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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.
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:

Experian Access Help Center

The Experian Access team is committed to provide the education and training that you need to enable quick and easy access to our products and solutions.

We have added the Experian Access Help Center to bring to the forefront all of our education and training tools. The below information is organized into three distinct sections: User Guides, Recorded Webinars and FAQs.

Security

We have security measures in place to protect your information and identity:

- We electronically scramble your information using SSL (secure socket layer) encryption - a widely trusted encryption standard.
- All of the information you submit resides on our servers where only our software can access it.
- Our employees are trained in our strict privacy practices.

For more in-depth information, please read our Privacy Policy.

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.

Contact Us

We're Here to Help
Contact our Support Center to receive assistance with your needs.

Customer Support
1-800-831-5614
Monday—Friday from 7 a.m. to 9 p.m.
Phone hours are Central Time Zone

Technical Support
1-800-854-7201
Monday—Friday from 7 a.m. to 9 p.m.
Saturday & Sunday from 8 a.m. to 5 p.m.
Phone hours are Central Time Zone

Email Support
eSupport@experian.com

<table>
<thead>
<tr>
<th>Product User Guides</th>
<th>Recorded Training</th>
<th>Frequently Asked Questions</th>
<th>Product Information</th>
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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 Insights**™ — 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-to-find individuals who may have changed their names or moved without a forwarding address.

Consumer Credit solutions

- **Bullseye**™ — 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** — 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 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 RiskScore
- 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

Experian Products and Services
Experian Access™ is a sophisticated new website that 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.

New Features
Recorded training sessions for 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 manage and update your users.

Batch Processing Services
Experian Access provides batch processing for Experian credit products. In just three easy steps, up to 5,000 credit inquiries can be processed at the same time.

- 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
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.
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™ 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.
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 Plus™

Please provide the information requested below. Fields marked with an asterisk (*) are required.

STEP 1: Inquiry Details

Billing Information

* Access Subcode: TCA1 399996 COSTA MESA, CA

Report Type Options

* Report Type: Full Report

STEP 2: Individual's Information

Please enter either Name & Address or Name & Social Security Number.

Personal Information

* First Name: Ralph
* Last Name: Allen
Social Security: 666705009

Current Address

* Street Address: 10550 HOLMAN AVE APT 212
* Zip/Postal Code: 90024

*Required Fields

Response Screen

Connect Check Plus™

Experian Connect Check Plus Summary

Credit Classification Code: 1
ID Nitent Condition: Existing ID Match
Score: Experian Plaid

ID Summary

<table>
<thead>
<tr>
<th>Best Name</th>
<th>Other Name(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RALPH L. ALLEN</td>
<td></td>
</tr>
</tbody>
</table>

Best Social Security number: 666-70-4000
Date of Birth: 01/06/1961
Consumer Credit—Employment Insight™
Inquiry Screen

Employment Insight™

Please provide the information requested below. Fields marked with an asterisk (*) are required.

STEP 1: Inquiry Details

Billing Information

* Access Subcode: TCA4 1100022 COSTA MESA, CA

STEP 2: Individual’s Information

Current Address

Street Address: 1400 Hunters Mill City/Town: Fort Washington City: MD

ZIPPostal Code: 20744

STEP 3: Ancillary Add-ons

Report Summary

Profile Summary

FRAUDSHIELD™ Summary

Subscriber Contact Information

Direct Check™

Demographics

Telephone Numbers

Geography Codes

References Name Matching Service

ONSC Search Detail

Match/No Match Messages

*Required Fields

Response Screen

Employment Insight™


Personal Information

Best Name: Ralph Allen

* Required field

Other Name(s): T. Anderson Allen, R. T. Cecil, Anderson Blerl

*Required field

Best Social Security Number: Other Social Security number(s): Date of Birth:

* Required field

Best Address: Other Addresses:

10050 Hulihan Ave Apt 312 Los Angeles, CA 90046-5692

Required: 31 days from 02/12/2009 to 10/12/2011. Last updated 06/06/2011 by Update.

*Required field

1416 S Bentley Ave Apt 1 Los Angeles, CA 90025-7301

Required: 02/20/2009 to 07/10/2009 by Update.

