DMS DIGITAL MATRIX SYSTEMS

Introducing DMS TestLab®

3 Ways to Gain Complete Autonomy Over Testing

1 Thoroughly test rate and policy decisions in your own private test region that includes:

Report Editor
Create test reports and edit them to emulate any credit history or behavior

Test Repository
Build private test region with credit files of choice

Bureau Simulator
Emulates the retrieval of credit response files from a major bureau

2 Edit credit reports to emulate any credit history/behavior

Test the impact of negative events to your portfolio

- Natural disasters
- Bankruptcy
- Forbearance
- Collections

Add tradelines, public records and other permissible segments

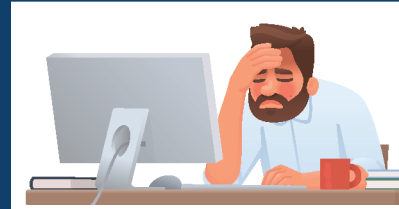- Mortgages
- Auto Loans
- Credit Cards
- Student Loans
- Personal Loans

3 Perform end-to-end testing of edited populations

- Multi-bureau support
- Test all pass, fail, rate and policy decisions
- Gain control over the entire testing process

Why Clients *NEED* DMS TestLab

Problem:
Credit bureau test reports have limitations:

1. They are not easily configurable
2. They may not have the required credit history behavior
3. They are often changed without notice
4. Multi-bureau credit report availability is limited

Solution:
DMS TestLab offers multi-bureau support and complete control over your test populations.

Why Clients *LOVE* DMS TestLab

1. No need to be a bureau expert
2. Anonymization allows for safe use of credit files
3. Minimize reliance on credit bureau test data
4. Improve the speed and quality of testing processes
5. Control user security and access to test populations

Learn more at www.dms.net/dms-testlab-testing

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