

# How can Thomson Reuters help your automotive finance business efficiently manage risk?

The complex and highly competitive automotive industry is experiencing significant technology disruption and is entering a period of great uncertainty. Thomson Reuters has the unique ability to bring together the intelligence, technology and human expertise that automotive companies need to navigate risks and opportunities while streamlining operations across critical business functions in order to come out ahead as the global auto industry faces seismic shifts.

## Client risk

### Skip tracing and customer screening

Delinquency-related loan losses, falling used vehicle values and fraud are putting extensive pressure on the profitability of automotive financing. These issues are often heightened by outdated and unconnected approaches to customer onboarding and collection practices. Add to this the growing need to protect against fines and reputational risk from lending and selling to potential bad players, and the profit squeeze only increases.

## Trusted answers

### Our solutions

Only Thomson Reuters provides trusted, comprehensive answers to uncovering risk across your organization through effective and efficient onboarding operations, as well as helping reduce losses through more effective skip tracing operations. See below for how Thomson Reuters CLEAR® and World-Check® solutions can help you confidently manage risk.

The screenshot displays the Thomson Reuters CLEAR Person Search interface. The main search area is titled "PERSON SEARCH" and includes several input fields: LAST NAME (with an "Advanced Name Search" link), SECONDARY LAST NAME, SSN (with a note "If available, search only by SSN for best results"), FIRST NAME, ADDRESS, DATE OF BIRTH, MIDDLE INITIAL, CITY, COUNTY, AGE RANGE (with "1 to 3 digits" note), EMAIL ADDRESS (with "Partial Searches Available" note), PHONE, NPI NUMBER, STATE/TERRITORY, CANADIAN PROVINCE/TERRITORY, ZIP CODE, and COUNTRY (with "Available in limited content sets" note). There is also a "PERMISSIBLE PURPOSE" section and a "REFERENCE" field. At the bottom right, there are "CLEAR FIELDS" and "RUN SEARCH" buttons. On the right side, there is a "DATA SOURCES" panel with a list of checkboxes: Public Record People, World-Check Risk Intelligence, Real-Time Incarceration & Arrest Records, and NPI Records. The top navigation bar includes "Search", "Results", "Workspace", "Account Tools", "Alerts", and "Batch". The user's name "Hello, PublicRecords" is visible in the top right corner.

## Introducing Thomson Reuters Clear and Thomson Reuters World-Check

CLEAR is designed to help you know the unknowns. CLEAR provides greater efficiency, accuracy and productivity to your onboarding operations and skip tracing by providing easy access to key proprietary and public records, all in a single intuitive and customizable environment.

Our real-time data and easy-to-navigate interface help you find more delinquent borrowers by allowing you to search data and view results in a layout that makes the most sense for the way you work. The increased search efficiency, streamlined workflow and intuitive design mean you can get more crucial, usable data with far fewer clicks. In addition, you can uncover hidden connections quickly with instant access to overview data that ties people and businesses together to help you manage risk in the loan origination process.

World-Check works within CLEAR to automatically screen names for risk related to international sanctions, money laundering, fraud, terrorism and organized crime, including drug cartels and human trafficking. The information includes not just individuals, but also businesses, organizations, shell banks, charities and political parties, among others.

Get a better understanding of who you are doing business with when you combine the advanced, easy-to-use capabilities of Thomson Reuters CLEAR records resource with Thomson Reuters World-Check risk intelligence data. World-Check, when merged with CLEAR, increases accuracy, minimizes errors and reduces false positives, ensuring an investigative solution that is cost-effective and delivers fast, reliable results.

CLEAR, in conjunction with World-Check, streamlines the process of verifying identification and screening for financial crime and reputational risks, helping clients efficiently comply with regulation and avoid unwanted risk.

The screenshot displays the CLEAR web application interface. At the top, the search results are for 'CLEAR ID CONFIRM' with a sample document ID. The main table lists various sources and their match status for fields like last name, first name, DOB, SSN, street number, street name, city, state, and zip code. The overall score is 70.24. On the right, 'IDENTITY FLAGS' are listed, including 'DEATH' and 'OFAC LISTING'. At the bottom right, an 'OVERALL SCORE' section shows 'Identity NOT Verified' with a 'MINIMUM THRESHOLD SCORE: 90' and a large circular gauge displaying the score 70.24.

CONTENT SOURCE	LAST NAME	FIRST NAME	DOB	SSN	STREET NUMBER	STREET NAME	CITY	STATE	ZIP CODE	CONTENT SCORE
USER INPUT	SAMPLE-DOCUMENT	JANE	01/01/1951	999-99-9990	610	OPPERMAN DR	EAGAN	MN	55123	
Summary	MATCH	MATCH	NO MATCH	MATCH	MATCH	NO MATCH	MATCH	MATCH	MATCH	70.24
Experian Credit Header	SAMPLE-DOCUMENT	JANE		999-99-XXXX	610	OPPERMAN DR	SAINT PAUL	MN	55123	96.67
TransUnion	SAMPLE-DOCUMENT	JOHN			610	OPPERMAN DR	SAINT PAUL	MN	55123	65.71
Utility Listing	SAMPLE	JANE			1020	FERONIA AVE	SAINT PAUL	MN	55104	43.27
Summary	NO MATCH	MATCH	NO MATCH	NO MATCH	NO MATCH	NO MATCH	NO MATCH	MATCH	PARTIAL MATCH	40.01

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