

Experian Access User Guide



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Experian Access features overview

Experian Access provides Experian's clients with an easy-to-use, secure online environment, available 24-7 with no setup costs or special software or hardware installation required. This sophisticated, web-based portal provides access to essential credit management tools in one central, online location. All the accurate, critical data you need to make timely, informed decisions and fast approvals is just a click away. The features and benefits of this delivery option are included below:

Experian Access features

- User-friendly interface with tips and help content embedded in the application process to help clients with their report requests
- Batch processing to enable clients to send a multiple-record file to process multiple reports in one transaction
- Web-enabled user groups to introduce new products and provide client training; recorded and archived for reference anytime
- Delegated administration of users via Experian Web Access Control System (EWACS)
- Secured Socket Layer with 128-bit encryption
- No special hardware or software required; an Internet-ready PC with a standard 128-bit encryption browser is all that is necessary (Internet Explorer® 7+ or Firefox)
- Multiple user access to the File One[™] credit database

Experian Access benefits

- No additional cost
- Highly secure application
- Allows clients to manage their own users, including powerful usage reporting capabilities
- Available 24 hours a day, seven days a week
- Lower client training time and associated costs

Experian Access target clients

Experian Access is ideal for clients that want to access Experian's credit solutions via the Internet but do not have volume levels that require or justify dedicated or leased-line access. There is no additional hardware or software required beyond a standard CPU with a modem and Internet access. Experian Access is browser-based and is presented in a user-friendly Web application format. Typical industries using Experian Access are financial services, banking, automotive, collections, credit union, and telecommunications, energy and cable. Experian Access provides clients with an immediate view into the credit health of their customers.

Demo capability

Two methods are available for interacting with all available credit products: the Prefilled demo Method and STAR 2000 Interactive Test Database method. Additional information can be found on page 28 of this user guide.

Reporting

Usage reports that indicate product usage/time frame by individual user(s) and subcodes are available. Additional Information can be found on page 39 of this user guide.

Billing

If you have access to more than one subcode, it is critical that you are aware which subcode is to be used for which purpose. You are asked to select your subcode at the beginning of each inquiry or before you submit a batch file. If you are not sure which subcode to use, please ask your Security Designate. Selecting incorrect subcodes may cause billing errors.

Security

Experian,[®] together with our clients, manages extremely sensitive information requiring the strongest controls to ensure security, confidentiality and integrity.

- Experian Web Access Control System (EWACS)
 - Highly secure registration process
 - We also recommend that all clients setup IP address restrictions to protect access.
 Security Designates have the ability to set IP address restrictions for each individual user.
- We electronically scramble your information using SSL (secure socket layer) encryption a widely trusted encryption standard.
- Adaptive authentication is an additional security system that is used to prevent unauthorized users from logging in. It's very simple to use and most users are already using this type of technology when using online banking.

User IDs and passwords

Users are not to share ID's and/or passwords for any reason Security Designates can provide you with new products and services, update your ID or reset your password. Both our security platform and the application itself are reviewed and audited by a third-party vendor. Security controls, procedures and policies are placed through a rigorous security assessment process.

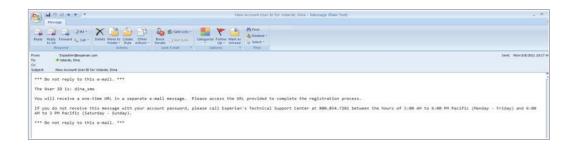
First-time user login overview First-time user login

In order to access Experian's credit products and services via the Web, first-time users first must be set up by their Security Designate.

Once set up, the user will receive notification that they have been set up via email:

- 1. The first email will contain a URL inviting you to complete the registration process. Accessing the URL will grant you the option to change your user id (valid for the first time login in only), establish your new password and the secret questions and answers used to reset your credentials in case you ever forget them.
- 2. The second email will contain your user id.





First-time user login

Experian Access's URL: www.experian.com/access/login.html

By accessing the URL, first-time users will be prompted to:

- 1. Change their user ID (optional).
- 2. Verify e-mail address this step is critical for password resets and future changes to the user's account.
- 3. Create your secret questions the user must select 3 questions and provide the answers to each of the questions. If the user forgets his or her password and selects the Forgot Your Password? option, the system will utilize these secret questions to verify the identity of the user so they may continue with the login process.

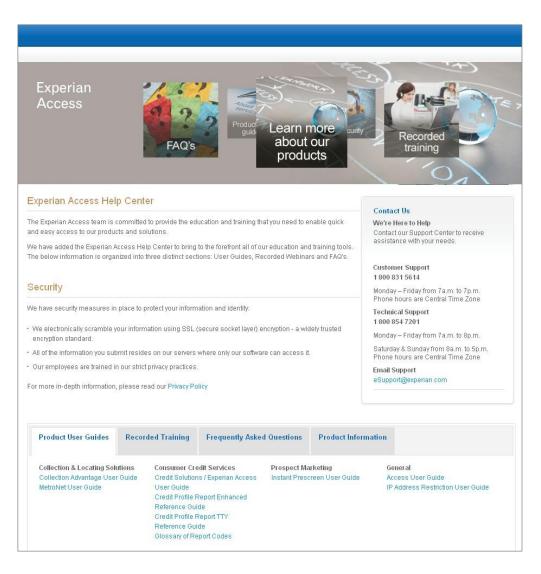
Account ID	sunitiam
Email	aunitia mutimeda angete
Confirm Email	sunitha muthireddy@e+
New Password	[[*]
Confirm Password	
n case you forget your credentials	
Question 1	Vihat is your matemal grandmother's first name?
Answer	bialeri t
Question 2	Vihat was the first name of your first manager?
Answer	Digiter 1
Question 3	What was the name of the town your grandmother lived in? (Enter full name of lown only)
Asswer	biglent
erms and conditions	
Agree NOT to disclose your password or sha	ared secret to any other person
Agree NOT to order credit reports or other da	ita from Experian's site except in the performance of your official duties for your company
) Agree NOT to attempt to test the limits of acc enformance of your specific job function	ess to the Experian information provided, or execute or use any function which is not directly related to the
	n my job function no longer requires access to Experiant's systems



Experian Access Help Center

The Experian Access Help Center provides links to recorded Web casts, a comprehensive library of frequently asked questions as well as links to user guides and product information.

Example:



Help content

Users requiring more information can utilize the Help links (questions marks located at the top right of each section) to display additional information contained in Help pages.

Product Overview Collection and Locating Solutions

- Address Search[™] Provides a comprehensive list of names and addresses associated with an input address.
- Address Update Keeps you in touch with important customers by providing current addresses from Experian's nationwide, continuously updated database.
- **Collection Advantage** Uniquely combines credit-based scoring, consumer contact information, and state-of-the-art analytical services into a single delivery platform for the collection industry.
- **Collection Report** Provides current address information highlighting critical aspects of a debtor's situation pinpointing which debtors have the highest collection potential.
- **MetroNet**[®]— Maximize your collection and skip tracing efforts with MetroNet's comprehensive, accurate and up-to-date data on more than 140 million households and 19 million businesses.

Consumer Credit

- **Connect Check Plus**[™] Reduce financial losses due to identity fraud or risk exposure.
- **Credit Profile Report** Produce an applicant's credit history instantly with the unsurpassed data precision and file coverage of Experian's File One[™] database.
- **Employment Insight**[™]—An effective employment-screening tool providing Social Security number, address, previous employment history, public records and credit history.
- **Social Search** Using Social Security number as the only input, helps you reach hard-tofind individuals who may have changed their names or moved without a forwarding address.

Consumer Credit solutions

- **Bullseye**^{ss} Provides a quick, easy and cost-effective way to review previously reported credit information.
- Instant Update A tool to report derogatory information instantly.
- **Subscriber Decode**[™] Provides the business name, address and telephone number of subscribers.

Custom Solutions

Experian Custom Solutions are for clients that are seeking the full power of Experian. These solutions tailor the Experian credit products and services to meet the specific needs of our clients.

Industry Solutions

- Automotive Credit Profile[™]—Customized for the automotive industry including an automotive profile summary.
- **Healthcare Credit Profile**[™] Customized for the healthcare industry. It provides an immediate and accurate view of a patient's credit history.

Prospect Marketing

- **Instant Prescreen** Real time prescreen program that allows clients to automatically pre-approve the consumer for credit products at the point-of-contact (POC).
- **iscreen** Self-service, prescreen list fulfillment tool that enables small-to mid-tiered credit grantors (e.g., credit unions and regional banks) to order prescreened names through Experian's Experian Access.

Partner Services

- **Income View**[™] Tax verification service that provides clients with streamlined IRS 4506-T processing and prompt access to applicants' verified income via the Internal Revenue Service (IRS).
- **SmartBusinessReports**[™] Allows you to immediately determine the financial health and automatically monitor changes to the financial profile of companies.

