



Overview

Country/Region: United States

Industry: Financial Services

Vertical: Credit Lending

Customer Profile

Founded in 1989, Teletrack provides businesses with the information they need to make better consumer decisions – from how much credit to extend to a customer, to locating debtors. Teletrack is a wholly-owned subsidiary of First Advantage Corporation (NASDAQ: FADV), a leading risk mitigation and business solutions provider. Teletrack is the source for sub-Prime consumer information

Business Situation

Teletrack required a state regulatory database system to track consumer's loans and notify merchants of consumer's eligibility. Each state required different business rules and regulations.

Solution

The Teletrack and Innovative Architects team utilized leading Microsoft technologies; C#.NET 2.0, ASP.NET 2.0, .NET Web Services and SQL Server 2005, to implement a state-based database application. The solution was implemented using a Services Oriented Architecture (SOA) application pattern. Utilizing an abstract factory design pattern business rules are applied on a state-by-state basis to deliver such services as Loan Eligibility Inquiry, Loan Creation, and Loan Update information.

Benefits

- Increased Revenue
- System Flexibility
- Consistent Platform



Financial Services Company Increases Revenue by utilizing new Microsoft Technology

“Our solution allows seamless and rapid deployment of new components and services.”

David Carroll, IT Strategies Manager and Board Member, IA

Teletrack is the nation's leading Financial Services source company for sub-prime consumer credit information. Since 1989, Teletrack has provided businesses with the information necessary to make timely and accurate risk decisions for credit reporting and lending services. With a foundation in industry leading technology systems, Teletrack delivers unique data and intelligent decisioning solutions to a variety of businesses and industries.

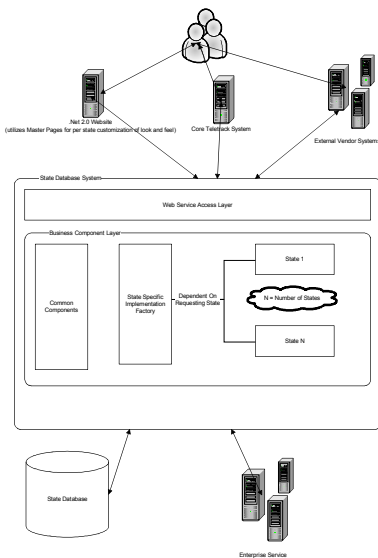
Teletrack serves the credit reporting and lending industry by providing risk assessment information on prospective customers. Many state governments have begun regulating the Payday Loan industry, requiring merchants within the states to conform to regulations regarding the number of concurrent loans for a given consumer, the total dollar value and fee structure for those loans.

Teletrack required a state regulatory database system to track consumer's loans and notify merchants of consumer's eligibility. To respond to market demands Teletrack must be able to quickly deploy new states on the database solution. The deployment of new states is complicated by the fact that each state requires different business rules and regulations.

For More Information

For more information about this Custom Solution, call the Innovative Architects Sales Information Center at 678.775.6851. To access information using the World Wide Web, go to: www.InnovativeArchitects.com

For more information about Microsoft products and services, call the Microsoft Sales Information Center at (800) 426-9400. To access information using the World Wide Web, go to: www.microsoft.com



Solution

Services Oriented Architecture

The Teletrack team, working jointly with Innovative Architects, utilized leading Microsoft technologies (.NET 2.0 Framework and SQL Server 2005), to implement a Services Oriented Architecture (SOA) solution for the state-based database application. The SOA design allows the front end asp.net application to manage all back-end functionality via a set of web service interfaces.

The new State system uses an ASP.NET Web UI to consume enterprise SOA Web Services (Authentication, Address Scrubbing, and SSN Validation) as well as application specific web service calls to execute state specific business rules and regulations.

Innovative Architects developed the application specific services utilizing an abstract factory design pattern which allows state specific business rules and regulations to be seamlessly and quickly added to the system..

Additionally Innovative Architects utilized the new Master Pages functionality available in 2.0 so that provisioning a state specific look and feel to the site is a simple as creating a single page template and updating a configuration value

Benefits

Increased Revenue

With the new state database application developed using Microsoft technologies the Teletrack sales team can add new clients to this application with reduced investment by the organization, increasing profitability of new customers.

System Flexibility

By utilizing key features of the Microsoft .Net 2.0 Framework, Microsoft Best Practices and Patterns; Innovative Architects was able to deliver a flexible application whereby adding support for new State Customer is as simple as:

- adding a new Page Template
- adding a new Business Rules Component
- updating configuration settings

Additionally due to a shared code based, core features of the product are available to all clients upon deployment, rather than requiring a phased approach over several application instances. A common code base also provides for a lower TCO from reduced maintenance and support costs.

Consistent Platform

Finally, the most important benefit is Teletrack is committed to the continued use of Microsoft tools and technologies. Teletrack has standardized their database platform (SQL Server) and development toolset (.Net Framework).

Software and Services

- Microsoft Office System
 - Microsoft Office Professional Edition 2003
- Microsoft Windows Server System
 - Microsoft Windows Server 2003
 - Microsoft SQL Server 2005
 - Microsoft .Net Framework
 - Microsoft Visual Studio 2005

Partner

- Innovative Architects, LLC

