

## Data Access Point® Centralized Connectivity Strengthens Key Business Decisions

### DATA MANAGEMENT SOLUTIONS

For over 40 years Digital Matrix Systems (DMS) has helped clients leverage the power of data to make highly informed decisions. We provide centralized access to the credit bureaus and other data sources you need for marketing, fraud detection, property assessment, credit scoring, and other essential business activities. This streamlined approach makes it easier to onboard new data sources, while reducing your costs.

#### Data Access Point®

Data Access Point® is an enterprise connectivity hub that links clients to key decision data sources with a single inquiry and delivers the data in a standard XML format. This enterprise-level solution provides centralized access to data sources that are needed throughout the customer lifecycle, including marketing, application, policy, fraud detection, Know Your Customer (KYC), and account management. We make it easy for our clients to add additional data sources as business needs dictate, often more quickly and cost-effectively than internal implementation.

Data Access Point® acts as an interface between multiple lines of business, loan/policy origination systems, and external data sources. Data is standardized and normalized to reduce extract-transform-load (ETL) efforts and simplify coding. Credit reports are delivered via our easy-to-read DMS Credit Report Format, which reduces errors and improves readability of critical credit information.

#### Simplified Data Access and Management

DMS handles the access, support, and changes to your external data sources with a common inquiry and response. Whether you are looking to lower data costs, improve hit rates, or incorporate richer data into the decision process, our solution enables clients to implement waterfall logic across multiple data sources. Our team works with our clients to deploy triggers, scores and credit policy tables to meet their unique business needs.

#### Available Data Source Types

Driven by client requests and market research, DMS continually evaluates new data sources, assessing the unique data elements and informational value provided. From consumer and commercial credit bureaus, to fraud identification and auto data sources, we provide comprehensive access to the data you need.

Data types include:

- Auto
- Credit
- Commercial
- Drivers History
- Fraud Prevention/ID Verification
- Geospatial/Location
- Income Verification
- Property

Contact a DMS representative for additional information and a list of integrated data sources.

#### Centralized Data Management

- Access multiple data providers using a single common inquiry format
- Reduce IT expenses through rapid data source evaluations
- Make faster, more accurate decisions
- Utilize custom attributes and modeling tools
- Benefit from stringent security protocols