Experian Access

User Guide

Contents

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.

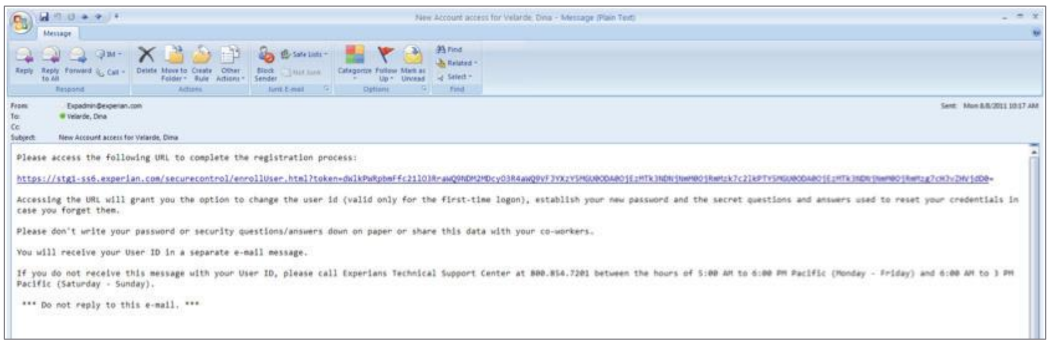
First-time user login overview

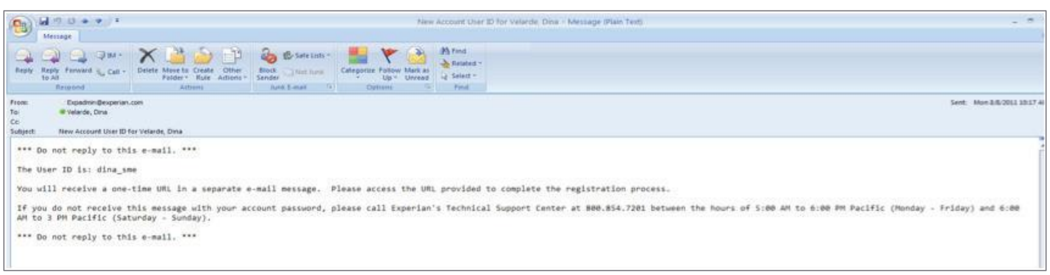
First-time user login

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.



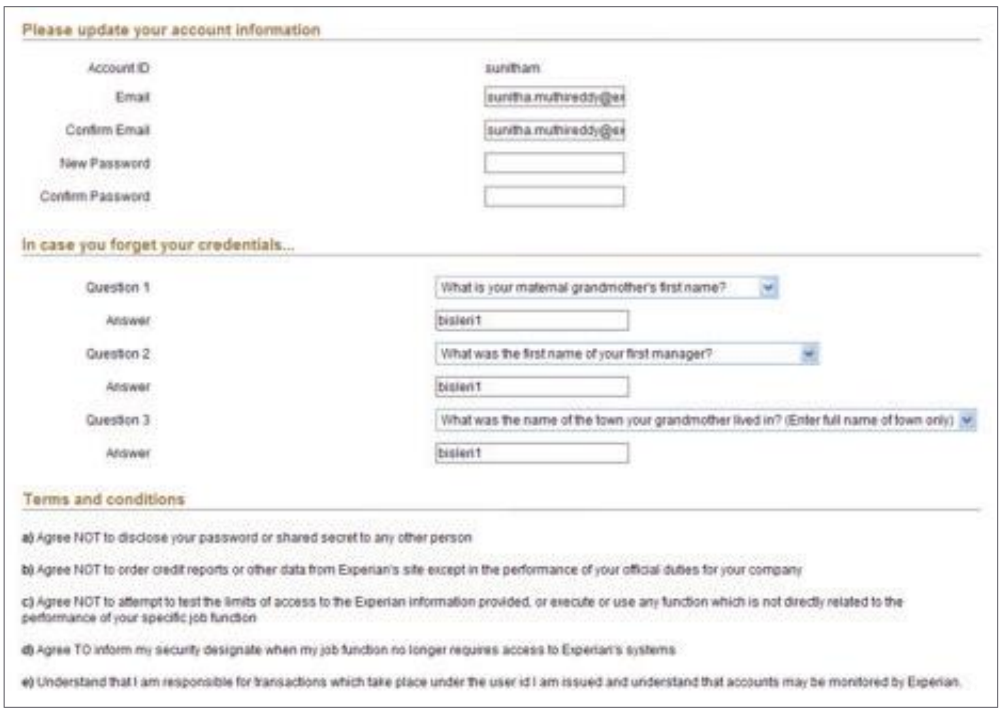


First-time user login

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

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

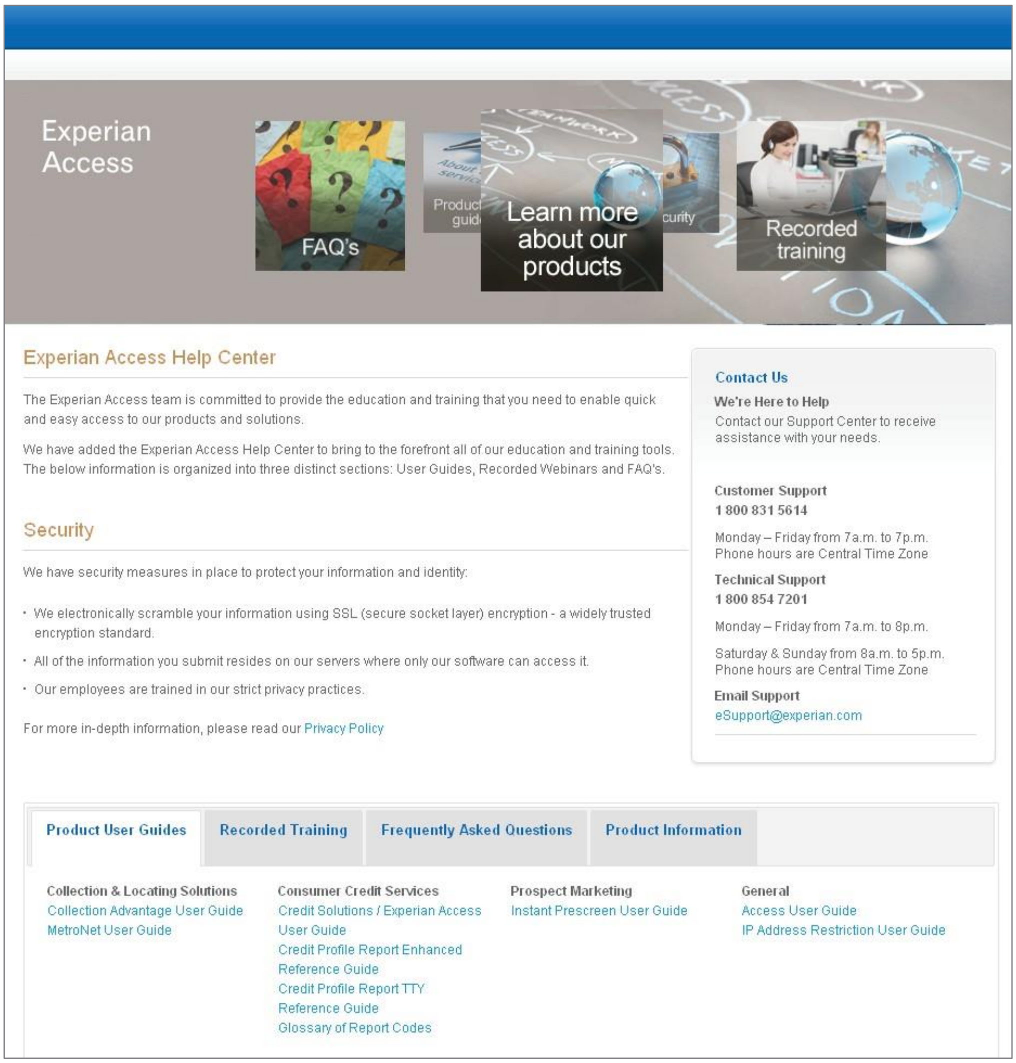
1. Change their user ID (optional).
2. Verify e-mail address — this step is critical for password resets and future changes to the user's account.
3. Create your secret questions — the user must select 3 questions and provide the answers to each of the questions. If the user forgets his or her password 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.



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-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 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℠

