

DRNsights for Lending

MANAGE RISK. COLLECT EFFICIENTLY. STREAMLINE RECOVERIES.

**As debt and delinquencies grow,
lenders need a new edge to
successfully manage loans.**

DRNsights for Lending brings highly specialized intelligence to more than 300 lending institutions in the U.S. Our solutions use unique vehicle location data captured from billions of real-time license plate sightings, public records, and powerful analytics to help you predict and manage risk, increase efficiency of your collections and streamline vehicle recoveries, so you can strengthen portfolio performance.

*Source: www.thebalance.com, June 2020

**<https://www.fitchratings.com/research/structured-finance/coronavirus-sparks-largest-ever-rate-jump-in-us-cmbs-delinquencies-06-07-2020>

\$4.1T
U.S. CONSUMER DEBT IN 2020
includes revolving and non-revolving*

\$10.8B
TOTAL U.S. DELINQUENCIES
up to 3.59% of all debt**

8.75%
EXPECTED DELINQUENCY RATE
after the full effect of the pandemic is felt**



STRENGTHEN YOUR PORTFOLIO'S PERFORMANCE



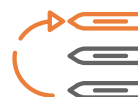
Make Informed Risk Decisions

Manage risk by detecting irregularities early in the loan cycle. This reduces losses, maintains healthier customer relationships and enables you to write better – and more – loans.



Increase Collections Efficiency

Make right-party contact based on proven data and analytics. Target accounts with the best opportunity for reliable collection and resolution.

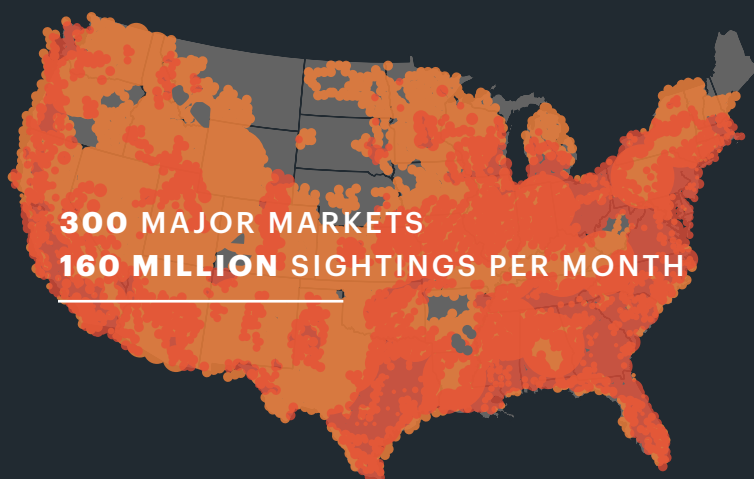


Streamline Vehicle Recoveries

Make data-driven decisions in your vehicle recovery activities. Prioritize and focus your resources on collectible debts and recoverable assets to reduce charge-offs.

HOW DRNSIGHTS WORKS FOR LENDING

DRNsights – empowered by DRN's vehicle location data – has helped lenders recover up to 35% more vehicles and avoid charge-off losses. Now, we are adding public records to help you be more proactive by making better account decisions earlier in the loan life cycle.



18 BILLION and growing
vehicle sightings across the nation

50+ BILLION
public records data

PATENTED, POWERFUL ANALYTICS THAT HELP YOU MAKE SENSE OF IT ALL

A Powerful Platform for Lending

The DRNsights *real* alternative data platform uniquely combines billions of license plate recognition records with patented analytics. This, plus integrated public records, helps build full account stories to help you make informed risk decisions, increase collection efficiency and streamline vehicle recoveries. *Real data, real analytics, real results.*

SOLUTIONS

Skip Trace

Every minute spent trying to find an elusive debtor impacts your bottom line. Skip Trace uniquely combines billions of license plate detections, public records and analytics with your account data to help your team make right-party contact earlier than you ever thought possible.

Vehicle Search

Lenders who use our vehicle location data recover up to 35% more assets, resulting in increased revenue. Vehicle Search uses billions of license plate detections and advanced analytics to help you find vehicles faster, increasing recovery volume and reducing charge-offs.

SERVICES

Risk Scoring

Receive a detailed report on your portfolio to help gain necessary insights and predict accounts' propensity to skip payments. Proactively adjust account management workflows to increase the odds of keeping the debtor in good standing.

Loss Alerts

With Loss Alerts, simply upload your accounts in minutes and control the alerts you want to see by turning them on and off quickly. Alerts can be triggered for vehicles that are impounded, salvaged, stolen or exported.

Active Duty Alerts

Don't risk compliance issues with the Servicemembers Civil Relief Act (SCRA). Active Duty Alerts protect lenders from fines and hits to brand reputation as a result of wrongful repossessions and debt collections.

MVTrac Repossession Management Services

MVTrac, our premier forwarding partner, provides repossession staging and active assignment. With a highly data-driven approach, they make the repossession management experience more transparent for lenders – leading to more recovered vehicles and fewer charge-offs.

In addition, MVTrac's Case Claim tool reduces risk and boosts compliance by ensuring correct vehicles are being picked up for repo.

“We knew the power of DRN could assist us in locating and recovering vehicles. It was only logical to integrate DRN data into our servicing process.”

KELLYANN FORREST,
ASSET RECOVERY AND COLLECTIONS SPECIALIST FOR PFCU

USED BY MORE THAN

300+ **lending institutions**
in the U.S., including every top auto lender

FOR EVERY

1,000 **cars** put into DRN's Recovery Network,
DRN returns approximately **\$1 million**
in recovered vehicle assists

DRNSIGHTS HAS HELPED LENDERS RECOVER MORE THAN

\$10+ BILLION **in assets**

DRN HAS ACCUMULATED MORE THAN

18+ BILLION **vehicle sightings**

and DRN Affiliates add 160 million more sightings each month across 300 U.S. markets

Real data, real analytics, real results.

DRNdata.com



Contact us today to get started or request a demo!
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DRN