick indicator of increasing or decreasing inquiries in the application state in the last month compared to the last year.

Bank Risk Level: High if the default rate in the last 60 days is 30% or higher.

Clear Bank Attributes Data Sheet

5 **Bank Routing and Account Inquiry Cluster Velocity**

Bank Name	Bank Routing	Bank Account	1 Hr.	24 Hrs.	7 Days	15 Days	30 Days	90 Days	180 Days	1 Year
Bank of Delight	082903264	XXXX5874	1	1	1	1	1	1	1	1
JP Morgan Chase	267084131	XXXX8150	0	0	0	0	1	1	2	2
JP Morgan Chase	123271978	XXXX 5646	0	0	0	0	0	1	1	1
JP Morgan Chase	123271978	XXXX5347	0	0	0	0	0	1	1	1
Woodforest National Bank	071926809	XXXX4744	0	0	0	0	0	0	0	0
Total Inquiry Clusters			1	1	1	1	2	4	5	5
Total Accounts			1	1	1	1	2	4	4	4
Total Inquiry Clusters per Account			1.0	1.0	1.0	1.0	1.0	1.0	1.3	1.3

6 **Check Cashing Details**

	24 Hrs.	7 Days	30 Days	90 Days	180 Days	1 Year	2 Years
Number of Checks Attempted	0	1	2	6	13	13	13
Number of Checks Cashed	0	1	2	6	12	12	12
Dollar Amount of Checks Attempted	0	250	500	1350	3800	3800	3800
Dollar Amount of Checks Cashed	0	250	500	1350	3000	3000	3000
Average Dollar Amount of Checks Attempted	0	250	250	225	292	292	292
Average Dollar Amount of Checks Cashed	0	250	250	225	250	250	250

(#) indicates data obtained from TeleCheck Services, Inc

5. Bank Routing and Account Inquiry Cluster Velocity

This section of the report provides inquiry activity over various time periods for all bank accounts on the report. An inquiry cluster is defined as a group of inquiries, any two of which are no more than 20 minutes apart.

Bank Name: The name of the financial institution.

Bank Routing: The 9-digit ABA number of the financial institution.

Bank Account: The masked bank account number with the last 4 digits of the number displayed.

1 Hr.: The total number of inquiry clusters for the bank account in last hour.

24 Hrs.: The total number of inquiry clusters for the bank account in last 24 hours.

7 Days: The total number of inquiry clusters for the bank account in last 7 days.

15 Days: The total number of inquiry clusters for the bank account in last 15 days.

30 Days: The total number of inquiry clusters for the bank account in last 30 days.

90 Days: The total number of inquiry clusters for the bank account in last 90 days.

180 Days: The total number of inquiry clusters for the bank account in last 180 days.

1 Year: The total number of inquiry clusters for the bank account in the last year.

Total Inquiry Clusters: The total number of inquiry clusters for all accounts in the last hour, 24 hours, 7 days, 15 days, 30 days, 90 days, 180 days and 1 year.

Total Accounts: The number of accounts with an inquiry cluster in the last hour, 24 hours, 7 days, 15 days, 30 days, 90 days, 180 days and 1 year.

Total Inquiry Clusters per Account: Returns a quick ratio of total inquiry clusters to total accounts in the last hour, 24 hours, 7 days, 15 days, 30 days, 90 days, 180 days and 1 year.

6. Check Cashing Details

This section of the report provides insight into the consumer's check cashing activity over various time periods, up to 2 years.

Number of Checks Attempted: The number of approved and declined check cashing activity within the last 24 hours, 7 days, 30 days, 90 days, 180 days, 1 year and 2 years.

Number of Checks Cashed: The number of approved check cashing events only within the last 24 hours, 7 days, 30 days, 90 days, 180 days, 1 year and 2 years.

Dollar Amount of Checks Attempted: The dollar amount of approved and declined check cashing activity within the last 24 hours, 7 days, 30 days, 90 days, 180 days, 1 year and 2 years.

Dollar Amount of Checks Cashed: The dollar amount of approved check cashing events only within the last 24 hours, 7 days, 30 days, 90 days, 180 days, 1 year and 2 years.

Average Dollar Amount of Checks Attempted: The average dollar amount of approved and declined check cashing activity within the last 24 hours, 7 days, 30 days, 90 days, 180 days, 1 year and 2 years.

Average Dollar Amount of Checks Cashed: The average dollar amount of approved check cashing events only within the last 24 hours, 7 days, 30 days, 90 days, 180 days, 1 year and 2 years.

Clear Bank Attributes Data Sheet

	Risk Reason Codes and Descriptions	
Code	**Description**	**Account Risk Level**
A01	Primary account and/or consumer identity elements have retail check writing history	Unk*
A02	Primary account and/or consumer identity elements have negative retail check writing history	High
A03	Primary account and/or consumer identity elements have positive retail check writing history	Low
A04	Primary account and/or consumer identity elements have no retail check writing history	Unk
A05	Primary account ownership confirmed	Low
A06	Primary account first seen by Clarity in last 30 days	High
A07	Primary account first seen by Clarity in 31-60 days	Unk
A08	Primary account first seen by Clarity in 61-90 days	Unk
A09	Primary account first seen by Clarity in 91-180 days	Unk
A10	Primary account may be linked to a prepaid card	High
A11	Primary account may be fraudulent	High
A39	Primary routing number designated high risk by my location	High
B01	Secondary account has retail check writing history	Unk
B02	Secondary account has negative retail check writing history	High
B03	Secondary account has positive retail check writing history	Low
B04	Secondary account has no retail check writing history	Unk
B05	Secondary account ownership confirmed	Low
B06	Secondary account first seen by Clarity in last 30 days	High
B07	Secondary account first seen by Clarity in 31-60 days	Unk
B08	Secondary account first seen by Clarity in 61-90 days	Unk
B09	Secondary account first seen by Clarity in 91-180 days	Unk
B10	Secondary account may be linked to a prepaid card	High
B11	Secondary account may be fraudulent	High
B38	No secondary accounts	Unk
B39	Secondary routing number designated high risk by my location	High
C01	Concurrent use of multiple accounts in recent applications	n/a

*Unk = Unknown

Clear Bank Attributes Report Overview

1 **Risk Reason(s)**

A02,B02,B03,B05,B06,B10,B11,C01

2 **Bank Routing and Account Summary**

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4 **Bank Routing Details**

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Total Accounts			1	1	1	1	2	4	4	4
Total Inquiry Clusters per Account			1.0	1.0	1.0	1.0	1.0	1.0	1.3	1.3

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Average Dollar Amount of Checks Cashed	0	250	250	225	250	250	250

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1 | Risk Reason(s)

2 | Bank Routing and Account Summary

3 | Bank Routing and Account Details

4 | Bank Routing Details

5 | Bank Routing and Account Inquiry Cluster Velocity

6 | Check Cashing Details

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