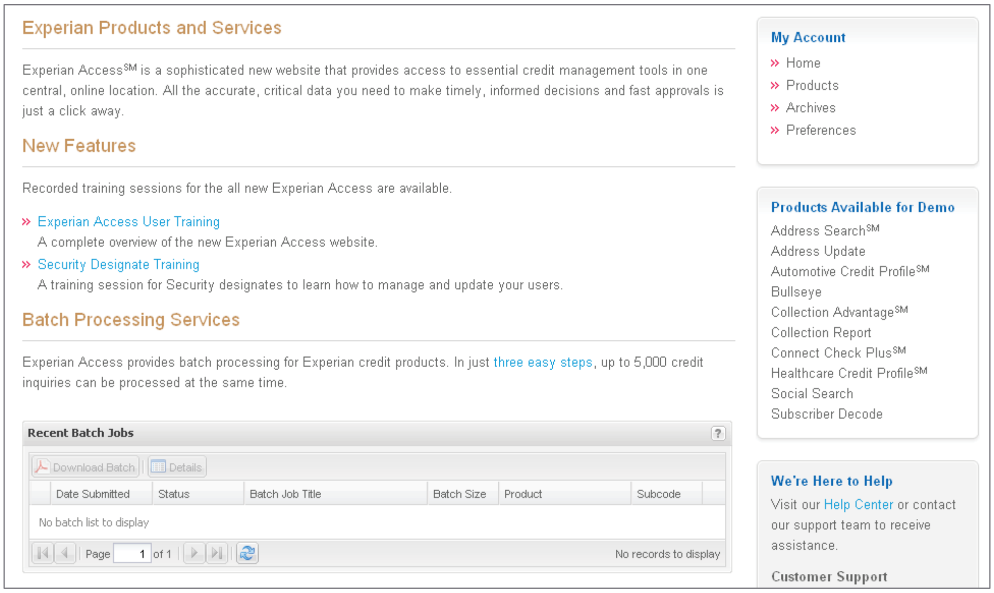
Behavioral

- 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



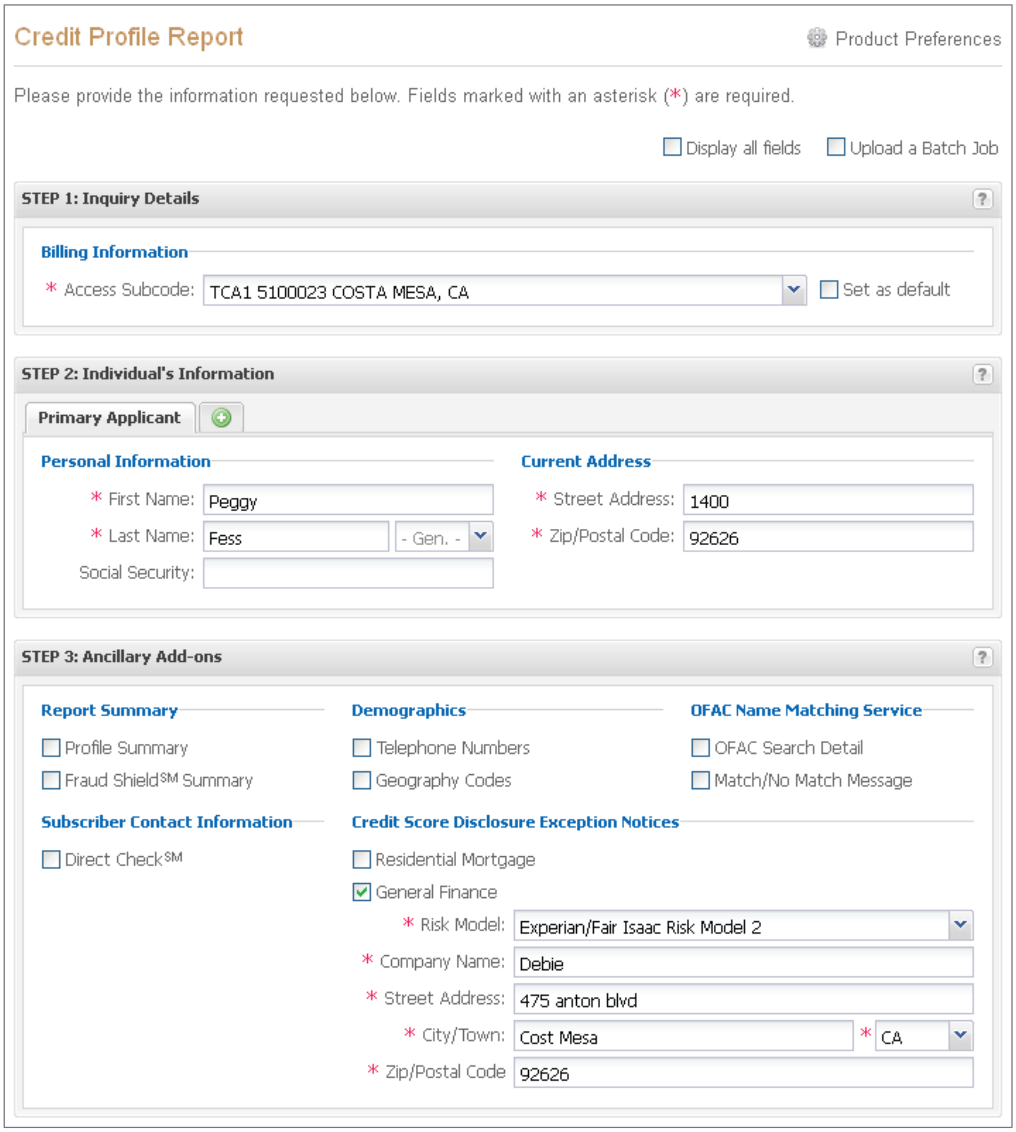
- News about new features and/or upcoming training sessions
- Batch Jobs — download recently submitted batch jobs
- User Groups — sign up for upcoming user groups

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

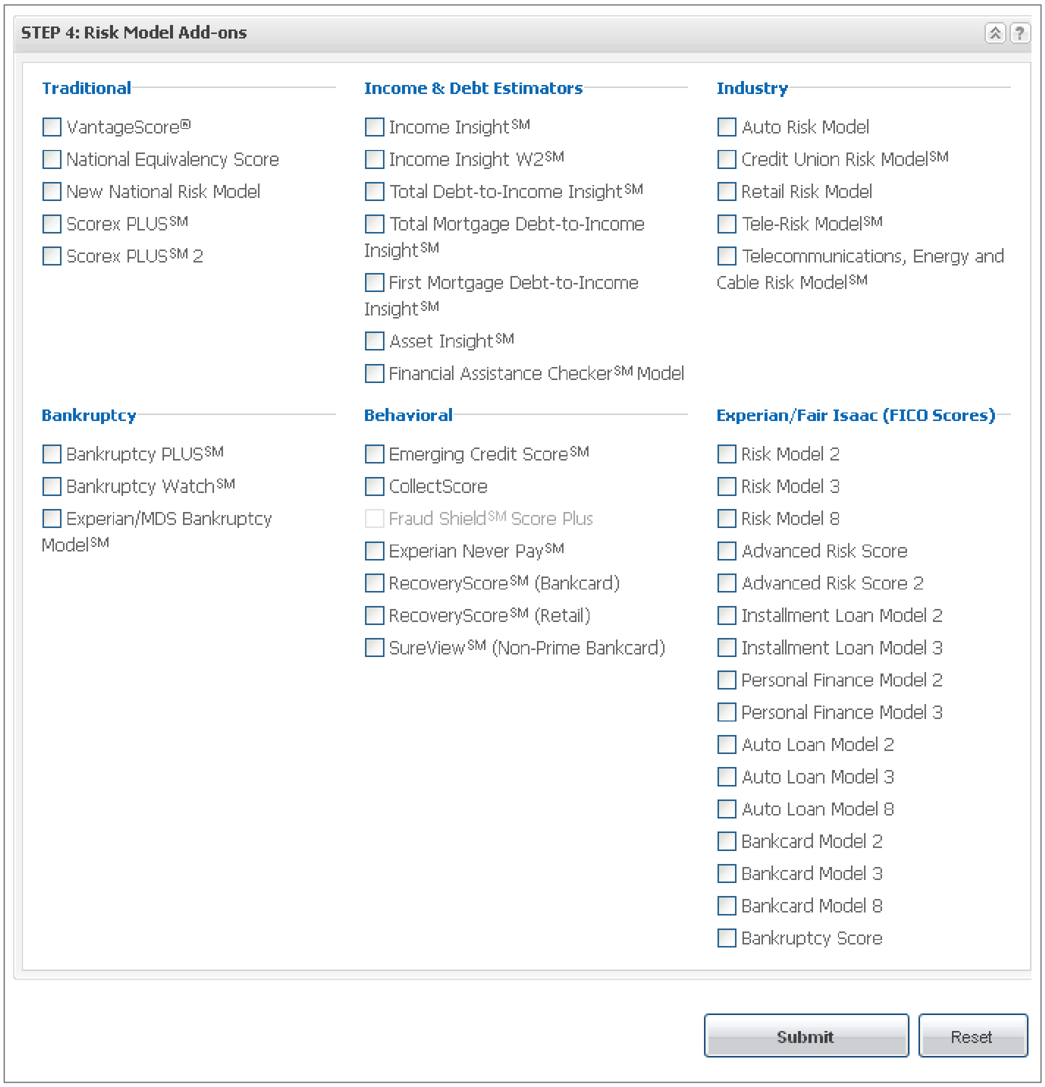
Consumer Credit — Credit Profile



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



STEP 4: Risk Model Add-ons

Traditional

- VantageScore®
- National Equivalency Score
- New 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)
- RecoveryScore℠ (Retail)
- SureView℠ (Non-Prime Bankcard)

Experian/Fair Isaac (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 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℠ 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 | Public Records | Creditors | Inquiries

02/13/2012 – 03:25:48 PM CT

Personal Information

Best Name	Other Name(s)	
PEGGY FESS	* PEGGY OPRIAN; * PEGGY SESS; ROBY A FESS; A KENNON FESS *Does not match inquiry	

Best Social Security number	Other Social Security number(s)	Date of Birth
* 666-11-9340 *Does not match inquiry		07/16/1973

Best Address	Other 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	* 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 Employer(s)
SANTA ANA UNIFIED SCHOO 1601 E. CHESTNUT AVE SANTA ANA CA 92701 Reported 04/2011 by Inquiry	HOAG MEMORIAL Reported 03/2006 by Inquiry

Messages

Back to top

Informational Messages

Type	Message
	0335 F 08TOO MANY INQUIRIES LAST 12 MONTHS
	0335 V 08TOO MANY INQUIRIES LAST 12 MONTHS

Score Summary

Back to top

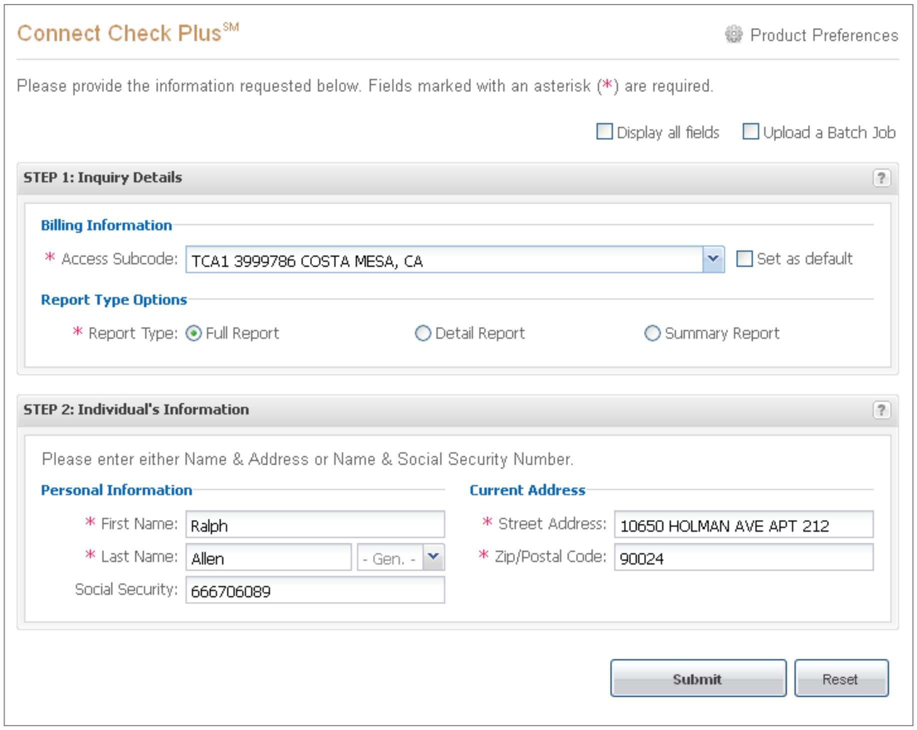
Risk Model	Score	Code	Score Factor Description
Experian/Fair, Isaac Risk Model V2 (Score range: 300 - 850)	548	38 10 02 18	Serious delinquency and public record or collection filed Ratio of balance to limit on bank revolving or other rev accts too high Level of delinquency on accounts Number of accounts with delinquency
Experian/Fair, Isaac Auto Model V2 (Score range: 250 - 900)	548	38 10 02 18	Serious delinquency and public record or collection filed Ratio of balance to limit on bank revolving or other rev accts too high Level of delinquency on accounts Number of accounts with delinquency
Experian/Fair, Isaac Risk Model (Score range: 300 - 850)	570	38 18 10 13	Serious delinquency and public record or collection filed Number of accounts delinquent Proportion of balance to high credit on bk revolvg or all revolvg accts Length of time (or unknown time) since account delinquency

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℠

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: TCA1 3999786 COSTA MESA, CA | Set as default

