

DMS TestLab®

Take Control of Credit Policy Testing

Integrated platform for bureau simulation, policy validation, and regression testing.

Financial services and insurance organizations must thoroughly test loan and rate decision logic to ensure accuracy and performance. 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 lending or policy platforms in bureau-native format
- Easily developed and maintained

DMS TestLab® provides quick and convenient access to test data through an integrated Test Repository, Data Editor, and Simulator. Easily test the potential impact of negative events including natural or declared disasters, accounts in forbearance or with deferred payments, and bankruptcies, collections, and other events.

DMS TestLab® delivers:

- Easy creation and modification of test reports, without requiring expert knowledge of credit bureau data
- Full control over test populations
- End-to-end bureau testing via integrated simulator
- 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 full regression testing

Modernize Your Credit Policy Testing Process

Organizations responsible for validating credit policy and decision logic have options, though typical approaches introduce risk, inefficiency, and limited control.

- Maintaining homegrown test reports that replicate bureau formats is time consuming, error prone, and costly.
- Relying on bureau test regions limits configurability, multi bureau coverage, and overall control. Changes to test data may occur without notice.

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