



ETHOS™ TAX INTELLIGENCE

Complete data and
automated analysis for
faster, smarter loan
assessments



NO TIME TO WAIT

See your loan applicants under a new light

Now more than ever, it is critical for loan officers to quickly and accurately evaluate loan applications to meet the urgent needs of applicants, while limiting risk for their financial institutions. Loan professionals must be able to pull information-rich data on demand to properly assess an application and get money into the hands of their customers fast.

Unfortunately, current processes for requesting and retrieving tax information from the IRS to assess credit worthiness take time and might not always provide the clearest picture needed for you to make a confident, data-driven decision. Moreover, current tools don't go deep enough, take a lot of effort, limit data provided for each request, and then charge additional fees each time a request is made.

The standard tools available involve highly manual, time-consuming processes that are insufficient for today's consumer-driven, real-time financial world. In fact, the very first step of the process – verification – can take days (even up to a week in many cases) to complete as loan officers wait for an approved match between an applicant's name and his/her social security number or business entity ID number (EIN).

What's worse, 20% of taxpayer ID verifications are returned as "no match" on the first attempt,

requiring loan officers to restart the process, identify the problem, pay additional fees and wait even longer to receive a correct verification and the requested tax records.

When the records finally come, the information can be surface level, providing limited information. As of April 2018, credit bureaus removed all IRS tax lien and related information from consumer credit files.

This lack of complete financial data for loan applicants adds significant risk and cost to the loan issuing and underwriting process.

What if you could eliminate that with instant verifications and one-click, complete information directly from the IRS? How would that improve your time, effort and results, as you work to process more loans more quickly?

The screenshot displays the FIS Ethos Tax Intelligence interface. At the top, it says "FIS Ethos™" and "Tax Intelligence". Below that, there are tabs for "Individuals and Businesses", "Verify IDs", and "Bulk Orders". A search bar is labeled "Search by name". The main content area is titled "ID Verifications" and includes a table with columns for "RESULT", "NAME", "TAX ID", and "DATE". The table lists several entries, all with a status of "Awaiting IRS" and a date of "Mar 1". To the right of the table are two forms: "Verify an Individual" and "Verify a business". The "Verify an Individual" form has fields for "First name", "Last name", and "Social Security Number", along with a "Verify SSN" button. The "Verify a business" form has a "Business name" field.

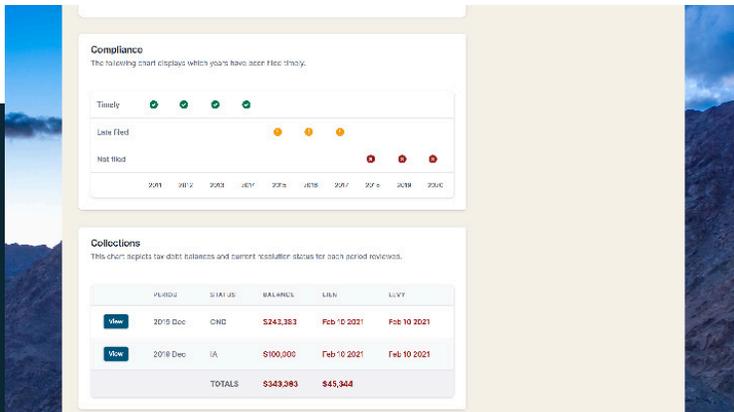
RESULT	NAME	TAX ID	DATE
Awaiting IRS	BARRETT, RUTH	xxx-xx-4587	Mar 1
Awaiting IRS	MYW/ARKETING INC.	33 0967854	Mar 1
Awaiting IRS	THOMAS, JEFFREY	xxx-xx-3456	Mar 1
Awaiting IRS	ORTIGA, ARTI UR	xxx-xx-5320	Mar 1
Awaiting IRS	STONE, DENNIS	xxx-xx-4545	Mar 1
Awaiting IRS	STONE & SUNG	33-7639432	Mar 1
Awaiting IRS	RAJKR, PAT	xxx-xx-5871	Mar 1
Awaiting IRS	MULLINS, CYNTHIA	xxx-xx-2941	Mar 1

Perform real-time verification of SSN/EIN with the IRS

Avoid added costs and time delays. Use instant verifications to prevent fraud and confirm identity when setting up new bank accounts, loans, credit cards.

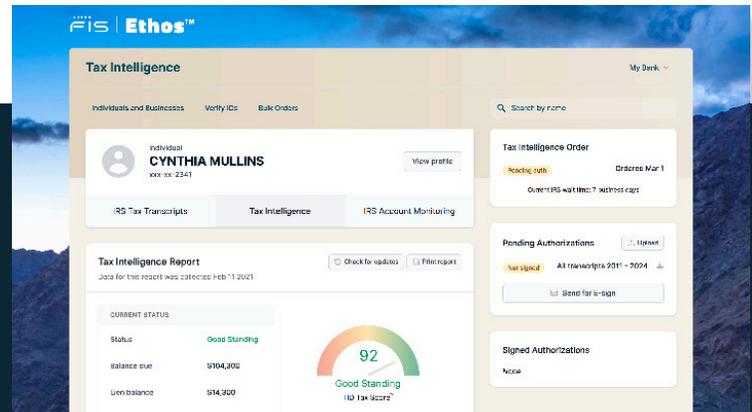
FASTER ACCESS. POWERFUL INSIGHTS. LOWER COSTS. LESS RISK.

Developed in exclusive partnership with IRS tax experts, Ethos™ Tax Intelligence empowers lenders to go beyond the information provided on a loan application to truly see their customer's full financial picture.



Leverage deep expertise and IRS data access

FIS has an exclusive partnership with industry experts to bring you a modern solution backed by ex-IRS agents with decades of IRS experience and direct links to IRS data.



Access exclusive reports and risk scores

Avoid digging through tax documents to verify income. Understand liens and payment history with exclusive summary reports and risk scores that automate the work for you.

By tapping directly into IRS data stores, Tax Intelligence delivers everything that loan officers and underwriters need to evaluate personal and small business loan applications during both the best and worst of economic times: faster data access and deeper insights that reduce costs and decrease risk.

Faster data access

- Available via API or easy-to-access online portal
- Option to expedite data retrieval of up to 10 transcripts within 2 business days
- Instant taxpayer (consumer and business) ID verifications
- Automate the pre-verification steps by offering e-signature with Day 1 Certainty®
- Automated tax return feeds

Decrease risk

- Objective third-party risk assessment score
- Exclusive dashboard summary reports
- Deeper intelligence on loan applicant for better-informed decisions
- Automated tools leveraging expert algorithms for clear and consistent results
- Batch ordering of income verification documents enhances workflows while minimizing errors

Reduce costs and improve profits

- No request limits: Go from two reports at a time to scores of reports all at once without added costs
- Increase productivity: Store tax records all in one place in the portal cloud
- Drive consistency of evaluation process
- Accelerate revenue booked and realized while increasing staff productivity

Powerful insights

- Income and wages
- Payment history
- IRS filing compliance history
- Tax debt balances
- IRS actions including liens, levies and seizures



FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.