Report Type Options

* Report Type: Full Report | Detail Report | Summary Report

STEP 2: Individual's Information

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

Personal Information

* First Name: Ralph
* Last Name: Allen | - Gen. -
Social Security: 666706089

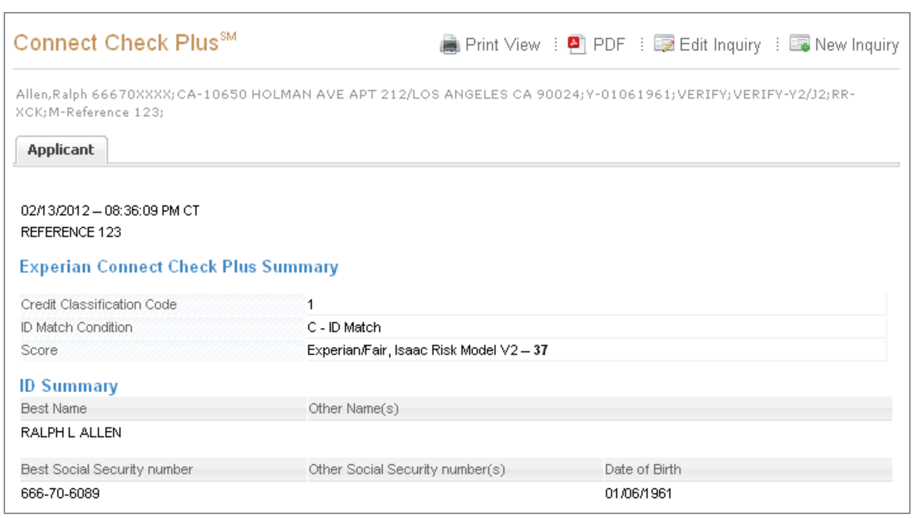
Current Address

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

Submit | Reset

**Required Fields*

Response Screen


Connect Check Plus℠

Print View | PDF | Edit Inquiry | New Inquiry

Allen,Ralph 66670XXXX;CA-10650 HOLMAN AVE APT 212/LOS ANGELES CA 90024;Y-01061961;VERIFY;VERIFY-Y2/J2;RR-XCK;M-Reference 123;

Applicant

02/13/2012 – 08:36:09 PM CT
REFERENCE 123

Experian Connect Check Plus Summary

Credit Classification Code	1
ID Match Condition	C - ID Match
Score	Experian/Fair, Isaac Risk Model V2 – **37**

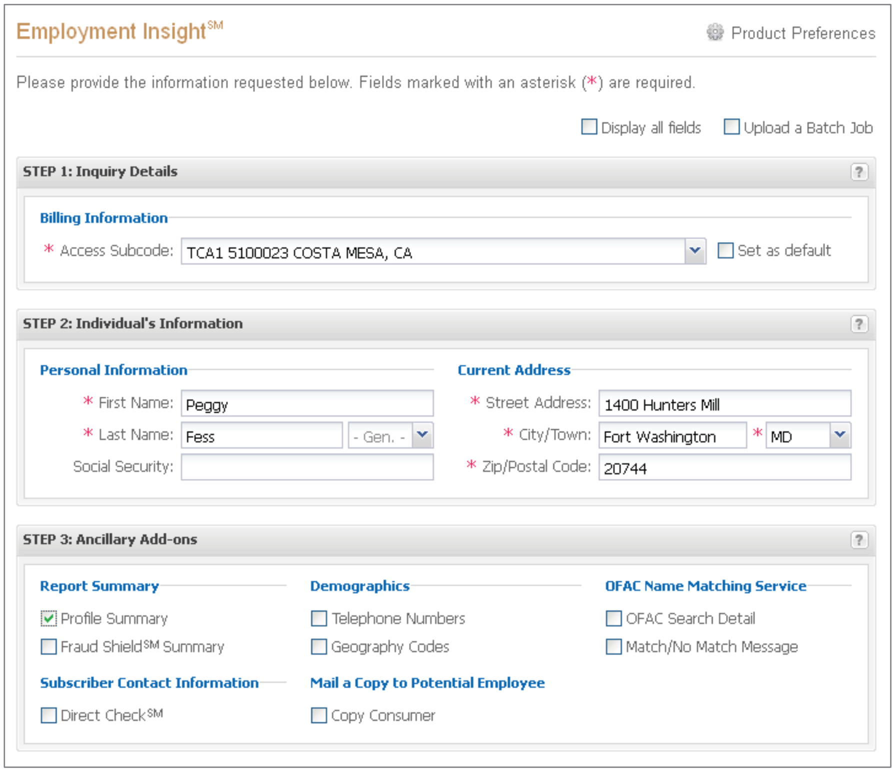
ID Summary

Best Name	Other Name(s)
RALPH L ALLEN	

Best Social Security number	Other Social Security number(s)	Date of Birth
666-70-6089		01/06/1961

Consumer Credit—Employment Insight℠

Inquiry Screen



Employment Insight℠ 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: TCA1 5100023 COSTA MESA, CA Set as default

STEP 2: Individual's Information

Personal Information

* First Name: Peggy
* Last Name: Fess - Gen. -
Social Security:

Current Address

* Street Address: 1400 Hunters Mill
* City/Town: Fort Washington * MD
* Zip/Postal Code: 20744

STEP 3: Ancillary Add-ons

Report Summary

Profile Summary
Fraud Shield℠ Summary

Demographics

Telephone Numbers
Geography Codes

OFAC Name Matching Service

OFAC Search Detail
Match/No Match Message

Subscriber Contact Information

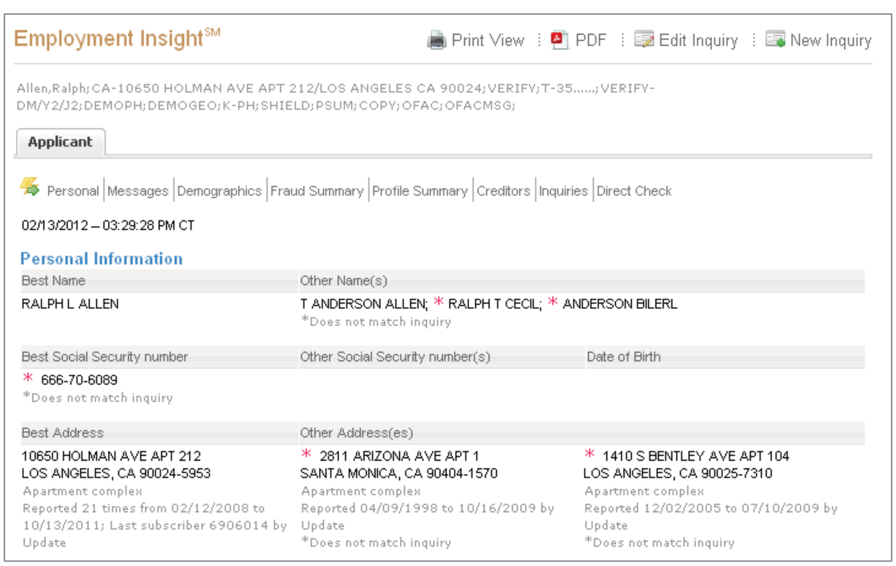
Direct Check℠

Mail a Copy to Potential Employee

Copy Consumer

*Required Fields

Response Screen



Employment Insight℠ Print View PDF Edit Inquiry New Inquiry

Allen,Ralph;CA-10650 HOLMAN AVE APT 212/LOS ANGELES CA 90024;VERIFY;T-35......;VERIFY-DM/Y2/J2;DEMOPH;DEMOGEO;K-PH;SHIELD;PSUM;COPY;OFAC;OFACMSG;

Applicant

Personal | Messages | Demographics | Fraud Summary | Profile Summary | Creditors | Inquiries | Direct Check

02/13/2012 – 03:29:28 PM CT

Personal Information

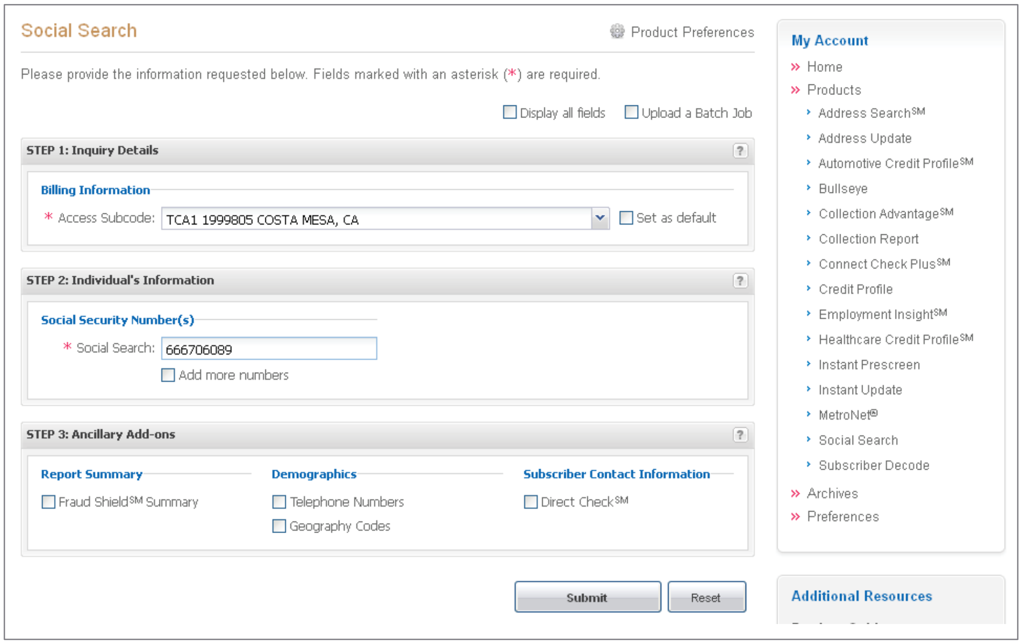
Best Name	Other Name(s)	
RALPH L ALLEN	T ANDERSON ALLEN; * RALPH T CECIL; * ANDERSON BILERL *Does not match inquiry	

Best Social Security number	Other Social Security number(s)	Date of Birth
* 666-70-6089 *Does not match inquiry		