Ancillary Add-ons

Report Summary

- **Fraud Shield**^{sst} Provides a comprehensive series of checks, searches and counters to screen every credit application; instantly recognizes warning signs and critical discrepancies, such as Social Security numbers recorded as deceased, non-issued or out of range.
- **Profile Summary** Contains 17 significant calculations from the Credit Profile Report for quick credit history analysis.
- **Demographics Band** Verify a consumer's identity and application information in seconds even if the individual has no prior credit history.
 - Telephone Numbers
 - Geography Codes
- OFAC Name Matching Service
 - OFAC Search Detail
 - Match/No Match Message

Creditor Contact Information

- **Direct Check**[™] Helps financial institutions contact other credit grantors for fast information on a consumer in the following areas: collections, new accounts, fraud detection, skip locating and loan activity.
- **Credit Score Disclosure Exception Notices**—Provides the necessary disclosure information regarding credit score.
 - Residential Mortgage
 - General Finance

Risk Model Add-ons

Traditional

- VantageScore
- National Equivalency Score
- National Risk Model
- Scorex PLUS[™]
- Scorex PLUS[™] 2

Income & Debt Estimators

- Income Insight[™]
- Income Insight W2[™]
- Total Debt-to-Income Insight[™]
- Total Mortgage Debt-to-Income Insight[™]
- First Mortgage Debt-to-Income Insight[™]
- Asset Insight[™]
- Financial Assistance Checker[™] Model

Industry

- Auto Risk Model
- Credit Union Risk Model™
- Retail Risk Model
- Tele-Risk Model[™]
- Telecommunications, Energy and Cable Risk Model[™]

Bankruptcy

- Bankruptcy PLUS[™]
- Bankruptcy Watch[™]
- Experian/MDS Bankruptcy Model[™]

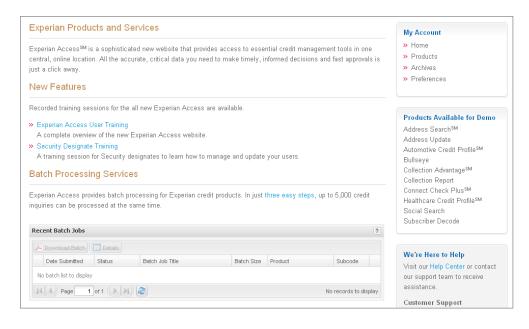
Behavioral

- Emerging Credit Score[™]
- CollectScore
- Fraud Shield[™] Score Plus
- Experian Never Pay[™]
- RecoveryScore[™] (Bankcard) & (Retail)
- SureView[™] (Non-Prime Bankcard)

Experian/Fair Isaac Bankruptcy Score (FICO Scores)

- Risk Model 2
- Risk Model 3
- Risk Model 8
- Advanced Risk Score
- Advanced Risk Score 2
- Installment Loan Model 2
- Installment Loan Model 3
- Personal Finace Model 2
- Personal Finace Model 3
- Auto Loan Model 2
- Auto Loan Model 3
- Auto Loan Model 8
- Bancard Model 2
- Bancard Model 3
- Bancard Model 8
- Bankruptcy Score

Home Tab — Dashboard



- News about new features and/or upcoming training sessions
- Batch Jobs download recently submitted batch jobs
- User Groups sign up for upcoming user groups

Products Tab

The Products Tab contains links to all of the products that the user id has access to. Products are grouped together in the following sections:

- Collection and Locating Solutions
- Consumer Credit
- Consumer Credit Services
- Custom Solutions
- Industry Solutions
- Prospect Marketing
- Partner Services

Collection and Locating Solutions	Consumer Credit	Industry Solutions	Partner Services
Address Search ^{ste}	 Connect Check Plus^{but} 	 Automotive Credit Profile^{BM} 	 Income View^{dut}
 Address Update 	Credit Profile	 Healthcare Credit Profile^{BU} 	 SmartBusinessReportsSM
 Collection AdvantageSM 	 Employment insight^{eur} 	Prospect Marketing	
Collection Report	Social Search	Instant Prescreen	
 MetroNet[®] 	Consumer Credit Services		
	 Bullseye 		
	 Instant Update 		
	 Subscriber Decode 		
	Custom Solutions		

Consumer Credit — Credit Profile

edit Profile Report				💮 Product P	referenc
ase provide the information reque	sted below. Fields marke	ed with an asterisk (*) are required.		
			Display all fields	🗌 Upload a	Batch J
EP 1: Inquiry Details					
Billing Information					
* Access Subcode: TCA1 510002	23 COSTA MESA, CA		*	🗌 Set as de	fault
EP 2: Individual's Information					
Primary Applicant 📀					
Personal Information		Current Address			
* First Name: Peggy		* Street Address:	1400		
* Last Name: Fess	- Gen 💙	* Zip/Postal Code:	92626		
Social Security:					
'EP 3: Ancillary Add-ons					
Report Summary	Demographics		OFAC Name Ma	tching Service	e
Report Summary	Demographics	Brs	OFAC Name Ma	-	e
				- h Detail	e
Profile Summary	 Telephone Number Geography Codes 		OFAC Search	- h Detail	2
 Profile Summary Fraud ShieldSM Summary 	 Telephone Number Geography Codes 	ure Exception Notices	OFAC Search	- h Detail	e
Profile Summary Fraud Shield SM Summary Subscriber Contact Information	Telephone Numbe Geography Codes Credit Score Disclose	ure Exception Notices	OFAC Search	- h Detail	e
Profile Summary Fraud Shield SM Summary Subscriber Contact Information	Telephone Numbe Geography Codes Credit Score Disclose Residential Mortga General Finance	ure Exception Notices	OFAC Search Match/No M	- h Detail	2
Profile Summary Fraud Shield SM Summary Subscriber Contact Information	Telephone Numbe Geography Codes Credit Score Disclose Residential Mortga General Finance	ure Exception Notices age Experian/Fair Isaac Ri	OFAC Search Match/No M	- h Detail	
Profile Summary Fraud Shield SM Summary Subscriber Contact Information	 Telephone Numbe Geography Codes Credit Score Disclose Residential Mortga General Finance * Risk Model: 	ure Exception Notices age Experian/Fair Isaac Ri Debie	OFAC Search Match/No M	- h Detail	
Profile Summary Fraud Shield SM Summary Subscriber Contact Information	 Telephone Numbe Geography Codes Credit Score Disclose Residential Mortga General Finance * Risk Model: * Company Name: 	ure Exception Notices age Experian/Fair Isaac Ri Debie 475 anton blvd	OFAC Search Match/No M	- h Detail	

Once a user has logged in, on the right hand side there will be a box titled "My Account." All of the products that the user has access to will display in this section under products. The Credit Profile Report Inquiry page shown above is where a user can pull credit products individually.

Select the appropriate billing subcode from the drop-down menu. The input screen is dynamically generated based on the 'Display all fields' or 'Upload a Batch Job' selection. Be sure to enter data in all of the required fields (as indicated with a red asterisk) before submitting your transaction.

Consumer Credit — Credit Profile

Traditional	Income & Debt Estimators	Industry
VantageScore®	Income Insight SM	📃 Auto Risk Model
National Equivalency Score	Income Insight W2 SM	Credit Union Risk Model SM
📃 New National Risk Model	📃 Total Debt-to-Income Insight sm	📃 Retail Risk Model
Scorex PLUS SM	📃 Total Mortgage Debt-to-Income	Tele-Risk Model SM
Scorex PLUS SM 2	Insight SM	Telecommunications, Energy and
	First Mortgage Debt-to-Income Insight sM	Cable Risk Model SM
	Asset Insight SM	
	Einancial Assistance Checker SM Model	
Bankruptcy	Behavioral	Experian/Fair Isaac (FICO Scores)-
Bankruptcy PLUS SM	Emerging Credit Score SM	📃 Risk Model 2
Bankruptcy Watch SM	CollectScore	🔲 Risk Model 3
Experian/MDS Bankruptcy	Fraud Shield SM Score Plus	🔲 Risk Model 8
Model sm	Experian Never Pay SM	Advanced Risk Score
	RecoveryScore sm (Bankcard)	Advanced Risk Score 2
	RecoveryScore SM (Retail)	📃 Installment Loan Model 2
	SureView SM (Non-Prime Bankcard)	📃 Installment Loan Model 3
		Personal Finance Model 2
		Personal Finance Model 3
		📃 Auto Loan Model 2
		📃 Auto Loan Model 3
		📃 Auto Loan Model 8
		🔜 Bankcard Model 2
		📃 Bankcard Model 3
		🔜 Bankcard Model 8
		Bankruptcy Score
		Submit Reset

Up to five optional risk model Add-on products may be added to the inquiry.

Note: If the user's billing subcode is set to always return a specific risk model or ancillary product, it will be automatically returned with the report. If a risk model is chosen, this will override any existing subcode setting. To add a risk model, both the set risk model (based on your billing subcode) and the additional selection must be added. For example, if your billing subcode is set to receive the Scorex PLUS^{S™} score and you wish to also receive or add the National Risk Model, both risk models must be added using the add-on feature. If you wish to override the Scorex PLUS score and receive the National Risk Model only, simply add just the National Risk Model. Contact Customer Support at 1 800 831 5614 for additional information on Customer Master settings.

