



ENCORE

## n<sup>d</sup> Merge Technology

Powering the next generation in risk analysis

In recent years, dramatic shifts in the economic environment have forced the mortgage industry in a starkly new direction, resulting in significant changes in the way you conduct – and protect – your business. Most notably, these shifts have redefined loan risk behavior and elevated your responsibility to safeguard against it.

The good news is that while the industry was redefining itself, CoreLogic Credco was redefining consumer information reporting to meet the new challenges. Now there's a newer, modern data technology solution for mitigating risk. Now there's n<sup>d</sup> Merge Technology.

### Next-generation Data Intelligence

n<sup>d</sup> Merge Technology is an FCRA-compliant, fully scalable data merge technology platform that collects, sorts and organizes data from potentially thousands of data sources. Leveraged against proven data collection and reporting methods, n<sup>d</sup> Merge delivers fully customizable reporting solutions that are 100% decisionable.

### Powerful, Customized Reporting Insights

n<sup>d</sup> Merge is specifically designed to address today's contemporary risk mitigation challenges. This advanced data merge technology sources an expansive repository of consumer and business information, then translates complex results into a simplified, easy-to-read format complete with recommended actions.

Its flexible, rules-based architecture allows for cascading logic and fully-customizable reporting options. The result is a whole new dimension in modern consumer information reporting that lets you make faster, more insightful business decisions than ever before – all in a single transaction.

Credco's proprietary n<sup>d</sup> Merge Technology has multiple applications for modern risk analysis across a broad range of industries, including mortgage, automotive, consumer lending and insurance.

For more information on n<sup>d</sup> Merge Technology, contact a CoreLogic Credco sales associate at (800) 255-0792 or visit us online at [www.credco.com](http://www.credco.com).

### PRODUCT HIGHLIGHTS

- ▶ FCRA-compliant and 100% decisionable
- ▶ Instantly collects, consolidates data from potentially 1000s of sources and delivers results in a single transaction
- ▶ Rules-based cascading logic yields flexible reporting options that are fully scalable and customizable to your unique specifications
- ▶ Produces intuitive, powerful and easy-to-interpret reporting insights across a broad range of industries
- ▶ The industry's only FCRA-compliant advanced data merge technology for modern risk analysis