*Required field
Consumer Credit — Social Search
Inquiry Screen

*Required Fields

Response Screen

Social Search

9-666-700-XXX VERIFIN VERIFIN 9/2/22
666-70-XXXX

RALPH L ALLEN

Personal | Fraud Summary | Direct Check
02/13/2022 - 04:10:41 PM CT

Personal Information

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<th>Spouse Name</th>
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<td>ANDERSON ALLEN, RALPH T OCEL, RALPH ROBIN ALLEN, RALPH H ALLEN, RALPH OCEL, ANDERSON BLAIR, RALPH TRACY ALLEN, RALPH K ALLEN, RALPH TRACY ALLEN</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Best Social Security number</th>
<th>Other Social Security number(s)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>666-70-0239</td>
<td></td>
<td>01/06/1981</td>
</tr>
</tbody>
</table>
Consumer Credit Services — Bullseye
Inquiry Screen

Bullseye™

Please provide the information requested below. Fields marked with an asterisk (*) are required.

STEP 1: Inquiry Details

Billing Information
* Access Subcode: TCA1 100805 COSTA MESA, CA

STEP 2: Individual's Information

Personal Information
* First Name: Ralph
* Last Name: Allen
Social Security:

Current Address
* Street Address: 10650 HOLMAN AVE APT 212
* Zip/Postal Code: 90024

*Required Fields

Response Screen

PAGE 1 DATE 2-13-2012 TIME 16:11:55 VB01 TCA1

RALPH L. ALLEN
10650 HOLMAN AVE APT 212
LOS ANGELES CA 90024993

--------------------------------- TRADES ---------------------------------
SUBSCRIBER | OPEN | AMT-TYP1 | AMT-TYP2 | ACCTCOND | PYMT STATUS | TRADEC
SUB# | ROB TYP | TRM | ECOA | BALDATE | BALANCE | PYMT LEVEL | MO5 REV | MONTH PAY | PAST DUE | MAXIMUM | BY MONTH

*EXPERIEN
5991.3177 50 UNS 10 0 2-05-12 $2,000-C 2-12 (1) L CHARGOFF
123456

END -- EXPERIEN BULLSEYE
Consumer Credit Services — Instant Update
Inquiry Screen

*Required Fields

Response Screen

Instant Update

Instant Update Database Error

Instant Update Not Processed

End -- CIEPROM
Consumer Credit Services — Subscriber Decode

*Required Fields

Response Screen
Collection and Locating Solutions — Address Update
Inquiry Screen

Address Update
Please provide the information requested below. Fields marked with an asterisk (*) are required.

Display All Fields: [ ] Upload a Batch Job: [ ]

STEP 1: Inquiry Details
Billing Information
* Access Subcode: TOL 19850 COSTA MEAS, CA

STEP 2: Individual's Information
Personal Information
* First Name: Ralph
* Last Name: Allen
Social Security: 0907000099

STEP 3: Auxiliary Address
Report Summary
FraudShieldSM Summary
Demographics
FCRA Name/Matching Service
* Direct CheckSM

My Account
[ ] Home
[ ] Products
[ ] Addresses Update
[ ] Address Update
[ ] Address VerificationFIND
[ ] Sub分行
[ ] Collection AdvantageTM
[ ] Collection Report
[ ] Contact ClientPlusTM
[ ] Credit Profile
[ ] Employment InquirFIND
[ ] Healthcare Credit ProfileTM
[ ] Instant Process
[ ] Instant Answer
[ ] MortgagFIND
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[ ] Submitted Date
[ ] Archives
[ ] Preferences

Additional Resources
[ ] Product Guides
[ ] Glossary of Report Codes
[ ] Credit Solutions User Guide
[ ] Training Videos
[ ] Address Update (PDF)

*Required Fields

Response Screen
Address Update
Applicant
02/13/2012 – 04:18:09 PM CT
Reference 12:3

Personal Information
First Name: Ralph
Last Name: Allen
Alias: ANDERSON ALLERD,
UNION TOLL, ANDERSON BIREL
*Does not match inquiry

Social Security Number: 0907000099

Address
10050 HOLMAN AVE APT 212
LOS ANGELES, CA 90024-0000
Address Type: [ ] Home
Date of Birth: 07/01/0091

Reported 30 Times

Address
14070 MONTREAL AVE APT 104
LOS ANGELES, CA 90024-0000
Address Type: [ ] Home
Date of Birth: 07/01/0091

Reported 30 Times

*Does not match inquiry
Collection and Locating Solutions — Collection Advantage

Inquiry Screen

Collection Advantage

Please provide the information requested below. Fields marked with an asterisk (*) are required.