Consumer Credit — Credit Profile

Personal Messages Score Summary Pu	ublic Rec	ords C	reditors Inquiries	
02/13/2012 - 03:25:48 PM CT				
Personal Information				
Best Name	Other N	lame(s)		
PEGGY FESS			RIAN; * PEGGY SESS; ROBY A tch inquiry	FESS; A KENNON FESS
Best Social Security number	Other S	Social Se	ecurity number(s)	Date of Birth
* 666-11-9340 *Does not match inquiry				07/16/1973
Best Address	Other A	Address	(es)	
1400 HUNTERS MILL AVE FORT WASHINGTON, MD 20744-3609 Single-family dwelling Reported 6 times from 07/13/1995 to 10/21/2010; Last subscriber 1720144 by Update	* 18203 SHANNA DR ACCOKEEK, MD 20607-3204 Single-family dwelling Reported 11/12/2003 to 10/24/2008 by Update *Does not match inquiry		D 20607-3204 dwelling .2/2003 to 10/24/2008 by	 2140 BROOKS DR APT 204 FORESTVILLE, MD 20747-1074 Apartment complex Reported 07/10/2005 to 03/07/2007 by Update *Does not match inquiry
Best Employer	Other E	imploye	r(s)	
SANTA ANA UNIFIED SCHOO 1601 E. CHESTNUT AVE SANTA ANA CA 92701 Reported 04/2011 by Inquiry		MEMOR ed 03/2	IAL 2006 by Inquiry	
Messages				合 Back to top
Informational Messages				
Туре	Messag	ge		
			MANY INQUIRIES LAST 12 MOP MANY INQUIRIES LAST 12 MO	
Score Summary				合 Back to top
Risk Model	Score	Code	Score Factor Description	
Experian/Fair, Isaac Risk Model V2 (Score range: 300 - 850)	548	38 10 02 18	Serious delinquency and publ Ratio of balance to limit on bar Level of delinquency on acco Number of accounts with delii	nk revolving or other rev accts too high unts
Experian/Fair, Isaac Auto Model V2 (Score range: 250 - 900)	548	38 10 02 18	Serious delinquency and publ Ratio of balance to limit on bar Level of delinquency on acco Number of accounts with delin	nk revolving or other rev accts too high unts
Experian/Fair, Isaac Risk Model (Score range: 300 - 850)	570	38 18 10 13		

The consumer report will then be displayed. Output options include printer-friendly format or download as an Adobe[®] Acrobat[®] PDF.

- Select the new inquiry link to begin a new consumer inquiry.
- Select the edit inquiry link to return to the inquiry page and modify the original inquiry request (optional). (An additional inquiry could be posted to the applicants file and additional charges may apply.)

Consumer Credit — Connect Check Plus[™]

Inquiry Screen

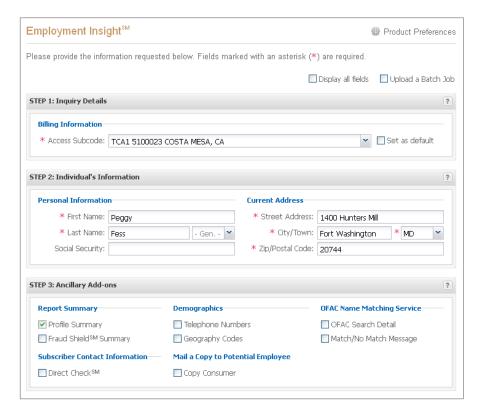
Connect Check F	Plus sm			Product Preferenc
lease provide the infor	mation requested below. Fields marl	ked with an asterisk (*) are required.	
			Display all fields	🔲 Upload a Batch J
STEP 1: Inquiry Details				6
Billing Information				
* Access Subcode:	TCA1 3999786 COSTA MESA, CA		~	📃 Set as default
Report Type Options				
* Report Type:	💿 Full Report 💦 🔿 De	etail Report	🔿 Summary	Report
iTEP 2: Individual's Inf	ormation			ſ
Please enter either	Name & Address or Name & Social	Security Number.		
Personal Informatio	n	Current Address		
* First Name:	Ralph	* Street Address:	10650 HOLMAN	AVE APT 212
* Last Name:	Allen - Gen 🚩	* Zip/Postal Code:	90024	
Social Security:	666706089			
			Curb with	
			Submit	Reset

*Required Fields

Connect Check Plus [™]		慮 Print View	i 🎒 PDF	i 🗊 Edit Inquiry 🗄 🗔 N	lew Inquiry
Allen,Ralph 66670XXXX;CA-10650 XCK;M-Reference 123;	HOLMAN AVE APT 212/LC	S ANGELES CA 9	0024;Y-010	61961; VERIFY; VERIFY-Y2/J2	CRF-
Applicant					
02/13/2012 – 08:36:09 PM CT REFERENCE 123 Experian Connect Check Plu	s Summary				
Credit Classification Code	1				
ID Match Condition	C - ID Match				
Score	Experian/Fair, Isaac	Risk Model V2 - 31	7		
ID Summary					
Best Name	Other Name(s)				
RALPH L ALLEN					
Best Social Security number	Other Social Securi	ty number(s)	Dat	e of Birth	
666-70-6089			01/	06/1961	

$\mathbf{Consumer}\,\mathbf{Credit}-\mathbf{Employment}\,\mathbf{Insight}^{\!\!\!\!\mathrm{ss}}$

Inquiry Screen



*Required Fields

Employment Insight ^s	鷛 Print View 🗄 🎒	PDF 🗄 🗊 Edit Inquiry 🗄 🗔 New Inquiry
Allen,Ralph; CA-10650 HOLMAN AVE APT : DM/Y2/J2; DEMOPH; DEMOGEO; K-PH; SHIE	212/LOS ANGELES CA 90024;VERIFY;T-35 :LD;PSUM;COPY;OFAC;OFACMSG;) VERIFY-
Applicant		
Service Personal Messages Demographics France 20213/2012 – 03:29:28 PM CT	ud Summary Profile Summary Creditors Inquir	ies Direct Check
Best Name	Other Name(s)	
RALPH L ALLEN	T ANDERSON ALLEN; * RALPH T CECIL; * A *Does not match inquiry	NDERSON BILERL
Best Social Security number	Other Social Security number(s)	Date of Birth
* 666-70-6089 *Does not match inquiry		
Best Address	Other Address(es)	
10650 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 Apartment complex Reported 21 times from 02/12/2008 to 10/13/2011; Last subscriber 6906014 by Update	* 2811 ARIZONA AVE APT 1 SANTA MONICA, CA 90404-1570 Apartment complex Reported 04/09/1998 to 10/16/2009 by Update *Does not match inquiry	* 1410 S BENTLEY AVE APT 104 LOS ANGELES, CA 90025-7310 Apartment complex Reported 12/02/2005 to 07/10/2009 by Update *Does not match inquiry

Consumer Credit — Social Search

Inquiry Screen

			Submit Reset	Additional Resources
Report Summary	mary	Demographics	Subscriber Contact Information	 Subscriber Decode Archives Preferences
TEP 3: Ancillary Add-ons	5		3	 Social Search
				 Instant Update MetroNet[®]
	Add more n	umbers		 Instant Prescreen
* Social Search: 6	66706089			 Healthcare Credit ProfileSM
Social Security Numbe	r(s)			Employment Insight SM
EP 2: Individual's Infor	mation		?	Credit Profile
				 Connect Check PlusSM
* Access Subcode: T	CA1 199980	5 COSTA MESA, CA	Set as default	Collection Report
Billing Information			Set as default	 Builseye Collection AdvantageSM
Dillio - X-Coursellor				 Automotive Credit ProfileSM Bullseve
EP 1: Inquiry Details			?	Address Update
			🔲 Display all fields 🛛 Upload a Batch Job	 Address SearchSM
				» Products
ase provide the inform	ation reques	ted below. Fields marked with an a:	sterisk (*) are required	» Home
ocial Search			🎡 Product Preferences	My Account

*Required Fields

Social Search	慮 Print View 🗄 🖺 R	PDF 🗄 🗊 Edit Inquiry 🗄 🗔 New Inquiry
9-66670XXXX; VERIFY; VERIFY-Y2/J2;		
666-70-XXXX		
🖐 RALPH L ALLEN		
Personal Fraud Summary Direct Check		
02/13/2012 - 04:10:41 PM CT		
Personal Information		
Best Name	Other Name(s)	Spouse Name
RALPH L ALLEN	T ANDERSON ALLEN; RALPH T CECIL; RALPH 1 ALLEN; RALPH H ALLEN; RALPH CECIL; ANDERSON BILERL; RALPH TRACEY ALLEN; RALPH ALLEN; RALPH TRACY ALLEN	r ROBIN
Best Social Security number	Other Social Security number(s)	Date of Birth
666-70-6089 Reported 88 times		01/06/1961

${\bf Consumer\,Credit\,Services-Bullseye}$

Inquiry Screen

Silling Information ** Access Subcode: TCA1 1999805 COSTA MESA, CA ** Dersonal Information Personal Information ** First Name: Ralph ** Street Address: 10650 HOLMAN AVE APT 212 ** Zip/Postal Code: 90024	ease provide the informa	ition requested below. Fields marke		
P 1: Inquiry Details Stilling Information * Access Subcode: TCA1 1999805 COSTA MESA, CA P 2: Individual's Information Personal Information * First Name: Ralph * Street Address: 10650 HOLMAN AVE APT 212 * Last Name: Allen - Gen Y	(EP 1: Inquiry Details			Display all fields 🛛 Upload a Batch Jo
Silling Information ** Access Subcode: TCA1 1999805 COSTA MESA, CA ** Dersonal Information Personal Information ** First Name: Ralph ** Street Address: 10650 HOLMAN AVE APT 212 ** Zip/Postal Code: 90024	EP 1: Inquiry Details			
* Access Subcode: TCA1 1999805 COSTA MESA, CA P 2: Individual's Information Personal Information * First Name: Ralph * Street Address: 10650 HOLMAN AVE APT 212 * Last Name: Allen - Gen Y * Zip/Postal Code: 90024				?
P 2: Individual's Information ? Personal Information Current Address * First Name: Ralph * Last Name: Allen - Gen Y * Zip/Postal Code: 90024	Billing Information			
Personal Information Current Address * First Name: Ralph * Last Name: Allen * Zip/Postal Code: 90024	* Access Subcode: T	TA1 1999805 COSTA MESA, CA		💌 📃 Set as default
Personal Information Current Address * First Name: Ralph * Last Name: Allen * Zip/Postal Code: 90024				
* First Name: Ralph * Street Address: 10650 HOLMAN AVE APT 212 * Last Name: Allen - Gen * Zip/Postal Code: 90024	EP 2: Individual's Inform	nation		?
* Last Name: Allen - Gen Y * Zip/Postal Code: 90024	Personal Information		Current Address	
	* First Name: Ra	lph	* Street Address:	10650 HOLMAN AVE APT 212
	* Last Name: 🛛 🗛	en 🛛 - Gen 🍸	* Zip/Postal Code:	90024
Social Security:	0			
	* First Name: Ra * Last Name: A		* Street Address:	1000011020011020