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

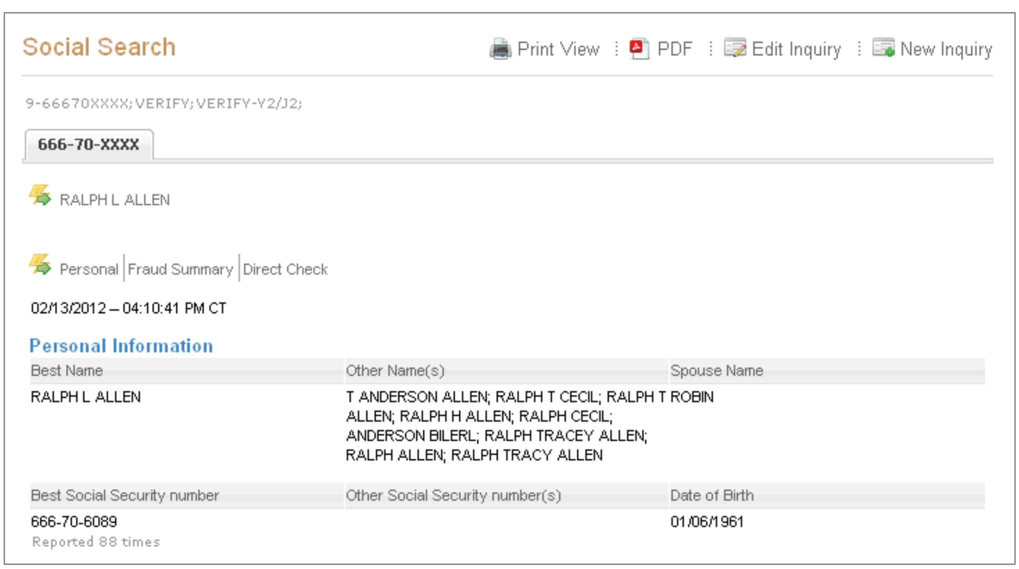
Consumer Credit — Social Search

Inquiry Screen



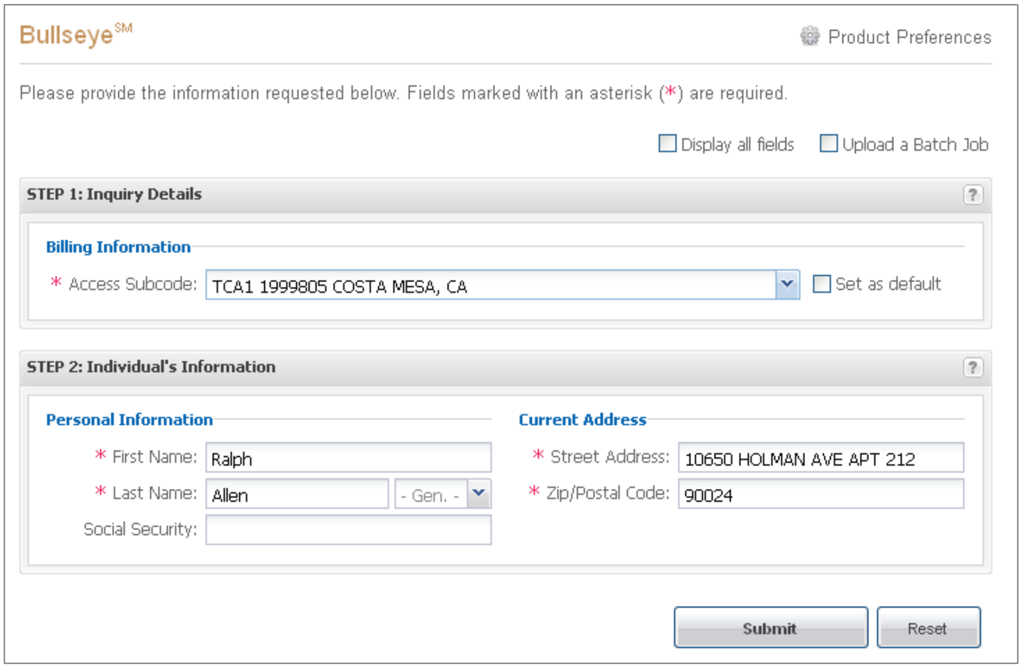
*Required Fields

Response Screen



Consumer Credit Services — Bullseye

Inquiry Screen



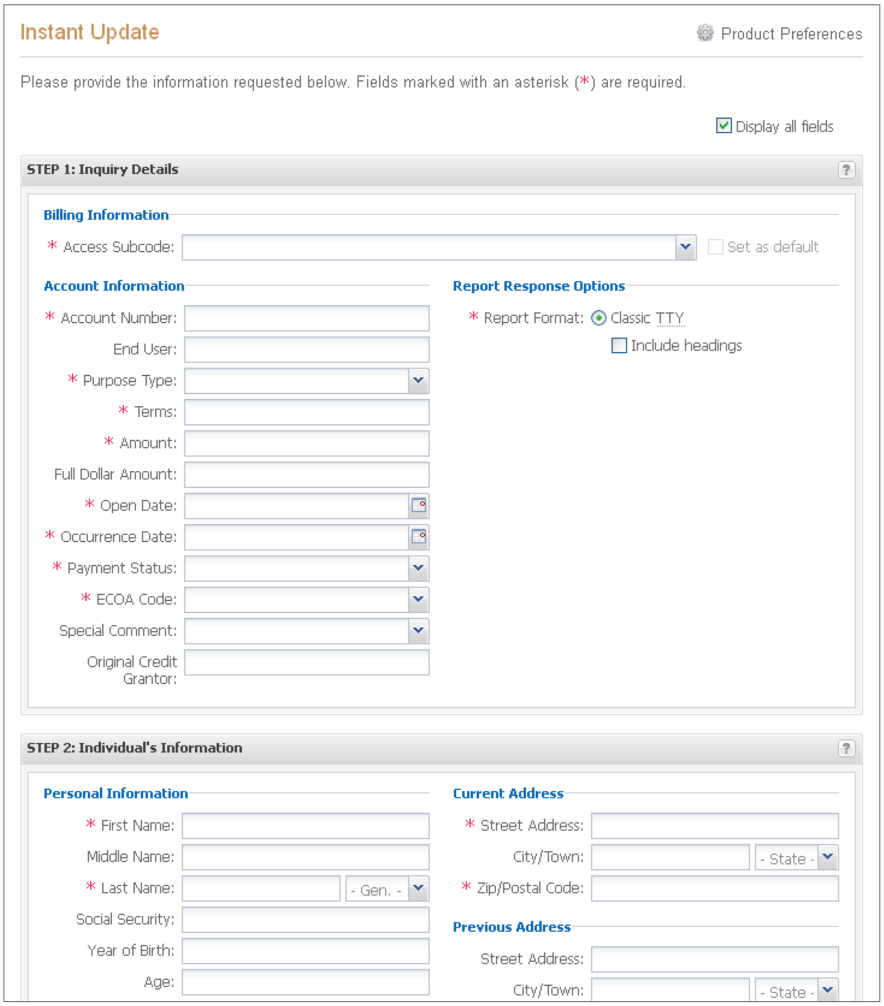
*Required Fields

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 900245953

 ----------------------------------- TRADES -----------------------------------
 SUBSCRIBER                        OPEN    AMT-TYP1    AMT-TYP2 ACCTCOND   PYMT STATUS
 SUB#    KOB TYP TRM ECOA BALDATE   BALANCE  PYMT LEVEL MOS REV   PYMT HISTORY
 ACCOUNT #                LAST PD   MONTH PAY   PAST DUE  MAXIMUM     BY MONTH

*EXPERIAN                      7-01    $2,000-C                                CHARGOFF
 5991317 50 UNS  10   0  2-05-12                 2-12       ( 1) L
 123456