STEP 1: Inquiry Details

Billing Information

* Access Subcode: TC41 3000786 COSTA MESA, CA

Account Information

* Account Purpose:

STEP 2: Individual’s Information

Personal Information

* First Name: Peggy

* Last Name: Fess

Social Security:

Current Address

* Street Address: 1400 Hunter Mls Avenue

* City State Zip:

STEP 3: Package and Data Options

Select a Package

- #1 - Address and Phone
- #2 - Address, Phone and Employment

Select at least one Data Option

- Start Name and Address
- Additional Names and Addresses

*Required Fields

Response Screen

Collection Advantage

Search Summary

Best Name: RAUH L ALLER
Address: 16650 HOLMAN AVE APT 212

File One Phone Numbers

Scores: Bankruptcy Watch Model = 111
Prepayment Score (Credit Card) Model = 40
Telecommunications, Energy & Cable Risk Model = 147

Alert Details

Type: Message

Fraud Alert: No Fraud Alert or SSI Indicator
Decreased Information: No Decreased Information Found
Bankruptcy Information: No Bankruptcy Information Found

For detailed instructions please refer to the Collection Advantage Interactive User Guide
Collection and Locating Solutions — Collection Report
Inquiry Screen

Collection Report

Please provide the information requested below. Fields marked with an asterisk (*) are required.

STEP 1: Inquiry Details

Billing Information
- Access Subcode: TOAL_20100613_COSTA_MESA, CA
- Report Type Options: Standard Collection Report, Collection Credit Report, Custom Collection Report

STEP 2: Individual’s Information

Primary Applicant

Personal Information
- First Name: Ralph
- Last Name: Allen
- Social Security: 666705009

Current Address
- Street Address: 10650 HOLMAN AVE APT 212
- Zip/Postal Code: 90024

STEP 3: Auxiliary Add-ons

Demographics
Subscriber Contact Information

*Required Fields

Response Screen

Collection Report

APRIL 2010

Personal Information

Best Name
RALPH, ALL

Best Address
10650 HOLMAN AVE APT 212
LOS ANGELES, CA 90024-6583

Additional Address
1501 ARQUANA AVE APT 1
SANTA MONICA, CA 90404-3350

API: 04/05/2010

Reported 21 times from 02/12/2008 to 05/04/2011, last update 05/04/2011

*Does not match inquiry

*Does match inquiry

*Does not match inquiry
Collection and Locating Solutions — MetroNet™
Inquiry Screen

*Required Fields

Response Screen

Credit Information Solutions

Address Search results

No Data Found

Original search information

1400 Hunters Mills Rd
30744
Industry Solutions — Automotive Credit Profile™
Inquiry Screen

Automotive Credit Profile™
Product Preferences

Please provide the information requested below. Fields marked with an asterisk (*) are required.

Display all fields  Upload a Batch Job

STEP 1: Inquiry Details

Billing Information
* Access Subcode: TCAL 199885 COSTA MESA, CA

STEP 2: Individual's Information

Primary Applicant

Personal Information
* First Name: Ralph
* Last Name: Allen
Social Security: 666-70-0009

Current Address
* Street Address: 10650 HOLMAN AVE APT 212
* Zip/Postal Code: 90024

*Required Fields

Response Screen

Automotive Credit Profile™

Print View  PDF  Edit Inquiry  New Inquiry

Applicant

Personal Information
Best Name: Ralph L Allen
Other Name(s): T ANDERSON ALLEN, RALPH T CECIL, ANDERSON BLEIL
*Does not match inquiry

Best Social Security number: 666-70-0009
Other Social Security number(s): 07/08/1961

Best Address
10650 HOLMAN AVE APT 212
LOS ANGELES, CA 90024-5650
*Does not match inquiry

Apartment complex: Reported 21 times from 02/12/2009 to 10/13/2011; Last subscriber 6906014 by Update

*Does not match inquiry

2811 ARIZONA AVE APT 1
SANTA MONICA, CA 90404-1570
*Does not match inquiry

1410 S BENTLEY AVE APT 104
LOS ANGELES, CA 90025-7310
*Does not match inquiry

Apartment complex: Reported 12/02/2005 to 07/10/2009 by Update
*Does not match inquiry
Industry Solutions — Healthcare Credit Profile™
Inquiry Screen

Healthcare Credit Profile™

Please provide the information requested below. Fields marked with an asterisk (*) are required.