*Required Fields

Consumer Credit Services — Instant Update **Inquiry Screen**

Instant Update			🎡 Product Preferences
Please provide the inform	nation requested below. Fields mark	(ed with an asterisk (*) are required.
			🗹 Display all fields
STEP 1: Inquiry Details			?
Billing Information			
* Access Subcode:			Set as default
Account Information		Report Response Op	tions
* Account Number:		* Report Format:	Olassic TTY
End User:			Include headings
* Purpose Type:	*		
* Terms:			
* Amount:			
Full Dollar Amount:			
* Open Date:			
* Occurrence Date:			
* Payment Status:	~		
* ECOA Code:	~		
Special Comment:	*		
Original Credit Grantor:			
STEP 2: Individual's Info	rmation		7
Personal Information		Current Address	
* First Name:		* Street Address:	
Middle Name:		City/Town:	- State - 🍸
* Last Name:	- Gen 🎽	* Zip/Postal Code:	
Social Security:		Previous Address	
Year of Birth:		Street Address:	
Age:		City/Town:	- State - 💌

*Required Fields

Instant Update	👼 Print View 🗄 💁 PDF 🗄 🐷 Edit Inquiry 🗄 🖼 New Inquiry	My Account
Allen,Ralph;CA-10650 HOLMAN AVE APT 212/90024;T	-01jK-1;H-Y;D-08171998;M-123456;O-07202011;R-97;	 > Home > Products > Address SearchSM
PAGE 1 DATE 2-13-2012 TIME 16:13:1	2 VF01 TCA1	 Address Update Automotive Credit ProfileSM
INSTANT UPDATE DATABASE ERROR		Bullseye Collection Advantage SM Collection Report
INSTANT UPDATE NOT PROCESSED		Connect Check Plus SM Credit Profile
LIND EXPERIMIN		 Employment InsightSM

Consumer Credit Services — Subscriber Decode

Inquiry Screen

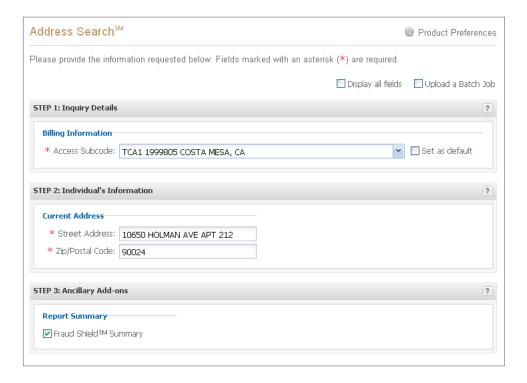


*Required Fields

Subscriber Decode	鷛 Print View 🗄 🎦 PDF 🗄 🗊 Edit Inquiry 🗄 🗔 New Inquiry	My Account
		» Home
991317;		>> Products
TTY		 Address SearchSM
		 Address Update
PAGE 1 DATE 2-13-2012 TIME 16:16:	30 VB01	 Automotive Credit ProfileSM
SUB: 5991317 E SOLUTIONS	BR: AUTOMATION SVCS	Bullseye
475 ANTON BLVD COSTA MESA CA 926267	TEL: 714.830.7682	 Collection AdvantageSM
CUSTA MESA CA 926267	05/	Collection Report
END EXPERIAN CODE		 Connect Check PlusSM
		Credit Profile
		Employment Insight SM

Collection and Locating Solutions — Address Search[™]

Inquiry Screen



Address Search [™]	ឝ Print View 🗄 🎦	PDF 🗄 詞 Edit Inquiry 🗄 🗔 New Inquir
ADR-10650 HOLMAN AVE APT 212/LOS	ANGELES CA 90024; VERIFY; VERIFY-Y2/J2;	SHIELD;M-Reference 123;
Applicant		
🖐 Personal		
02/13/2012 04:17:37 PM CT REFERENCE 123		
Personal Information		
Best Name	Other Name(s)	Spouse Name
RALPH L ALLEN	T ANDERSON ALLEN; RALPH T CECIL; RALPH ALLEN; RALPH H ALLEN; RALPH CECIL; ANDERSON BILERL; RALPH TRACEY ALLEN; RALPH ALLEN; RALPH TRACY ALLEN	T ROBIN
Best Social Security number	Other Social Security number(s)	Date of Birth
		01/06/1961
Best Address	Other Address(es)	
10650 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 Apartment complex Reported 46 times from 02/12/2008 to	2811 ARIZONA AVE APT 1 SANTA MONICA, CA 90404-1570 Apartment complex Reported 04/09/1998 to 10/16/2009	1410 S BENTLEY AVE APT 104 LOS ANGELES, CA 90025-7310 Apartment complex Reported 12/02/2005 to 07/10/2009

Collection and Locating Solutions — Address Update Inquiry Screen

Address Update Product Preferences My Account » Home Please provide the information requested below. Fields marked with an asterisk (*) are required. » Products Display all fields Upload a Batch Job Address SearchSM Address Update STEP 1: Inquiry Details ? Automotive Credit ProfileSM Bullseve Billing Information Set as default Collection AdvantageSM * Access Subcode: TCA1 1999805 COSTA MESA, CA Collection Report Connect Check PlusSM STEP 2: Individual's Information ? Credit Profile Primary Applicant 🛛 🔘 ▶ Employment InsightSM Healthcare Credit ProfileSM Personal Information Current Address Instant Prescreen * First Name: Ralph * Street Address: 10650 HOLMAN AVE APT 212 Instant Update * Last Name: Allen - Gen. - V * Zip/Postal Code: 90024 MetroNet[®] Social Security: 666706089 Social Search Subscriber Decode STEP 3: Ancillary Add-ons ? » Archives » Preferences Report Summary Demographics OFAC Name Matching Service ✓ Fraud ShieldSM Summary 🔲 Telephone Numbers 🔲 OFAC Search Detail 🔲 Geography Codes 🔲 Match/No Match Message Additional Resources Subscriber Contact Information Product Guides 🔲 Direct CheckSM Glossary of Report Codes Credit Solutions User Guide Training Videos
Address Update (TTY) Submit Reset

*Required Fields

Address Update	📕 Print View 🗄 🎒	PDF 🗄 🐷 Edit Inquiry 🗄 🗔 New Inquiry
Allen,Ralph 66670XXXX;CA-10650 HOLMA Y2/J2;SHIELD;M-Reference 123;	N AVE APT 212/LOS ANGELES CA 90024;V	-01061961;G-G;VERIFY;VERIFY-
Applicant		
Personal Fraud Summary Direct Check		
02/13/2012 04:19:08 PM CT REFERENCE 123		
Personal Information		
Best Name	Other Name(s)	Spouse Name
RALPH L ALLEN	T ANDERSON ALLEN; * RALPH T CECIL; * ANDERSON BILERL *Does not match inquiry	ROBIN
Best Social Security number	Other Social Security number(s)	Date of Birth
666-70-6089 Reported 88 times		01,06/1961
Best Address	Other Address(es)	
10650 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 Apartment complex Reported 46 times from 02/12/2008 to 10/13/2011; Last subscriber 6906014 by Update	* 2811 ARIZONA AVE APT 1 SANTA MONICA, CA 90404-1570 Apartment complex Reported 04/09/1998 to 10/16/2009; Last subscriber 2309120 by Update *Does not match inquiry	* 1410 S BENTLEY AVE APT 104 LOS ANGELES, CA 90025-7310 Apartment complex Reported 12/20/2005 to 07/10/2009; Last subscriber 1229200 by Update *Does not match inquiry

Collection and Locating Solutions — Collection Advantage Inquiry Screen

Collection Ad∨antage [™]		
Please provide the information requested below. Fields mark	ed with an asterisk (*) are required.	
	Display all fields	
STEP 1: Inquiry Details		?
Billing Information		
* Access Subcode: TCA1 3999786 COSTA MESA, CA	✓ 🗌 Set as default	
Account Information		
* Permissible Purpose: 2H		
STEP 2: Individual's Information		?
Personal Information	Current Address	
* First Name: Peggy	* Street Address: 1400 Hunter Mills Avenue	
* Last Name: Fess - Gen 💙	* City, State &/or Zip: 20744	
Social Security:		
STEP 3: Package and Data Options		?
Select a Package	Select at least one Data Option	
● #1 - Address and Phone	Best Name and Address	
○ #2 - Address, Phone and Employment	☑ Additional Names and Addresses	