 END -- EXPERIAN BULLSEYE
```

Consumer Credit Services—Instant Update

Inquiry Screen

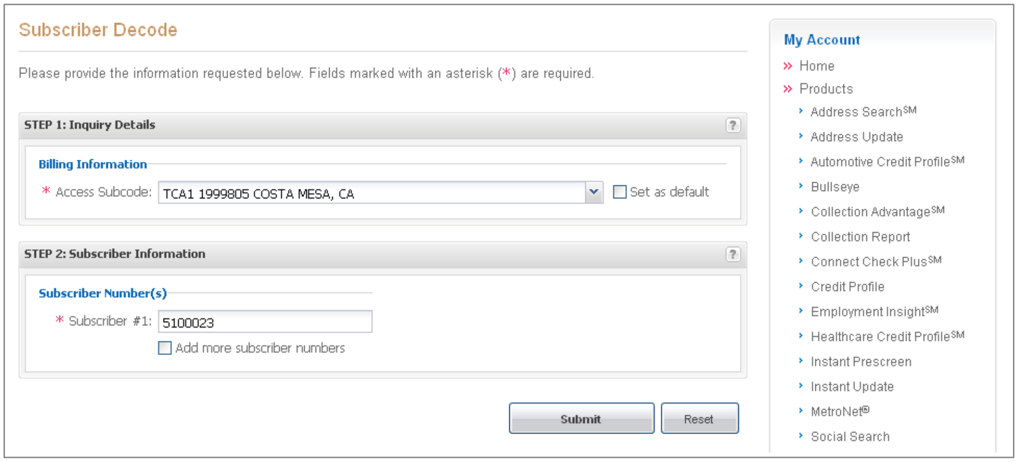


*Required Fields

Response Screen

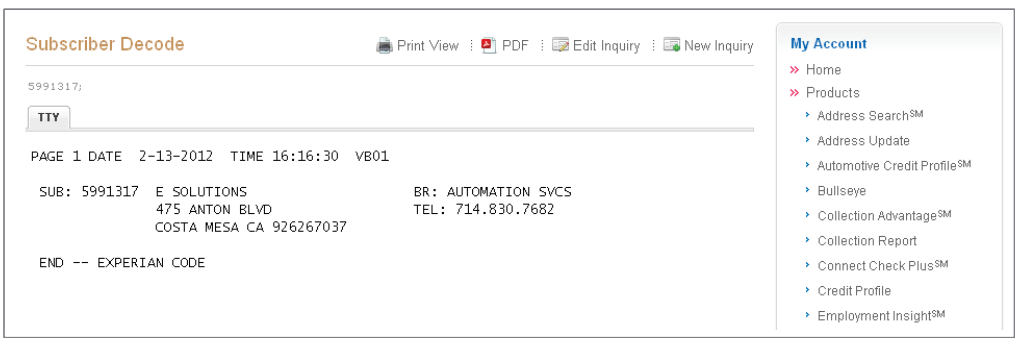
Consumer Credit Services — Subscriber Decode

Inquiry Screen



**Required Fields*

Response Screen



Collection and Locating Solutions — Address Search℠

Inquiry Screen

Address Search℠ 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: TCA1 1999805 COSTA MESA, CA ☐ Set as default

STEP 2: Individual's Information

Current Address

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

STEP 3: Ancillary Add-ons

Report Summary

☑ Fraud Shield℠ Summary

Response Screen

Address Search℠ Print View | PDF | Edit Inquiry | New Inquiry

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

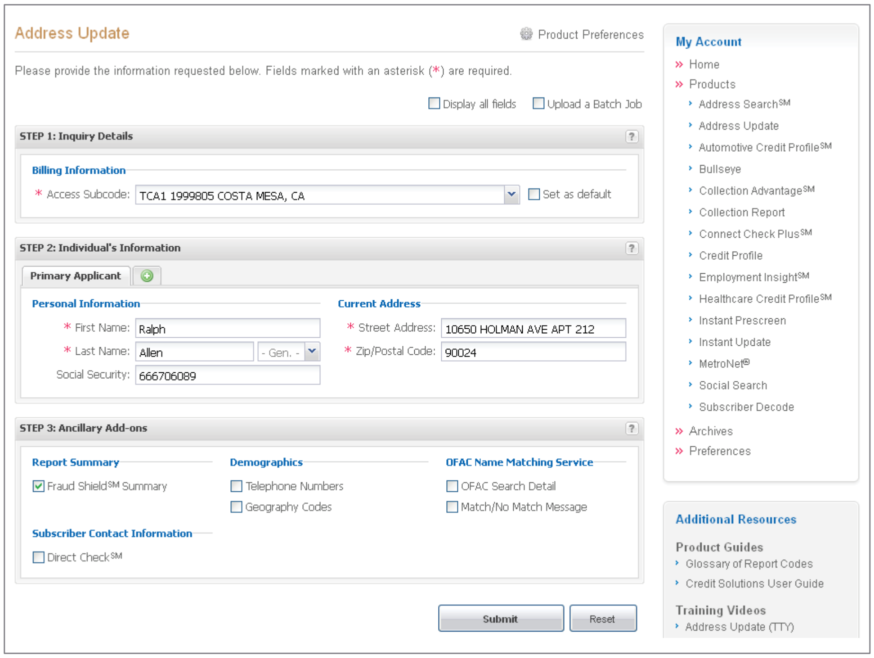
Best Name	Other Name(s)	Spouse Name
RALPH L ALLEN	T ANDERSON ALLEN; RALPH T CECIL; RALPH T ROBIN ALLEN; RALPH H ALLEN; RALPH CECIL; ANDERSON BILERL; RALPH TRACEY ALLEN; RALPH ALLEN; RALPH TRACY ALLEN	

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

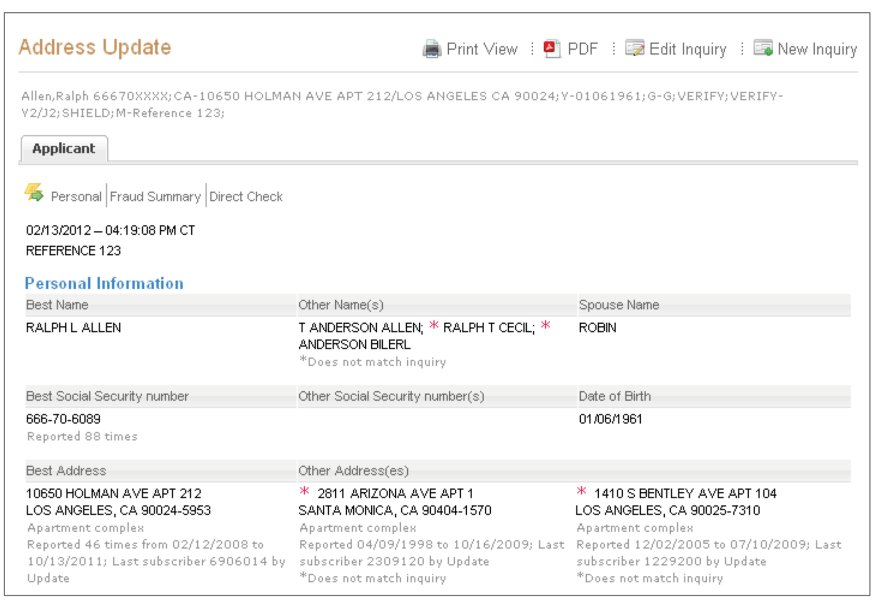
Collection and Locating Solutions — Address Update

Inquiry Screen



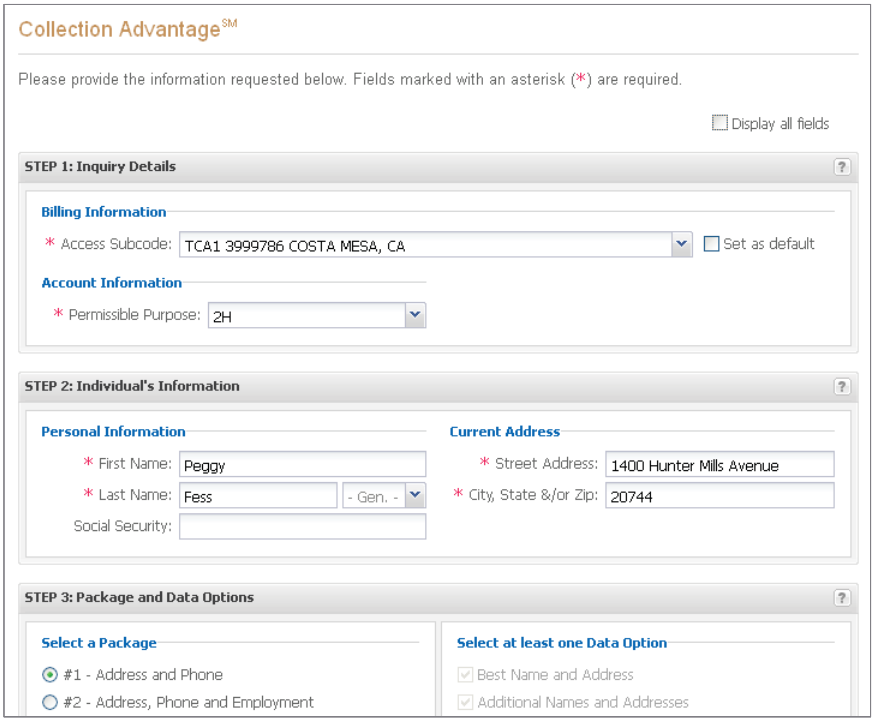
*Required Fields

Response Screen



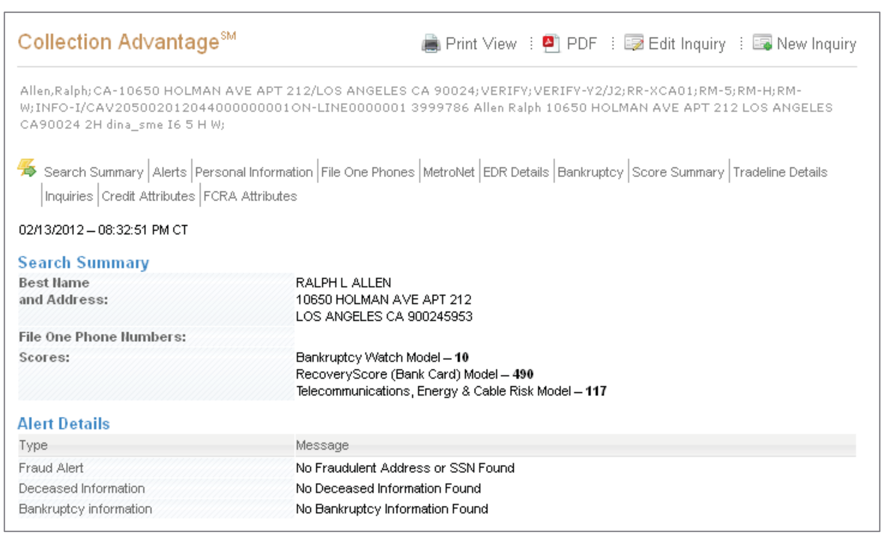
Collection and Locating Solutions — Collection Advantage

Inquiry Screen



**Required Fields*

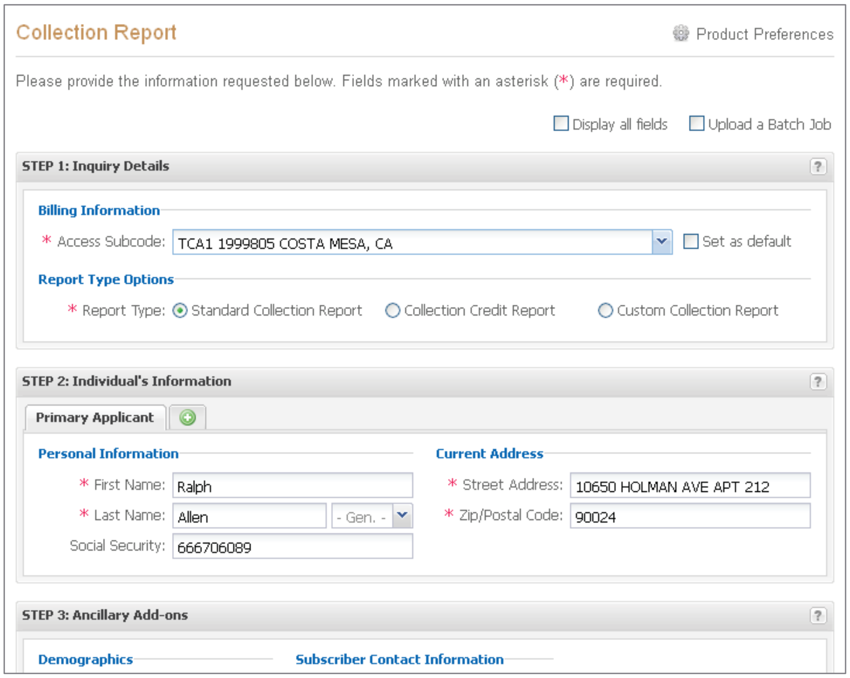
Response Screen



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 requested below. Fields marked with an asterisk (*) are required.

☐ Display all fields ☐ Upload a Batch Job

STEP 1: Inquiry Details

Billing Information