STEP 1: Inquiry Details

Billing Information

* Access Subcode: TCA1 1998505 COSTA MESA, CA

STEP 2: Individual’s Information

Current Address

* Street Address: 10650 HOLMAN AVE APT 212
* City/Town: LOS ANGELES
* Zip/Postal Code: 90024

*Required Fields

Response Screen

Healthcare Credit Profile™

Applicant

Personal Information

Best Name: RALPH
Other Name(s): ALLEN

Best Social Security number: 000-70-000A
* Does not match inquiry

Best Address

10650 HOLMAN AVE APT 212
LOS ANGELES, CA 90024-2313

Apartment complex
Reported 21 times from 02/21/2004 to 10/15/2011 by Update

* Does not match inquiry
Prospect Marketing—Instant Prescreen

Inquiry Screen

Instant Prescreen

Please provide the information requested below. Fields marked with an asterisk (*) are required.

Billing Information:
- Access Subscriber: TOCA 5120023, OKTA MESA, CA
- Text as default

Instant Prescreen Score and Criteria
- FICO Score: 550 - 850

Requirements

*Required Fields

Response Screen

This consumer has been pre-approved!

Order a Credit Profile Report upon consumer's acceptance of your offer.

Instant Prescreen

LESTER CHRISTOPHER
44644724H, CA: 9400 LACROSSE CT/29311-1867
VERP: V8C2/08-PEZAI(RQ)M-0501/0502/02
02/15/2012 — 11:50 AM CT
Reference #: 0501/0855485/05519828

YES 792
Vantagescore

END — Predefined Instant Prescreen

Products Available for Demo
- Address Search
- Address Update
- Automotive Credit Profile
- Bullseye
- Collection Advantage
- Collection Report
- Connect Check Plus
- Healthcare Credit Profile
- Social Search
- Subscriber Decode

My Account
- Home
- Products
- Credit Profile
- Employment Insight
- Instant Prescreen
- Instant Update
- Archives
- Preferences
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.
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

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New Features

Recorded training sessions for 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 manage and update your users.

Batch Processing Services

Experian Access provides batch processing for Experian credit products. In just three easy steps, up to 5,000 credit inquiries can be processed at the same time.

Recent Batch Jobs

User Groups & Live Training

The Experian Access team hosts live user training sessions on new features and to gain insight on proposed enhancements. Sign up today and join our next webinar.

Participation is limited, register today!

Click Sign me up for the session you want to attend, then click Submit. You will receive an email notification with instructions for participation in the live training session shortly before the scheduled date.

Date       Description
2011-09-30 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 overwhelming graphs. (11:00 a.m. to 2:00 p.m., Pacific Daylight Time). Call 1-800-710-0000 for Quantum Search availability.

Surf available 24/5
Signup for this discussion: 0  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 upper right hand corner of the appropriate credit product inquiry page.
### 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:

<table>
<thead>
<tr>
<th>Column #</th>
<th>Field name</th>
<th>Special handling requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Column 1</td>
<td>Inquiry ID*</td>
<td>Alphanumeric only, no special characters&lt;br&gt;*The Inquiry ID is a unique identifier the User assigns to each consumer.</td>
</tr>
<tr>
<td>Column 2</td>
<td>First name</td>
<td>Alpha only</td>
</tr>
<tr>
<td>Column 3</td>
<td>Middle name</td>
<td>Alpha only</td>
</tr>
<tr>
<td>Column 4</td>
<td>Last name</td>
<td>Alpha only including dashes (-) and single quotes (‘)</td>
</tr>
<tr>
<td>Column 5</td>
<td>Generation code</td>
<td>Acceptable generation codes include: Jr, Sr, I, II, III, IV, V, VI, VII, VIII or IX</td>
</tr>
<tr>
<td>Column 6</td>
<td>Social Security</td>
<td>123456789 or 123-45-6789</td>
</tr>
<tr>
<td>Column 7</td>
<td>Current address</td>
<td>Alphanumeric only including spaces, dashes (-), single quotes (‘), # or /</td>
</tr>
<tr>
<td>Column 8</td>
<td>City</td>
<td>Alpha only including spaces</td>
</tr>
<tr>
<td>Column 9</td>
<td>State/Province</td>
<td>Must be one of the supported state abbreviations</td>
</tr>
<tr>
<td>Column 10</td>
<td>Zip code</td>
<td>Alphanumeric only</td>
</tr>
<tr>
<td>Column 11</td>
<td>Reference number</td>
<td>Alphanumeric only including spaces, dashes (-), single quotes (‘), # or /</td>
</tr>
<tr>
<td>Column 12</td>
<td>Type (T-code)</td>
<td>Alphanumeric only including periods (.) Refer to Purpose Type Guidelines</td>
</tr>
</tbody>
</table>