*Required Fields

Response Screen

Collection Advantage	e sM 💼 Print View 🗄 🕘 PDF 🗄 🐷 Edit Inquiry 🗄 🔚 New Inqui
	N AVE APT 212/LOS ANGELES CA 90024;VERIFY;VERIFY-Y2/J2;RR-XCA01;RM-5;RM-H;RM- 4000000010N-LINE0000001 3999786 Allen Ralph 10650 HOLMAN AVE APT 212 LOS ANGELES W;
Search Summary Alerts Per Inquiries Credit Attributes F	rsonal Information File One Phones MetroNet EDR Details Bankruptcy Score Summary Tradeline Details CRA Attributes
02/13/2012 - 08:32:51 PM CT	
Search Summary	
Best Name and Address:	RALPH L ALLEN 10650 HOLMAN AVE APT 212 LOS ANGELES CA 900245953
File One Phone Numbers:	
Scores:	Bankruptcy Watch Model – 10 RecoveryScore (Bank Card) Model – 490 Telecommunications, Energy & Cable Risk Model – 117
Alert Details	
Туре	Message
Type	
	No Fraudulent Address or SSN Found
Fraud Alert Deceased Information	No Fraudulent Address or SSN Found No Deceased Information Found

For detailed instructions please refer to the Collection Advantage Interactive User Guide

Collection and Locating Solutions — Collection Report Inquiry Screen

Collection Report		Product Preferences
Please provide the information reque	sted below. Fields marked with an aste	risk (*) are required.
		🗌 Display all fields 🛛 Upload a Batch Job
STEP 1: Inquiry Details		?
Billing Information		
* Access Subcode: TCA1 199980)5 COSTA MESA, CA	💌 🗌 Set as default
Report Type Options		
* Report Type: 💿 Standard C	ollection Report 🛛 🔿 Collection Credit Re	eport OCustom Collection Report
STEP 2: Individual's Information		?
Primary Applicant		
Personal Information	Current Addre	255
* First Name: Ralph	* Street Ac	Idress: 10650 HOLMAN AVE APT 212
* Last Name: Allen	- Gen 💌 🛛 * Zip/Postal	Code: 90024
Social Security: 666706089		
STEP 3: Ancillary Add-ons		3
Demographics	Subscriber Contact Information	

*Required Fields

Collection Report	💼 Print View 🗄 🎒	PDF 🗄 詞 Edit Inquiry 🗄 🗔 New Inqui
Allen,Ralph 66670XXXX;CA-10650 HOLMA COLX;RM-SP;RM-Q;M-Reference 123;	N AVE APT 212/LOS ANGELES CA 90024;	Y-01061961;VERIFY;VERIFY-Y2/RM/J2;RR-
Applicant		
Personal Fraud Summary Profile Summa	ry Score Summary Creditors Messages Inqu	uiries Direct Check
02/13/2012 - 04:29:59 PM CT		
REFERENCE 123		
Personal Information		
Best Name	Other Name(s)	
RALPH L ALLEN	T ANDERSON ALLEN, * RALPH T CECIL; * ANDERSON BILERL *Does not match inquiry	
Best Social Security number	Other Social Security number(s)	Date of Birth
666-70-6089		01/06/1961
Best Address	Other Address(es)	
10650 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 Apartment complex Reported 21 times from 02/12/2008 to 10/13/2011; Last subscriber 6906014 by		* 1410 S BENTLEY AVE APT 104 LOS ANGELES, CA 90025-7310 Apartment complex Reported 12/02/2005 to 07/10/2009 by Update
Update	*Does not match inquiry	*Does not match inquiry

Collection and Locating Solutions — MetroNet[™]

Inquiry Screen

Metro	Net°
medo	
Enter search criteria	Go to Collection Advantage
Select type	Select information
· ● Residential ○ Business	Name
Select search Search overview > Address Search ▲ Social Security Search ▲ Best Address Search ▲ Comprehensive Search ▲ EDA ■ EDA ■ File One Phone Search ■ Surname-Zip Search ■ Surname-City Search ■ Surname-State Search ■	* Address * City & State or Zip code Phone number Social Security Number *required fields f recommended
Surname-National Search Neighbor Search Collection Advantage	Clear » Submit »

*Required Fields

Credit Inf	Credit Information Solutions					
Address	Search results					
θ	No Data Found					
Original se	search information					
1400 Hu 90744	unters Mills Rd					

Industry Solutions — Automotive Credit Profile^{se}

Inquiry Screen

utomoti∨e Credit Profile [™]	Product Preferences
lease provide the information requested	low. Fields marked with an asterisk ($^{m{\kappa}}$) are required.
	🗌 Display all fields 🛛 Upload a Batch Job
STEP 1: Inquiry Details	2
Billing Information * Access Subcode: TCA1 1999805 CC	TA MESA, CA 🛛 Set as default
TEP 2: Individual's Information	?
Primary Applicant	
Personal Information	Current Address
* First Name: Ralph	* Street Address: 10650 HOLMAN AVE APT 212
* Last Name: Allen	- Gen 💌 * Zip/Postal Code: 90024
* Last Name: Allen Social Security: 666706089	- Gen ¥ Zip/Postal Code: 90024

*Required Fields

Automoti∨e Credit Profile [™]	📄 Print View 🗄 💆] PDF 🗄 🗊 Edit Inquiry 🗄 🗔 New Inquir
Allen,Ralph 66670XXXX;CA-10650 HOLM /J2;ASUM;RR-EMCO;SHIELD;PSUM;RM-?	AN AVE APT 212/LOS ANGELES CA 90024; };RM-II;RM-SP;RM-Q;M-Reference 123;	(Y-01061961)VERIFY)VERIFY-Y2/RM/AS
Applicant		
Personal Messages Fraud Summary	Auto Summary Profile Summary Score Summar	y Creditors Inquiries Direct Check
02/13/2012 - 04:33:25 PM CT		· · · ·
REFERENCE 123		
Personal Information		
Best Name	Other Name(s)	
RALPH L ALLEN	T ANDERSON ALLEN; * RALPH T CECIL; * . *Does not match inquiry	ANDERSON BILERL
Best Social Security number	Other Social Security number(s)	Date of Birth
666-70-6089		01/06/1961
Best Address	Other Address(es)	
10650 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 Apartment complex Reported 21 times from 02/12/2008 to 10/13/2011; Last subscriber 6906014 b Update	 2811 ARIZONA AVE APT 1 SANTA MONICA, CA 90404-1570 Apartment complex Reported 04/09/1998 to 10/16/2009 by Update *Does not match inquiry 	# 1410 S BENTLEY AVE APT 104 LOS ANGELES, CA 90025-7310 Apartment complex Reported 12/02/2005 to 07/10/2009 by Update *Does not match inquiry

Industry Solutions — Healthcare Credit Profile⁵⁴

Inquiry Screen

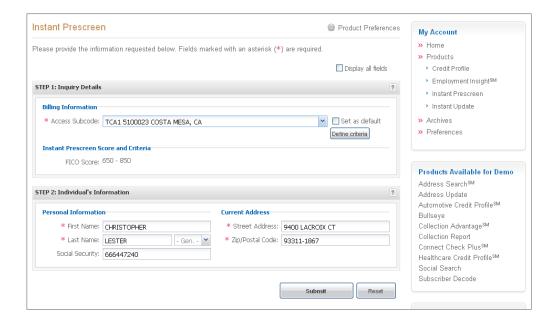
lealthcare Cred		😳 Product Preference:			
lease provide the info	mation requested below. Fields mark	(ed with an asterisk (*	i) are required.		
			Display all fields	🔲 Upload a Batch Job	
TEP 1: Inquiry Details				?	
Billing Information * Access Subcode:	TCA1 1999805 COSTA MESA, CA		~	Set as default	
iTEP 2: Individual's Inf	ormation			?	
Primary Applicant	٢				
Personal Informatio	n	Current Address			
* First Name:	Ralph	* Street Address:	10650 HOLMAN	AVE APT 212	
* Last Name:	Allen - Gen 🚩	* City/Town:	LOS ANGELES	* са 💌	
		* Zip/Postal Code:			

*Required Fields

Healthcare Credit Profile [™]	庸 Print View 🗄 🎒	PDF 🗄 🗐 Edit Inquiry 🗄 🗔 New Inquir		
	212/LOS ANGELES CA 90024; VERIFY; VER); PSUM; RM-AZ; RM-FA; RM-II; RM-IW; RM-D			
Applicant				
Personal Messages Demographics Fra	ud Summary Profile Summary Score Summary	Creditors Inquiries Direct Check		
02/13/2012 - 04:35:21 PM CT				
Personal Information				
Best Name	Other Name(s)			
RALPH L ALLEN	T ANDERSON ALLEN; * RALPH T CECIL; * ANDERSON BILERL *Does not match inquiry			
Best Social Security number	Other Social Security number(s)	Date of Birth		
* 666-70-6089 *Does not match inquiry		01/06/1961		
Best Address	Other Address(es)			
10650 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 Apartment complex Reported 21 times from 02/12/2008 to 10/13/2011; Last subscriber 6906014 by Update	* 2811 ARIZONA AVE APT 1 SANTA MONICA, CA 90404-1570 Apartment complex Reported 04/09/1998 to 10/16/2009 by Update *Does not match inquiry	 # 1410 S BENTLEY AVE APT 104 LOS ANGELES, CA 90025-7310 Apartment complex Reported 12/02/2005 to 07/10/2009 by Update *Does not match inquiry 		