* Access Subcode: TCA1 1999805 COSTA MESA, CA ☐ Set as default

Report Type Options

* Report Type: ◉ Standard Collection Report ○ Collection Credit Report ○ Custom Collection Report

STEP 2: Individual's Information

Primary Applicant

Personal Information

* First Name: Ralph

* Last Name: Allen - Gen. -

Social Security: 666706089

Current Address

* Street Address: 10650 HOLMAN AVE APT 212

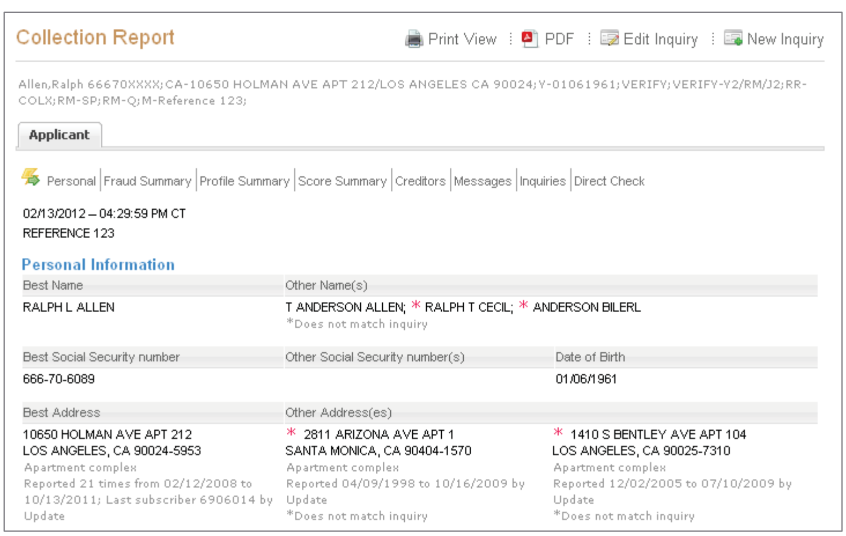
* Zip/Postal Code: 90024

STEP 3: Ancillary Add-ons

Demographics **Subscriber Contact Information**

**Required Fields*

Response Screen



Collection Report — Print View | PDF | Edit Inquiry | New Inquiry

Allen,Ralph 66670XXXX;CA-10650 HOLMAN AVE APT 212/LOS ANGELES CA 90024;Y-01061961;VERIFY;VERIFY-Y2/RM/J2;RR-COLX;RM-SP;RM-Q;M-Reference 123;

Applicant

Personal | Fraud Summary | Profile Summary | Score Summary | Creditors | Messages | Inquiries | Direct Check

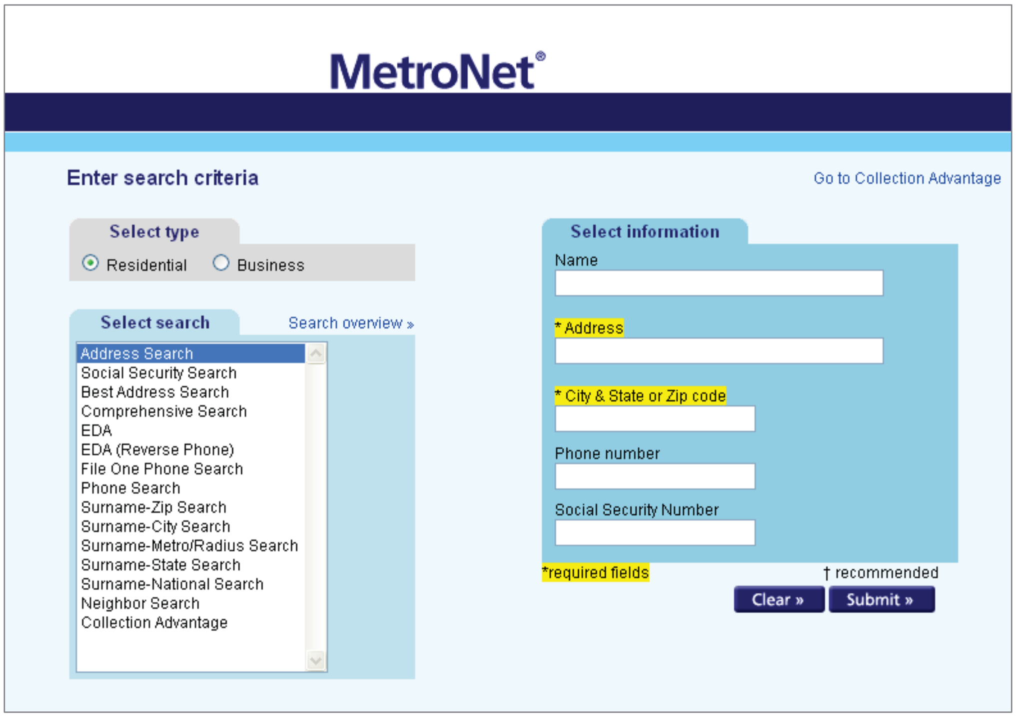
02/13/2012 – 04:29:59 PM CT
REFERENCE 123

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 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

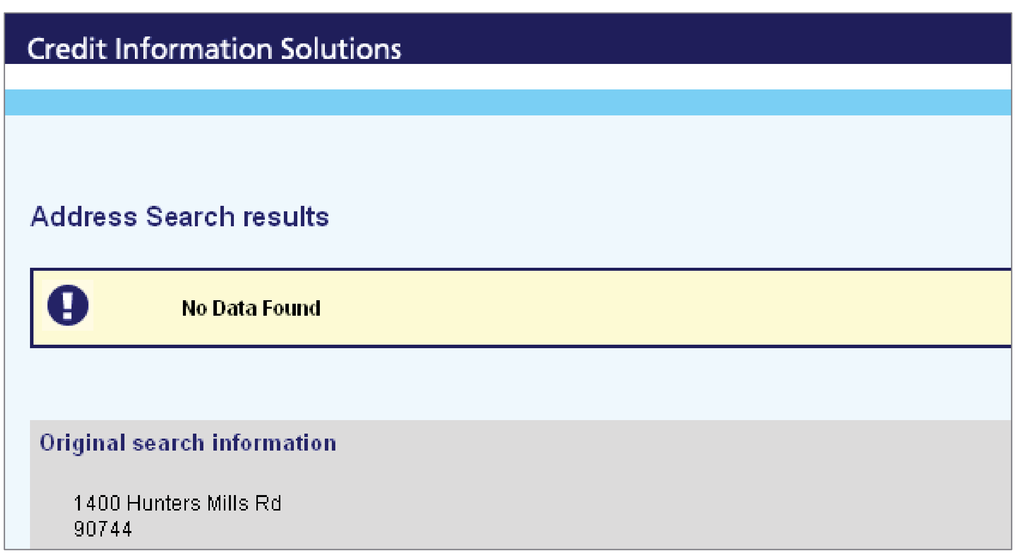
Collection and Locating Solutions — MetroNet℠

Inquiry Screen



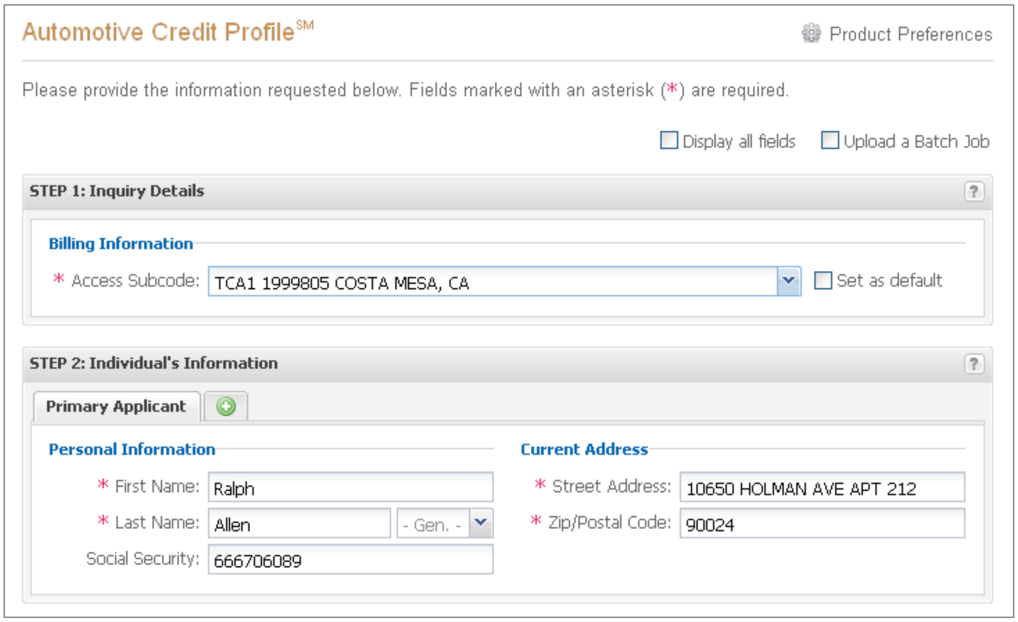
**Required Fields*

Response Screen



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: TCA1 1999805 COSTA MESA, CA | Set as default

STEP 2: Individual's Information

Primary Applicant

Personal Information

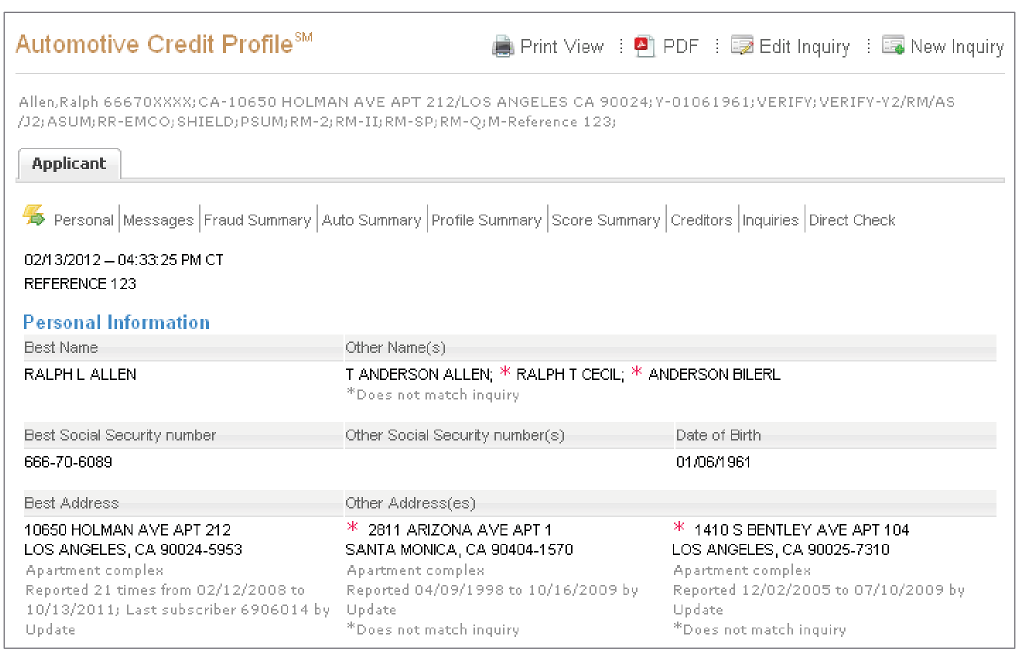
* First Name: Ralph
* Last Name: Allen | - Gen. -
Social Security: 666706089

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