### 1.1 Sample .csv file

![Sample .csv file](image.png)
**Required Fields by Product**

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

<table>
<thead>
<tr>
<th>Product</th>
<th>Required Fields</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Profile</td>
<td>Inquiry ID, First name, Last name, Current address, Zip code</td>
</tr>
<tr>
<td>Social Search</td>
<td>Inquiry ID, Social Security</td>
</tr>
<tr>
<td>Address Search</td>
<td>Inquiry ID, Current Address, Zip code</td>
</tr>
<tr>
<td>Address Update</td>
<td>Inquiry ID, First name, Last name, Current Address, Zip code</td>
</tr>
<tr>
<td>Bullseye</td>
<td>Inquiry ID, First name, Last name, Current address, Zip code</td>
</tr>
<tr>
<td>Collection Report</td>
<td>Inquiry ID, First name, Last name, Current Address, Zip code</td>
</tr>
<tr>
<td>Connect Check</td>
<td>Inquiry ID, First name, Last name, Social security, Please see Connect Check Guidelines for more information</td>
</tr>
<tr>
<td>Connect Check Plus</td>
<td>Inquiry ID, First name, Last name, Social security, Current Address, Zip code Please see Connect Check Guidelines for more information</td>
</tr>
<tr>
<td>Cross View</td>
<td>Inquiry ID, First name, Last name, Social security, Current Address, City, State, Zip code</td>
</tr>
<tr>
<td>Employment Insight</td>
<td>Inquiry ID, First name, Last name, Current Address, City, State, Zip code</td>
</tr>
<tr>
<td>Healthcare Credit Profile</td>
<td>Inquiry ID, First name, Last name, Current Address, City, State, Zip code</td>
</tr>
</tbody>
</table>
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.

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
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.

When the file is validated, the preview pane is displayed. Click the Submit button to proceed.
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.

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.

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

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#### New Features

- **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 manage and update your users.

#### Batch Processing Services

Experian Access provides batch processing for Experian credit products. In just three easy steps, up to 5,000 credit inquiries can be processed at the same time.

### 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.

#### Batch Archive Search and Usage Reporting

**ATTENTION:** Your use of these archived consumer reports should be limited to the use for which the report was originally pulled and for no other purpose.

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.

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.

---

**Archive Search and Usage Reporting**

Please provide the information requested below. Fields marked with an asterisk (*) are required.

**Starting March 3, 2012** the following changes will go into effect on Access Usage and Archive Reports:
- Usage Reports (high-level detail on transaction data) will provide up to one year of historical data.
- Archive Reports (historical snapshots of reports) will be available for up to three months.

---

**ATTENTION:** Your use of these archived consumer reports should be limited to the use for which the report was originally pulled and for no other purpose.

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**We're Here to Help**

Visit our Help Center or contact our support team to receive assistance.

**Customer Support**

800.331.9914

Monday – Friday from 7am to 7pm

Phone hours are Central Time Zone.

**Technical Support**

800.954.7301

Monday – Friday from 7am to 8pm

Saturday & Sunday from 8am to 8pm

Phone hours are Central Time Zone.

**Email Support**
esupport@expedian.com
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:
- Welcome to Experian Access™

Product Inquiry Page:
- Credit Profile
- Employment Insight
- Instant Update
- Instant Prescreen

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.

Credit Profile Report

Please provide the information requested below. Fields marked with an asterisk (*) are required.

STEP 1: Inquiry Details

Billing Information:
- Access Subcode: [field]
- Set as default

Report Response Options:
- Report Format: [field]
- Enhanced
- Classic TTY

STEP 2: Ancillary Add-ons

Credit Score Disclosure Exception Notices:
- Residential Mortgage
- General Finance

Apply these settings to all my Subcodes

Save Changes  Default Settings

*Required Fields

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

**Credit Score Disclosure Exception Notices**

**Step 1: Inquiry Details**

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

**Step 2: Ancillary Add-ons**

- Click on the check box next to Residential Mortgage or General Finance.
- Choose the appropriate Risk Model from the drop down menu.
- Enter your company name and address information that you want to appear on the Disclosure Notices.
- 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

**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

Click on 'Save Changes'
Support
For additional Experian Access support, contact our Customer Support Center at 1800 831 5614 or our Technical Support Center at 1 800 854 7201.

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