Prospect Marketing—Instant Prescreen

Inquiry Screen

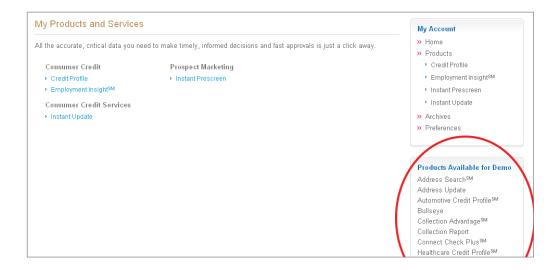


*Required Fields

This consumer has been pre-approx	ved!		My Account			
Order a Credit Profile Report upon cor	sumer's a	cceptance of your offer.	 Home Products 			
nstant Prescreen .ester,christopher 666447240;ca-9400 lacr		Print View : PDF : EEdit Inquiry : Rew Inquiry 311-1867; VERIFY; VERIFY-Y2/J2; RR-PEZA; RM-Q; M-0501/0950/8/;	Credit Profile Employment Insight SM Instant Prescreen Instant Update			
Date: 02/15/2012 – 11:50:24 AM CT Reference #: 0501/0950/B/ /05156128 Driteria Levei: B			 » Archives » Preferences 			
		FCRA Attributes				
YES 792	12	Total number of accounts closed by the consumer				
VANTAGESCORE	0	Total number of accounts in dispute by the consumer				
VANIAOESCOILE	0	Total number of bankruptcies voluntarily withdrawn by the consumer	Products Available for Demo			
	No	A Chapter 7 Bankruptcy is found on the Credit Profile	Address Search SM			
	No	A Chapter 11 Bankruptcy is found on the Credit Profile	Address Update			
	No	A Chapter 12 Bankruptcy is found on the Credit Profile	Automotive Credit Profile SM			
	No	A Chapter 13 Bankruptcy is found on the Credit Profile	Bullseye			
	No	Inquiry/Onfile Current Address Conflict	· · · · · · · · · · · · · · · · · · ·			
END Predefined Instant Prescreen			Collection Advantage SM Collection Report Connect Check Plus SM Healthcare Credit Profile SM Social Search Subscriber Decode			

Product demonstration

Users can demo products within the Experian Access application by utilizing two demonstration subcode options from the billing subcode drop-down menu. The STAR 2000 database test method allows users to enter any of the 250,000 test profiles into the interface in order to produce specific output results.



The Pre-fill demo method, once selected, automatically pre-populates required fields within the inquiry page.

Address Search [™] @ P	Product Preferences My Account	
Please provide the information requested below. Fields marked with an asterisk (*) are required.	» Home	
Display all fields	Upload a Batch Job Upload a Batch Job Employment Insight SM	
STEP 1: Inquiry Details	Instant Prescreen	
Billing Information	Instant Pesceen Instant Update	
* Access Subcode:	Set as default >> Preferences	
STEP 2: Individual's Information	?	
Current Address * Street Address: * Zip/Postal Code:	Products Available for Demo Address Search SM Address Update Automotive Credit Profile SM Bullseye	,
STEP 3: Ancillary Add-ons	Collection Advantage SM Collection Report	
Report Summary	Connect Check Plus SM Healthcare Credit Profile SM Social Search Subscriber Decode	
Submit	Reset Additional Resources	

Experian Access batch processing overview

Batch processing can process up to 5000 inquiries at once. Each Batch job will consist of one credit product and any additional risk models and ancillary products the user selects. In order to process a Batch request, the user provides a list of consumers in a .csv (Excel) file and uploads the file.

Home Tab/Batch Services

The Batch services section on the Home Tab also lists the most recent Batch jobs processed by the user.

Experian	Products and Services	My Account
	cess SM is a sophisticated new website that provides access to essential credit management tools in one le location. All the accurate, critical data you need to make timely, informed decisions and fast approvals is way.	» Home» Products» Archives
New Fea	tures	» Preferences
Recorded tra	ining sessions for the all new Experian Access are available.	
A complet Security D A training Batch Pro Experian Act	Access User Training e overview of the new Experian Access website. Designate Training session for Security designates to learn how to manage and update your users. Decessing Services Decess provides batch processing for Experian credit products. In just three easy steps, up to 5,000 credit	Products Available for Demo Address Search SM Address Update Automotive Credit Profile SM Bullseye Collection Advantage SM Collection Report Connect Check Plus SM Healthcare Credit Profile SM
Recent Batc	be processed at the same time.	Social Search Subscriber Decode
Downloa	d Batch	
Date Sul	omitted Status Batch Job Tile Batch Size Product Subcode	We're Here to Help Visit our Help Center or contact our support team to receive assistance.
User Gro	ups & Live Training	Customer Support 800 831 5614 Monday – Friday from 7a.m. to 7p.m.
	Access team hosts live user training sessions on new features and to gain insight on proposed ts. Sign up today and join our next Webinar.	Phone hours are Central Time Zone Technical Support 800 854 7201
Participatio	n is limited, register today!	Monday – Friday from 7a.m. to 8p.m.
	e up for the session you want to attend, then click Submit. You will receive an email invitation containing for participation in the live training session shortly before the scheduled date.	Saturday & Sunday from 8a.m. to 5p.m Phone hours are Central Time Zone Email Support
Date	Discussion	esupport@experian.com
2011-08-30 Open	Experian's new user-friendly Credit Profile Report Learn how the new user-friendly Credit Profile Report allows you to quickly and easily find the information you need - without referencing glossaries. (1:00 p.m. to 2:00 p.m. Pacific Daylight Time), Call : 1-800-TOO-GOOD for Questions	
	Seats available: 7.65 Signup for this discussion: Sign me up	
	Submit	

Navigating to the Batch Services Inquiry Page

Click on the box next to the Upload a batch job section located in the uppers right hand corner of the appropriate credit product inquiry page.

redit Profile Report		Product Preference	
ase provide the information req	uested below. Fields marked with an asterisl	k (*) are required.	
		🗌 Display all fields 🛛 🗹 Upload a Batch Jo	
EP 1: Inquiry Details		?	
Billing Information			
* Access Subcode:		Set as default	
EP 2: Batch Services		?	
Batch Services	Batch Output Op	tions	
* Job Title:		nat: 💿 PDF	
* Upload .CSV File:	Browse		
File cont		nat: 💿 Individual Files	
		🔘 Single File	
EP 3: Ancillary Add-ons		?	
Report Summary	Demographics	OFAC Name Matching Service	
Profile Summary	Telephone Numbers	OFAC Search Detail	
Fraud Shield SM Summary	Geography Codes	Match/No Match Message	
Subscriber Contact Information	Credit Score Disclosure Exception Noti	ices	
Direct Check SM	 Residential Mortgage General Finance 		
EP 4: Risk Model Add-ons		×)?	
Traditional	Income & Debt Estimators	Industry	
VantageScore®	Income Insight SM	Credit Union Risk Model sm	
Scorex PLUS SM	Total Debt-to-Income Insight SM	Telecommunications, Energy and Cable Risk Model SM	
Bankruptcy	Behavioral	— Experian/Fair Isaac (FICO Scores)—	
Bankruptcy Watch SM	Emerging Credit Score SM	🔲 Risk Model 2	
Experian/MDS Bankruptcy Model SM	RecoveryScore SM (Bankcard)	Bankcard Model 8	
		Submit Reset	

Formatting your batch file correctly

1. File must be in .csv format

2. File must contain a minimum of one record and a maximum of 5,000 records

3. File must contain 12 columns of the following data in the following order:

Column #	Fieldname	Special handling requirements
Column 1 (A in the example screen shot below)	Inquiry ID*	Alphanumeric only, no special characters *The Inquiry ID is a unique identifier the User assigns to each consumer.
Column 2 (B in the example screen shot below)	First name	Alpha only
Column 3 (C in the example screen shot below)	Middle name	Alpha only
Column4 (D in the example screen shot below)	Last name	Alpha only including dashes (-) and single quotes (`)
Column 5 (E in the example screen shot below)	Generation code	Acceptable generation codes include: Jr, Sr, I, II, III, IV, V, VI, VII, VIII or IX
Column 6 (F in the example screen shot below)	Social Security	123456789 or 123-45-6789
Column7 (G in the example screen shot below)	Current address	Alphanumeric only including spaces, dashes (-), single quotes (`), # or /
Column8 (H in the example screen shot below)	City	Alpha only including spaces
Column9 (I in the example screen shot below)	State/Province	Must be one of the supported state abbreviations
Column 10 (J in the example screen shot below)	Zip code	Alphanumeric only
Column 11 (K in the example screen shot below)	Reference number	Alphanumeric only including spaces, dashes (-), single quotes (`), # or /
Column 12 (L in the example screen shot below)	Type (T-code)	Alphanumeric only including periods (.) Refer to Purpose Type Guidelines