Allen,Ralph 66670XXXX;CA-10650 HOLMAN AVE APT 212/LOS ANGELES CA 90024;Y-01061961;VERIFY;VERIFY-Y2/RM/AS /J2;ASUM;RR-EMCO;SHIELD;PSUM;RM-2;RM-II;RM-SP;RM-Q;M-Reference 123;

Applicant

Personal | Messages | Fraud Summary | Auto Summary | Profile Summary | Score Summary | Creditors | Inquiries | Direct Check

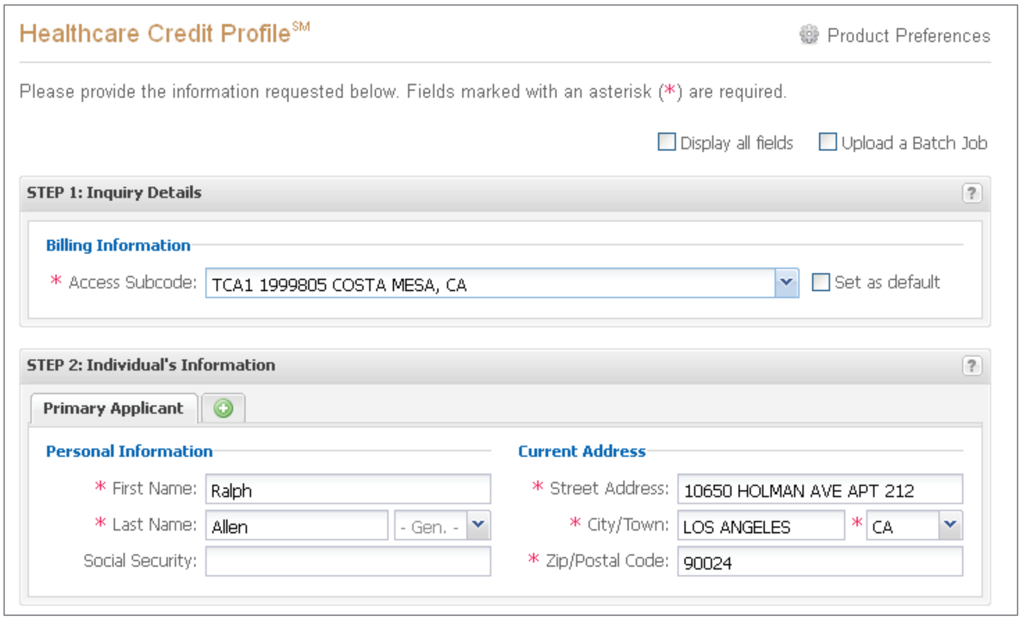
02/13/2012 – 04:33:25 PM CT
REFERENCE 123

Personal Information

Best Name	Other Name(s)	
RALPH L ALLEN	T ANDERSON ALLEN; * RALPH T CECIL; * 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 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 Profile℠

Inquiry Screen



Healthcare 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: TCA1 1999805 COSTA MESA, CA Set as default

STEP 2: Individual's Information

Primary Applicant

Personal Information

* First Name: Ralph

* Last Name: Allen - Gen. -

Social Security:

Current Address

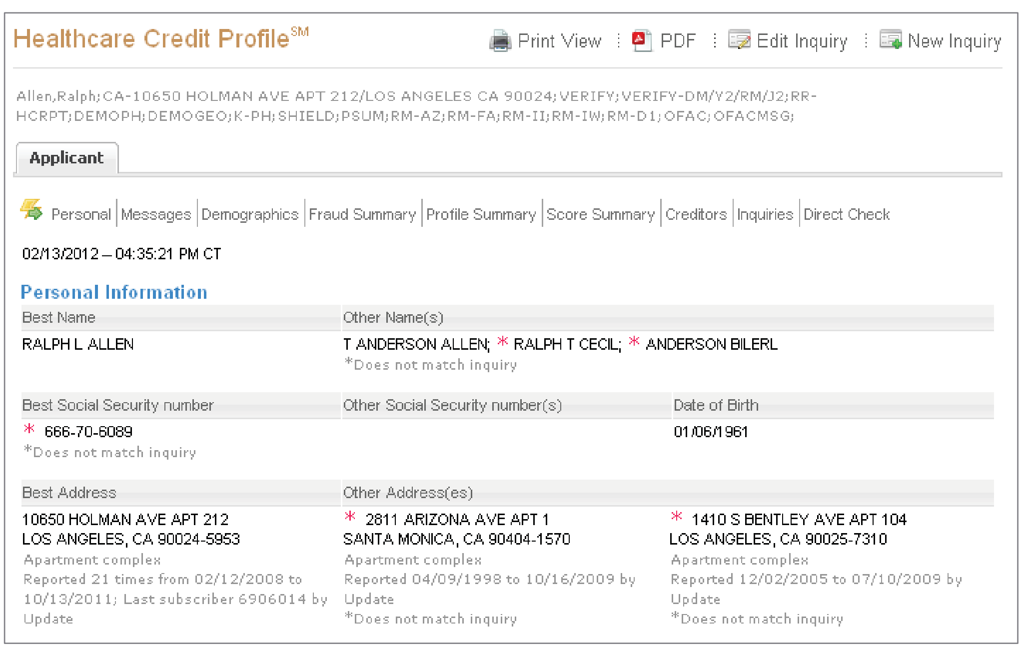
* Street Address: 10650 HOLMAN AVE APT 212

* City/Town: LOS ANGELES * CA

* Zip/Postal Code: 90024

*Required Fields

Response Screen



Healthcare Credit Profile℠ Print View PDF Edit Inquiry New Inquiry

Allen,Ralph;CA-10650 HOLMAN AVE APT 212/LOS ANGELES CA 90024;VERIFY;VERIFY-DM/Y2/RM/J2;RR-HCRPT;DEMOPH;DEMOGEO;K-PH;SHIELD;PSUM;RM-AZ;RM-FA;RM-II;RM-IW;RM-D1;OFAC;OFACMSG;

Applicant

Personal | Messages | Demographics | Fraud Summary | Profile Summary | Score Summary | Creditors | Inquiries | Direct Check

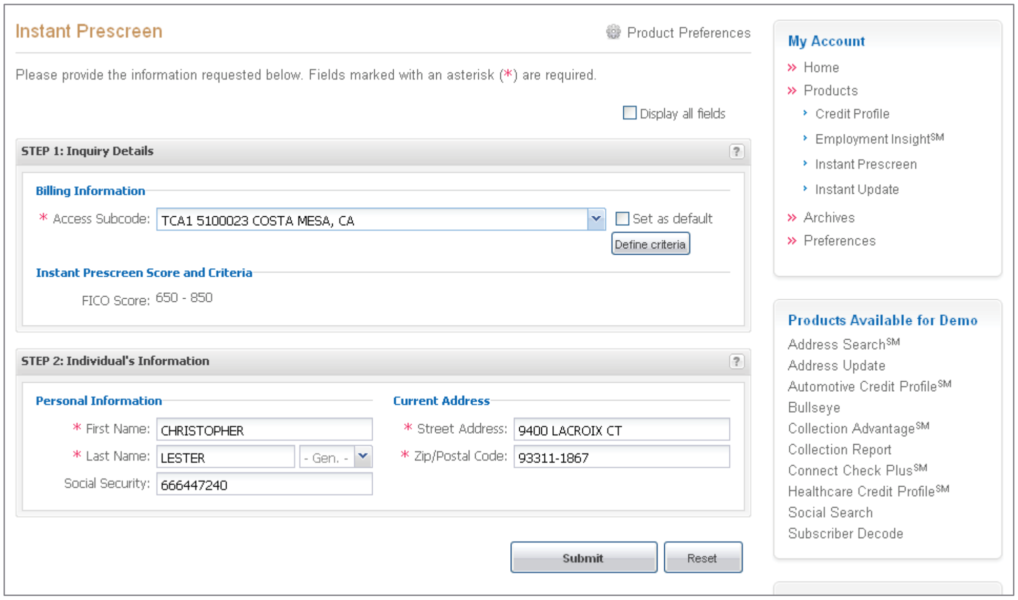
02/13/2012 – 04:35:21 PM CT

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

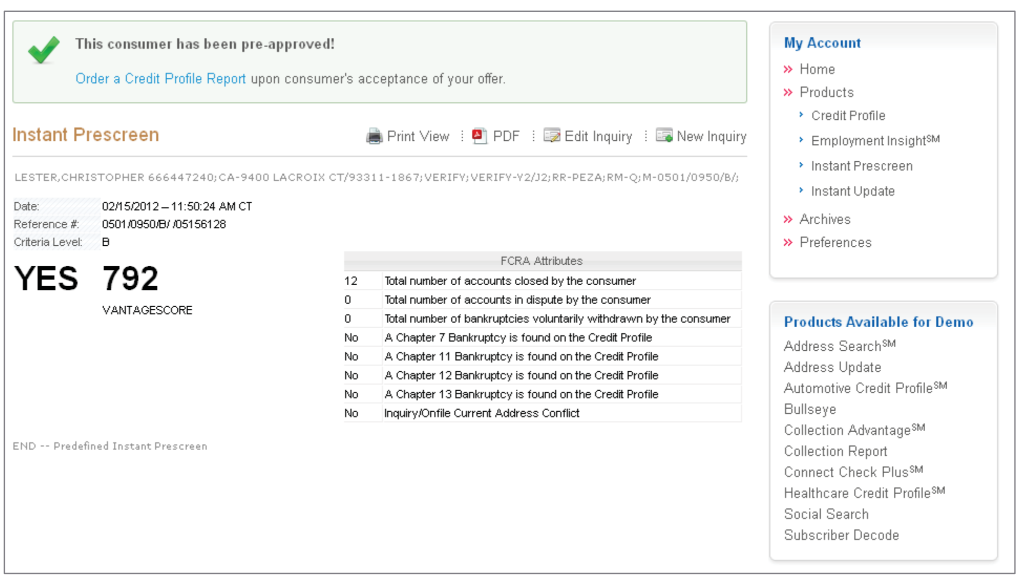
Prospect Marketing—Instant Prescreen

Inquiry Screen



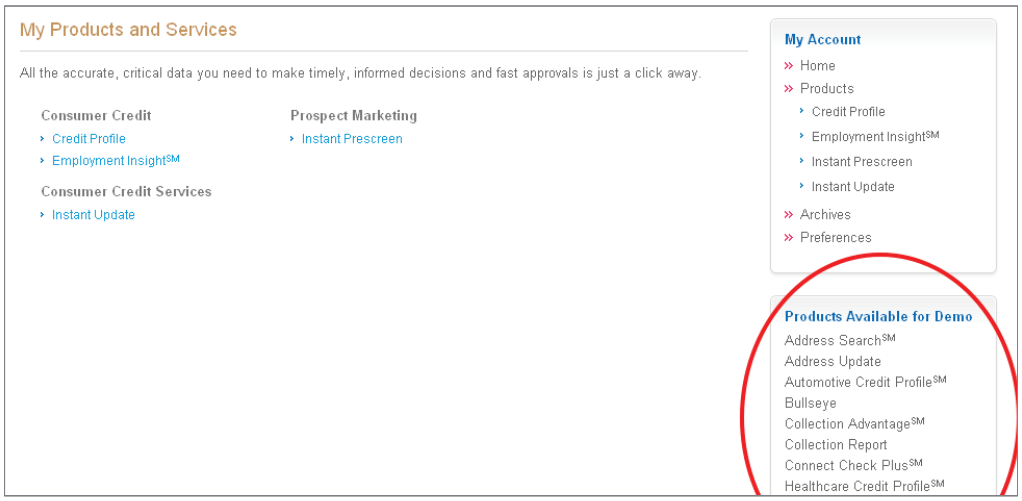
**Required Fields*

Response Screen

