

DMS TestLab®

Gain Unprecedented Autonomy Over Testing

EMPOWERING ANALYTICS AND QUALITY ASSURANCE TEAMS WITH DMS TESTLAB®.

Leading financial services and insurance companies need to thoroughly test their applicant loan or insurance rate decisions to ensure the best outcomes. As credit history is a primary factor in these decisions, companies need access to populations of test credit reports that are:

- Fully configurable to emulate any credit history behavior
- Formatted to simulate reports from all required bureaus
- Delivered to the lending or policy platforms like the bureaus
- Easily developed and maintained

DMS TestLab® provides quick and convenient access to test data through an integrated Test Repository, Report Editor, and Simulator.

DMS TestLab Delivers:

- Ability to easily create and modify test reports, without the need for expert knowledge of credit bureau data
- Full control over test populations
- Simulator for end-to-end bureau testing
- Self-administered user security and maintenance
- Multi-Bureau Support (EFX 5.0, EFX 6.0, TU 4.0, TU 4.1, XPN 7.0)
- Individual parameter and total regression testing

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DMS DIGITAL MATRIX
SYSTEMS

IMPROVE THE ENTIRE TESTING PROCESS

Companies that need access to populations of test credit reports have options, though the typical solutions present challenges:

- Creating and maintaining specific homegrown reports that support the required credit bureau formats is time-consuming, difficult, error-prone, and expensive.
- Utilizing credit bureau test regions to serve up test reports has limitations. These reports are not configurable, might not have the required credit history behavior, and are often changed without notice. In addition, multi-bureau credit report availability is limited.

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

- The report editor enables companies to create test credit reports, add tradelines, public records, and/or any other permissible segments, and edit/modify details including payment profiles, credit limits, and imported dates.
- With the test repository, companies can manage credit reports individually, by population, and by teams.
- Once a population has been edited and modified as required, the test population can easily be moved to the simulator to perform end-to-end bureau testing.



Test Repository

Import, manage, and control user access to test populations

- Depersonalize (import option)
- Date Shift controls credit report dates
- Quick Filter search options
- Activity Logging Reports



Report Editor

Easily create and modify test credit reports for all major bureaus

- Create reports to trigger off specific attributes or test custom score boundaries
- Add tradelines, public records, and other segments
- Modify details such as payment profiles, balances, etc.



Simulator

Supports native inquiries and emulates responses for all major bureaus

- Simple connection
- Variable latency support
- Easily move populations from/to test repository and to/from simulator
- Perform end-to-end testing any time, as often as required