1.1 Sample .csv file

		cel - small :								74.94% C		
2)	<u>File E</u> dit	⊻iew Ins	ert Forna	t Iools D	ata <u>W</u> indo	w <u>H</u> elp				Type a qu	estion for help	8
	🗳 🖬 🕻	31319	- 0	🚆 i Arial		- 10	- B	IU∣≣ ₹		\$ %	F 🖽 • 👌	- <u>A</u> -
-	sta sta Ca	I Wa Ma I	ET X	3 9 1	We Beolu w	ith Changes	End Bevie	NACE DE LA CARA				
	A1		f ∗ 1				all a tra tra	F				
	A	В	C	D	E	F	G	Н	1	J	K	L
	1	Abbas		Abdul Hus	sein	485-13-475	804 Line	HTyler	TX	75701	Auto Loan 1	l)
2	2	David	E	Bowers		017 46 150	РО Вож	14Derrick Cit	PA	16727	Auto Loan 3	3A
3	3	DENISE		BUOSCHO	DR		8669 [DASCOTTSD	AZ	85260	Auto Loan 3	3
1	4	John	M	Weadon		092-36-436	12409 L	arçSavannah	GA	31419	Auto Loan 3	3A
5	5	MICHAEL	J	CAMOMIL	E			94 SCOTTSD		85260	Auto Loan 5	5
3	6	Jeffrey		Banks		417-64-266	1736 N 3	Sy Hollywood	CA	90028	Auto Loan 6	5
7	7	EMMA	С	ROCCISA	NO		39602	10 SCOTTSD	AZ	85262	Auto Loan 7	1
3	8	VERNON	E	WARD			16030	CFFOUNTAIN	AZ	85268	Auto Loan 3	3A
3	9	STANLEY	E	STOVER			15523	P/FOUNTAIN	AZ	85268	Auto Loan 3	3A
0	10	SHERMA	Q	TURNER			17013	C/SCOTTED	ΛZ	86268	Auto Loan 3	3.4.
1	11	VINCENT	J	DINAPOLI	11		16652	GLEOUNTAIN	AZ	852	Auto Loan 3	3A
2	12	CORA					15015	ACFOUNTAIN	AZ	85268	Auto Loan 3	3A
3	13	ROBERT	L	BROWN			17013	CAFOUNTAIN	AZ	85268	Auto Loan 3	3A
4	14	LAURA	S	TALLON		1	11674	S/FOUNTAIN	AZ	85268	Auto Loan 3	3A
5	15	MICHAEL	L	GREEN			17236	RCFOUNTAIN	AZ	85268	Auto Loan 3	3A
16	16	JAMES	A	HARRIGA	SR		17516	S/FOUNTAIN	AZ	85268	Auto Loan 3	3A

Required Fields by Product

The file must contain the correct required fields; the required fields vary by product:

Product	Required Fields
CreditProfile	Inquiry ID First name Last name Current address Zip code
Social Search	Inquiry ID Social Security
Address Search	Inquiry ID Current Address Zip code
Address Update	Inquiry ID First name Last name Current Address Zip code
Bullseye	Inquiry ID First name Last name Current address Zip code
Collection Report	Inquiry ID First name Last name Current Address Zip code
ConnectCheck	Inquiry ID First name Last name Social security Please see Connect Check Guidelines for more information
Connect Check Plus	Inquiry ID First name Last name Social security Current Address Zip code Please see Connect Check Guidelines for more information
Cross View	Inquiry ID First name Last name Social security Current Address City State Zip code
Employment Insight	Inquiry ID First name Last name Current Address City State Zip code
Healthcare Credit Profile	Inquiry ID First name Last name Current Address City State Zip code

Inquiry Screen

Click on the Upload a batch job checkbox.

Step 1: Inquiry Details Section

- a. Choose the appropriate Access Subcode from the drop down menu.
- b. Choose the 'Report Format'.
 - i. Enhanced
 - ii. Classic TTY

Step 2: Batch Services Section

- a. Enter in the 'Job Title'.
- b. Select the file for uploading by clicking on the 'Browse' button.
- c. Choose the appropriate 'File Format' by clicking on the radio button.

i. PDF

- ii. HTML printer-friendly (available for the Classic TTY report format only)
- d. Choose the appropriate 'Output Format' by clicking on the radio button.
 - i. Individual File A ZIP file containing one large continuous HTML or PDF file named AllReports.PDF or AllReports.HTML
 - ii. Single Files A ZIP file containing multiple .HTML or .PDF individual files. These individual files are identified/named with the Inquiry ID, last name, and first name. 1DOEJOHN.HTML or 1DOEJOHN.PDF.

Step 3: Ancillary Add-ons & Step 4: Risk Model Add-ons Sections

- a. Select additional Ancillary Add-ons and/or Risk Model Add-ons to be processed in the batch job.
- b. Please note that all selections will be applied to each consumer in the .csv file.

Click on Submit

Billing Information		
* Access Subcode: TCA1 5100023 COSTA MESA, CA	▼ □ Set as	default
Access cabecade. TRAT STODD23 COSTA MESA, CA		aoraare
P 2: Batch Services		
LF 2. DOLLII DEI TILES		
LF 2. DOLLII JEI VILES		
	Batch Output Options	
Batch Services * Job Title:	* File Format: 💿 PDF	
Batch Services		
Batch Services * Job Title:	* File Format: 💿 PDF	

Uploaded file validation

If the file cannot be validated, a preview pane and an error pane will display. The error pane will contain only the records that did not pass validation. The fields containing red text are invalid. Click the red fields to display the correct format for those fields. The **Submit** button will not display if any records are found to be invalid. Batch processing requires 100 percent validation in order to proceed to the next step.

	First No.	Middle	Constant of the second	Gen Code		Address	City	Diate	20	the ferrers.		
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2	BELEGA		ORFEN		844355	5512 WESTE	Greate	nc	274075			
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When the file is validated, the preview pane is displayed. Click the **Submit** button to proceed.

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			itton to start tr i to download.	ie processin	g or your ba	tch file. After the file has	been processed,)	YOU WIII	receive an e	-maii intorming you	that
eview of	Valid Record	s									
nquiry Id	First Name	Mid	Last Name	Gen Code	SSN	Address	City	State	Zip	Reference Number	Type Code
	ALFRED	Т	BONHOMME		666020682	614 VINE st	SANTA MARIA	CA	934543745		
2	ROBERTO		WHITE		666074913	54 CHERRY st	WHITING	NJ	087591302		
3	MARY	в	BIATHROW		666018632	9 NORTH rd	EAST WINDSOR	CT	060889505		
l.	YIUANDRA		GOLDEN		666339303	1614 LAKE rd	ONEIDA	NY	134213219		
5	KEVIN	J	CONN		666206580	15 LAKEVIEW dr	TOMS RIVER	NJ	087575114		
6	ROSEMARY		WYNESS		666253395	9 SAMANTHA way	ACTON	MA	017204173		
7	LAWRENCE	J	GADOUA		666235464	4310 49TH ST APT 5J	Sunnyside	NY	111041325		
}	BELINDA		GRIFFIN		666355035	5512 WESTERBORNE DR	Greensboro	NC	274075441		
)	ROBERT	К	AMBLE		666153036	6717 11TH AVENEU	BROOKLYN	NY	112195904		
0	EVRETT	L	BARROW		666573417	16 AMSTEL DRIVE	NEW CASTLE	DE	197205831		

Your batch request is being processed

Once the Batch has been submitted successfully, a notification page will display, informing the user that he or she will receive an e-mail once the Batch job is complete and ready for download.

Your batch request is being processed

Once your batch request is complete and ready for download, you will be notified via email. Simply log into eSolutions and navigate to the Dashboard to access it.

End user e-mail notification

The user will receive an e-mail (as shown below) once the Batch is ready for download.

Example:



Note: Batch files will be available for download for seven days from the date they are ready for download.

Download Batch Services

Once the email notification is received, navigate to the Batch Services section located on the Home Tab.

-	n Products and S	ervices				My Account	
	ine location. All the acc	ated new website that prov curate, critical data you ne		- -		s is Products >> Archives	
New Fea	atures					>> Preferences	
Recorded tr	aining sessions for the	all new Experian Access	are available.				
A comple Security I	Designate Training	Experian Access website Jesignates to learn how to		: your users.		Products Available for I Address Search SM Address Update Automotive Credit Profile ^S Bullseve	
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Devenio Date SU 02/13/1 User Gro User Gro The Experia enhancemen Participati Click Sign n	ubmitted Status 12 02:55 Ready 2age 1 of 1 PP oups & Live Train an Access team hosts I nts. Sign up today and on is limited, register me up for the session y	Sample ice hing live user training sessions join our next Webinar. roday! rou want to attend, then c	13 s on new features and lick Submit. You will	Credit Profile Disp d to gain insight on receive an email in	5100023 laying records 1 - 1 o proposed	We're Here to Help Visit our Help Center or c our support team to receir assistance. Customer Support 800 831 5614 Monday – Friday from 7a.m. to Phone hours are Central Time 2 Technical Support 800 854 7201 Monday – Friday from 7a.m. to Saturday & Sunday from 8a.m.	/e 7p.m. Zone 8p.m. to 5p.i

Download Batch

1. Select the batch job by clicking in the box located to the left of the job title.

- 2. Click on the **Download Batch** button.
- 3. Select the location for the Batch file to be saved.

The Batch file will be delivered in a .zip file and contain multiple individual files in either HTML or PDF. WinZIP[®] (www.winzip.com/) or similar software is required to unzip the compressed output file.

Note: WinZip can be downloaded at www.winzip.com/downwz.htm.

Batches are available for download for seven days from the date the Batch is ready for download. After seven days, the Batch expires and it is no longer available.

Experian Access batch processing overview/Archive Inquiries

If the Archived inquiries feature has been activated by the Security Designate, the individual reports can be accessed via a search.

