

**FACTORTRUST AND ARMADA LABS PARTNER TO INTEGRATE SERVICES FOR LENDERS**  
*Alternative Credit Data Enables Loan Origination, Management Systems to Make More Accurate Decisions*

Atlanta, (March 6, 2017)—The innovative partnership between FactorTrust, the Alternative Credit Bureau, and Armada Labs—announced today—showcases the use of alternative credit data with custom product and software development, ultimately providing Armada Labs’ lending clients greater ease and access to creditworthy borrowers.

“Consumer lenders cannot rely solely on traditional data sources for credit insights, especially on consumers with scores under a 700 FICO,” said FactorTrust CEO Greg Rable. “This partnership ensures Armada Labs’ consumer lenders have access to FactorTrust’s unique, highly predictive alternative credit data, providing them a more complete, comprehensive consumer profile.”

Armada Labs helps build custom software solutions for consumer lenders, including loan origination systems (LOS) and loan management systems (LMS). FactorTrust is integrating its alternative credit data services into the LOS and LMS systems Armada Labs is building for mutual customers of the partners.

“The integration of the two business systems means minimal to no lead time for clients wanting to use alternative credit data in their loan systems, and eliminates any development work on the customer’s end, getting them online more quickly,” said Armada Labs Chairman and Managing Partner Ralph Ayala. “This partnership with FactorTrust helps us streamline our customers’ lending operations. Not only is the customization desirable for our clients, but the ease of use in having this data pre-built and integrated into the system, removes any potential headaches or downtime clients might face in adding this feature at a later time.”

FactorTrust has long-provided alternative credit data, analytics and risk scoring information that lenders need to make informed decisions about consumers. It is differentiated from the Big 3 bureaus by its more than 250 million unique, behavioral and transactional data points untapped by these traditional sources.

The union comes just before LendIt USA 2017, the world’s largest show in lending and fintech, where FactorTrust is a sponsor and Armada Labs is an exhibitor. Visit FactorTrust at **Booth # 555** and Armada Labs at **Booth # 422**.

For more information on FactorTrust, please visit [ws.FactorTrust.com](http://ws.FactorTrust.com) or contact 866.910.8497.

#### **About FactorTrust**

FactorTrust, The Alternative Credit Bureau, is relentlessly dedicated to proven analytics and clean credit information that provide lenders opportunities to grow more revenue, meet compliance regulations and serve more consumers with more credit options. At the core of FactorTrust is alternative credit data not available from the Big 3 bureaus (Experian, TransUnion and Equifax) and analytics and risk scoring information lenders need to make informed decisions about the consumers they want. FactorTrust alternative credit data and analytics accurately predict risk and the ability to repay near- and non-prime consumer loans in real-time. The company’s solutions enable financial service companies an opportunity to uncover creditworthy prospects that are not surfacing via traditional credit sources. Headquartered in Atlanta, the experienced FactorTrust team of predictive analytics specialists, statisticians and financial industry experts has delivered unique data and valuable insight to lenders throughout the U.S. for more than 10 years. For more information on the quarterly FactorTrust Underbanked Index or the company itself, visit [www.FactorTrust.com](http://www.FactorTrust.com).

#### **About Armada Labs**

Armada Labs offers products and custom software development services for the financial services industry, including business analysis, software development, testing and support. Since 2002 it has developed several systems for a variety of different clients; it has also designed, built, marketed and supported its own products for the FinTech industry. Armada Labs understands exactly what it takes to successfully develop software products from both the technical and business perspectives. Visit [www.armadalabs.com](http://www.armadalabs.com).

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