



# Clear Recent History™

Clear Recent History™ delivers visibility into the last 90 days of a consumer's credit inquiry and loan history.

Clear Recent History is a tradeline report that provides visibility into the last 90 days of a consumer's credit inquiries and loan performance. Traditional credit reports are usually updated monthly, which is ineffective in the subprime market.

Streamline your underwriting journey with only the most recent and relevant information on your applicants. Instead of sifting through a lengthy credit report, get the details you need right away, and decide from there which attributes warrant further scrutiny.

Clear Recent History is FCRA-actionable, uses exclusive Clarity data, and features real-time updates.

## Features

- Complete visibility into Clarity's exclusive data for the past 90 days of loan performance and inquiry activity
- Summary of tradeline information to help evaluate creditworthiness
- Collections and charge-off activity
- Real-time reporting

## Benefits

- Gives lenders increased visibility into loan activity and performance, which facilitates better underwriting decisions.
- Active duty indicator can assist with Military Lending Act compliance
- Loan stacking prevention with Temporary Account Records
- Flexibility to review history from 10 minutes to 90-day time periods
- FCRA-actionable

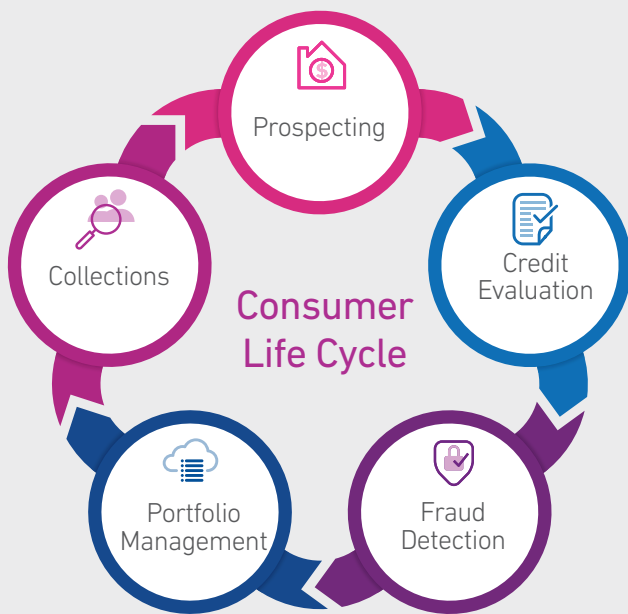
Contact us for more information  
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# Consumer Credit Life Cycle

## Solutions for the Entire Consumer Life Cycle



From prospecting to collections, and every stage in between, Clarity's solutions help lenders successfully navigate each stage of the consumer credit life cycle.



You don't have to choose between managing risk or growing your business – do it all with the industry's most relevant and predictive data.

With the combined power of Clarity and Experian at your fingertips, the sky is the limit.



### Prospecting

- Clarity Prescreen
- Direct Mail Solutions
- Clear Prequalification™



### Credit Evaluation

- Clear Credit Risk™
- Clear Advanced Attributes™
- Clear Recent History™
- Clear Bank Behavior™
- Clear Income Attributes™
- Clear Bureau Lite™



### Fraud Detection

- Clear Fraud Insight™
- Clear Fraud Attributes™
- Clear Digital Identity™



### Portfolio Management

- Clear Portfolio Alerts™
- Clear Account Review™



### Collections

- Clear Profile™
- e-Resolve™

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