Experian Products and Services				My Account
Experian Access SM is a sophisticated new website that provides central, online location. All the accurate, critical data you need t just a click away.		0		 > Home > Products > Archives >> Preferences
New Features				" Fieleiences
Recorded training sessions for the all new Experian Access are	available.			
 » Experian Access User Training A complete overview of the new Experian Access website. » Security Designate Training A training session for Security designates to learn how to main Batch Processing Services Experian Access provides batch processing for Experian credit prinquiries can be processed at the same time. 			up to 5,000 credit	Products Available for Demo Address Search SM Address Update Automotive Credit Profile SM Bullseye Collection Advantage SM Collection Report Connect Check Plus SM Healthcare Credit Profile SM Social Search Subscriber Decode
Recent Batch Jobs			?	
Download Batch Details Date Submitted Status Batch Job Title 02/13/12 02:55 Ready Sample Vege 1 of 1 Page 1 of 1	Batch Size	Product Credit Profile Disp	Subcode 5100023 laying records 1 - 1 of 1	We're Here to Help Visit our Help Center or contact our support team to receive assistance.

View Individual Archive Report

- 1. Select the batch job by clicking in the box located to the left of the job title.
- 2. Click on the **Details** button.

at	ch Archi∨	e Search ar	nd Usage Repor	ting			
4			of these archived con lled and for no other p		s should be limit	ed to the use for	which the
Arch	ive Results						1
Viev	w selected as:	🔑 PDF 🛛 or 💷 V	Veb page		Do	wnload results as:	🔎 PDF 🛛 or [1] CSV
	Date	Product	Applicant	SSN	Reference	Subcode	User Name
	02/13/2012	Credit Profile	BONHOMME, ALF	666020682	Sample	5100023	Velarde, Dina
	02/13/2012	Credit Profile	WHITE, ROBERTO	666074913	Sample	5100023	Velarde, Dina
	02/13/2012	Credit Profile	BIATHROW, MARY	666018632	Sample	5100023	Velarde, Dina
	02/13/2012	Credit Profile	GOLDEN, YIUAND	666339303	Sample	5100023	Velarde, Dina
_	02/13/2012	Credit Profile	CONN, KEVIN	666206580	Sample	5100023	Velarde, Dina

- 1. Select the Individual report by clicking in the box located to the left of the job title.
- 2. Select to download results as either PDF or CSV format located in the upper right hand corner.
- 3. A copy of the individual report will pop up in the format that you chose.

Archives

Archive Inquires

Experian Access offers archive functionality, which allows users and Designates to store, retrieve and print previously accessed credit reports for up to three months. Designates have the ability to view all reports accessed for the subcodes they manage. By default, users have access to their own reports, but Designates may provide users with another level of access within the system that allows them to retrieve reports generated by all subcodes assigned to the user.

Archi∨e Search ai	nd Usage Reporting			
Please provide the inform	nation requested below. Fields	mark	ed with an asterisk (*)) are required.
• Usage Repo	ch 3, 2012 the following chang orts (high-level detail on transac orts (historical snapshots of re	tion o	data) will provide up to i	
Archive Search				?
Date Range			Sort Search Results	
* Time Period:	Today	~	* Sort By:	Date 💌
Product Criteria			Applicant Information	n
Product:	All Products	~	First Name:	
Reference Number:			Last Name:	
Company Information	n		Social Security:	
Access Subcode:	All Subcodes	~	Batch Services	
User ID:			Job Title:	
				Search Reset

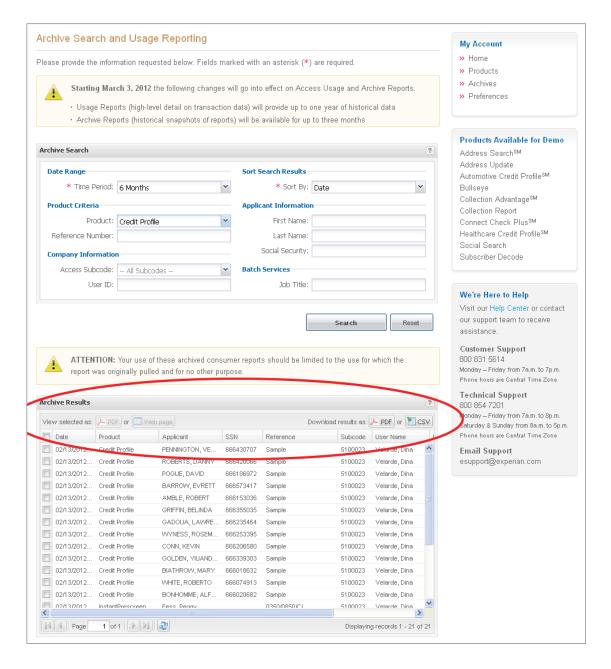
View Individual Archive Reports

- 1. Select the individual report by clicking in the box located to the left of the job title.
- 2. Choose to view the archive report in either PDF or Web Page in the View selected as section located in the upper left hand corner of the Archive Results.
- 3. Report will display in the chosen format

This functionality is provided as a service to our clients. Experian's liability is limited to the storage of the data for a limited time, and this data may not be used for credit-granting purposes. To request this functionality, Head Security Designates must call Customer Support at 1 800 831 5614. Please refer to the Internet Security Guidelines for additional information at www.experian.com/Experian Access/Experian Access/Security.html.

Archive Search Results/Usage Reports

Archive Search results (aka Usage Reports) provide transaction data for up to twelve months. Designates and users can sort their results by date, product type, applicant data, subcode, user data or reference number (if included upon inquiry). Results can be downloaded in either PDF or CSV format.



Preferences How to set your landing page

By accessing the Preferences Tab you can set your landing page.

Preferences					
Please provide the information requested below. Fields marked with an asterisk (*) are required.					
Login Landing Page	?				
Home Page	Product Inquiry Page				
Welcome to Experian Access SM ■	🔿 Credit Profile				
	O Employment Insight				
	🔿 Instant Update				
	🔘 InstantPrescreen				
	Save Changes Default Settings				

Preferences can also be set for each individual product by clicking on the product name under the Preferences section located on the right hand side of the screen.

P 1: Inquiry Details	?
illing Information	
* Access Subcode:	Set as default
eport Response Options	
* Report Format: 💿 Enhanced	
Classic TTY	
P 2: Ancillary Add-ons	?
redit Score Disclosure Exception Notices	
Residential Mortgage	
General Finance	

*Required Fields

Response Screen

Preferences for Credit Score Disclosure Exception Notices can only be set by the Security Designate.

Credit Profile Re	port	🗔 New Inquiry
Please provide the infor	nation requested below. Fields marked with an asteris	sk (*) are required.
STEP 1: Inquiry Details		7
Billing Information		
* Access Subcode:	TCA1 5100023 COSTA MESA, CA	✓ Set as default
Report Response Op	tions	
* Report Format:	● Enhanced ○ Classic TTY	
STEP 2: Ancillary Add-o		?
Credit Score Disclosu		
Residential Mortga	ge	
* Risk Model:	Experian/Fair Isaac Risk Model 2	
* Company Name:	ABC Company	
* Street Address:	475 Anton Blvd	
* City/Town:	Costa Mesa * CA 💙	
* Zip/Postal Code	92626	
	gs to all my Subcodes	
	grie anni edeebder	Save Changes Default Settings

Credit Score Disclosure Exception Notices

Step 1: Inquiry Details section

- a. Choose the appropriate Access Subcode from the drop down menu.
- b. Choose the 'Report Format'.
 - i. Enhanced
 - ii. Classic TTY

Step 2: Ancillary Add-ons section

- a. Click on the check box next to Residential Mortgage or General Finance.
- b. Choose the appropriate Risk Model from the drop down menu.
- c. Enter you company name and address information that you want to appear on the Disclosure Notices.
- d. If you would like this preferences to apply to all of your subcodes, click on the check box next to 'Apply these settings to all my Subcodes'.

Click on 'Save Changes'

Preferences for Instant Prescreen can only be set by the Security Designate Instant Prescreen preferences

TEP 1: Inquiry Details				
Billing Information				
* Access Subcode:				Set as default
Report Response Op	tions			
* Report Format:				
and a second sec				
'EP 2: Preapproval Cr	iteria			
Default Score and C	iteria Level			
* Risk Model:	⊙ VantageScore® (s	ore range: 501 - 990)		
	O Scorex PLUS SM (se	ore range: 300 - 900)		
	O Bankruptcy Watch	M (Score range: 1 - 999)		
	🔿 Experian/Fair Isaac	Risk Model 2 (Score range: 350 - 850)		
	C Experian/Fair Isaac	Auto Loan Model 2 (Score range: 250 -	900)	
* Score Range:	Low	to High		
Criteria Level:	Select Criteria Leve		*	
	🔲 Hide Score and Crit	eria Level on inquiry screen		

Instant Prescreen preferences

Step 1: Inquiry Details section

- a. Choose the appropriate Access Subcode form the drop down menu.
- b. Choose the 'Report Format'
 - a. Enhanced
 - b. Classic TTY

Step 2: Ancillary Add-ons section

- a. Click on the radio button next to the appropriate Risk Model.
- b. Enter in the Score Range
- c. Select the Criteria Level if applicable
- d. Click on the check box next to the 'Hide Score and Criteria Level on Inquiry Screen' if applicable
- e. Click on the check box next to the 'Apply these settings to all my Subcodes' if applicable

Support

For additional Experian Access support, contact our Customer Support Center at 18008315614 or our Technical Support Center at 18008547201.

- Customer Support 1 800 831 5614
- Technical Support 1 800 854 7201