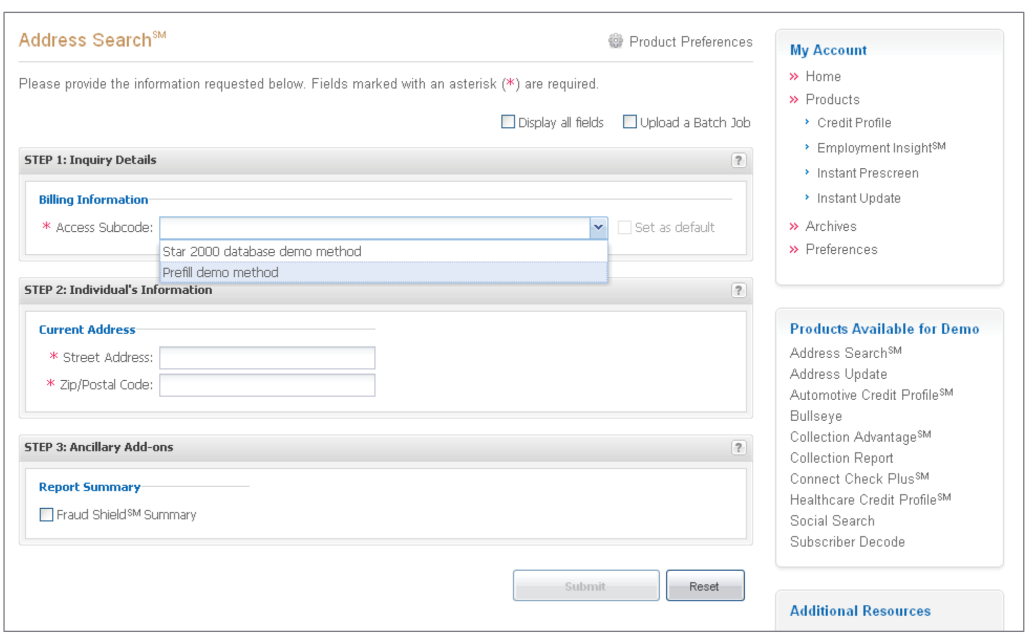


Product demonstration

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.

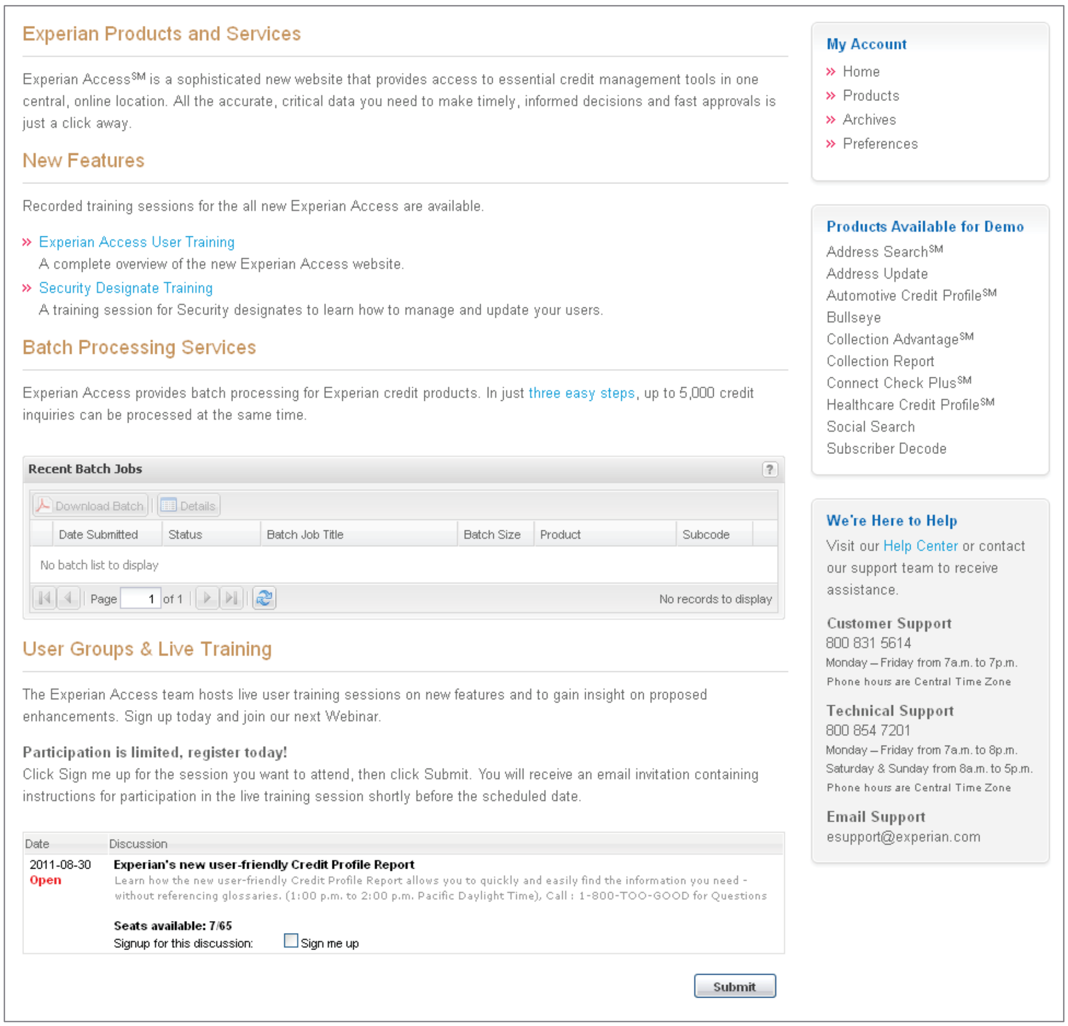


Experian Access batch processing overview

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.

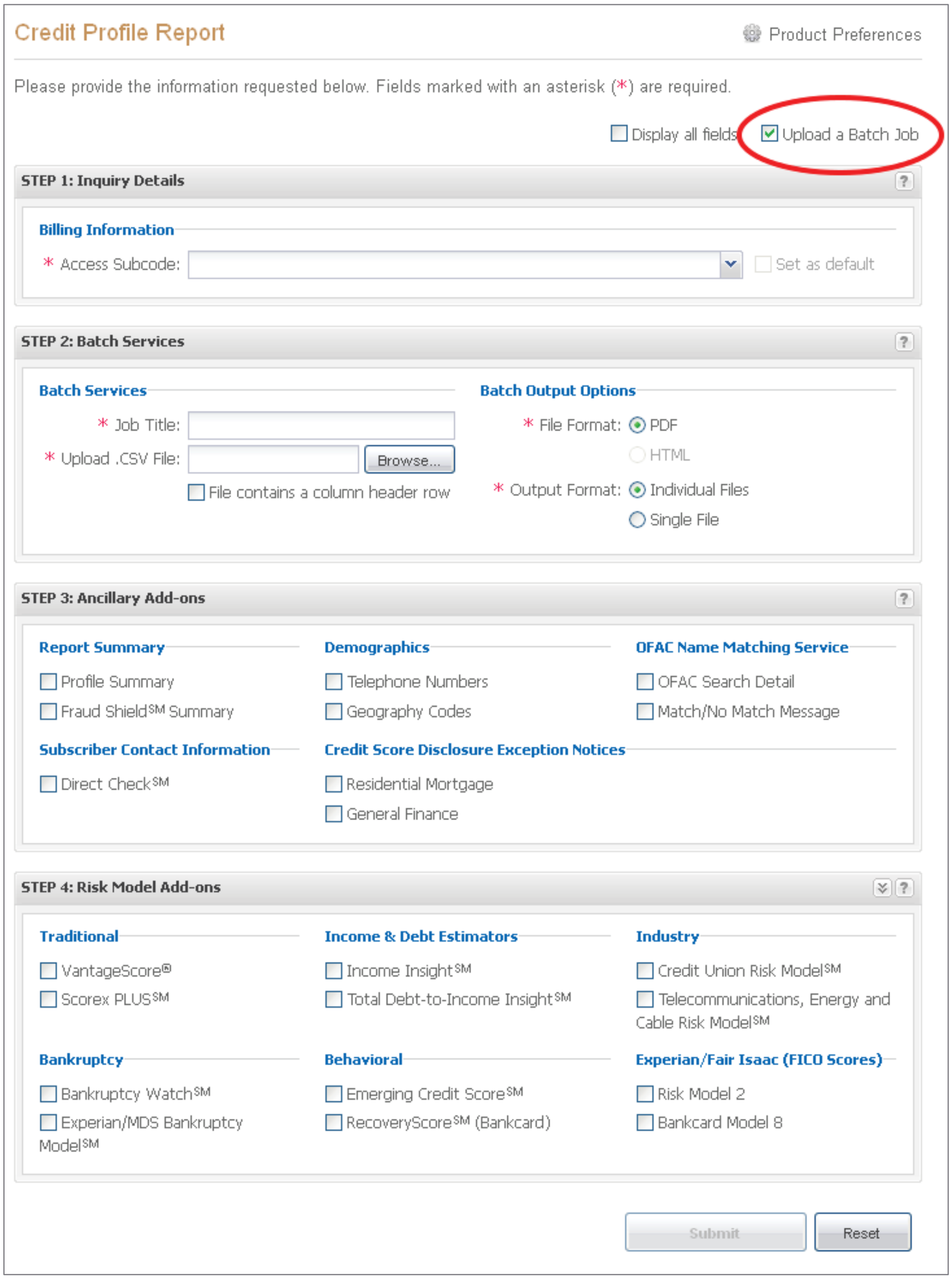
Home Tab/Batch Services

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



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.



Formatting your batch file correctly

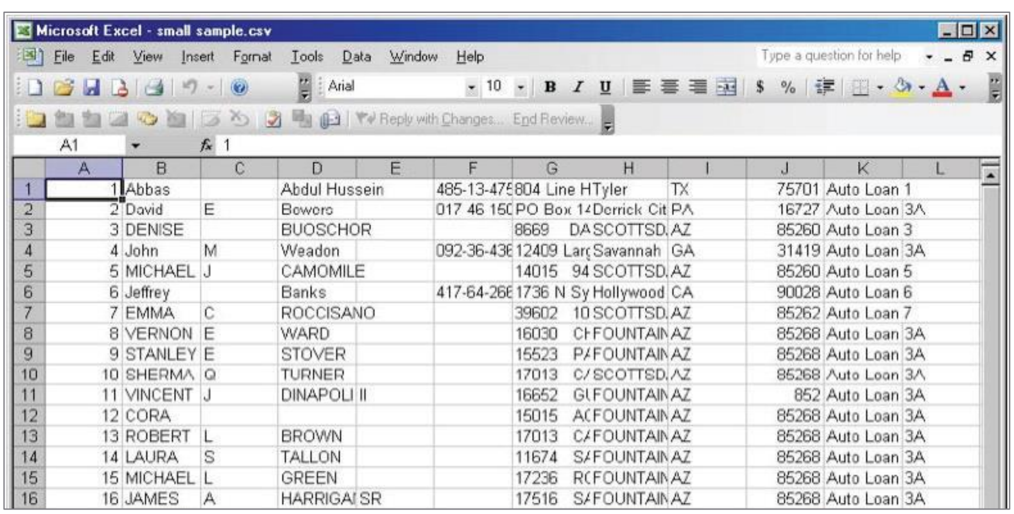
1. File must be in .csv format

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 #	Field name	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
Column 4 (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
Column 7 (G in the example screen shot below)	Current address	Alphanumeric only including spaces, dashes (-), single quotes ('), # or /
Column 8 (H in the example screen shot below)	City	Alpha only including spaces
Column 9 (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



	A	B	C	D	E	F	G	H	I	J	K	L
1	1	Abbas		Abdul Hussein		485-13-475	804 Line H	Tyler	TX	75701	Auto Loan	1
2	2	David	E	Bowers		017 46 150	PO Box 14	Derrick Cit	PA	16727	Auto Loan	3A
3	3	DENISE		BUOSCHOR			8669 DA	SCOTTSD.	AZ	85260	Auto Loan	3
4	4	John	M	Weadon		092-36-436	12409 Larg	Savannah	GA	31419	Auto Loan	3A
5	5	MICHAEL	J	CAMOMILE			14015 94	SCOTTSD.	AZ	85260	Auto Loan	5
6	6	Jeffrey		Banks		417-64-266	1736 N Sy	Hollywood	CA	90028	Auto Loan	6
7	7	EMMA	C	ROCCISANO			39602 10	SCOTTSD.	AZ	85262	Auto Loan	7
8	8	VERNON	E	WARD			16030 CH	FOUNTAIN	AZ	85268	Auto Loan	3A
9	9	STANLEY	E	STOVER			15523 PA	FOUNTAIN	AZ	85268	Auto Loan	3A
10	10	SHERMA	Q	TURNER			17013 CA	SCOTTSD.	AZ	85268	Auto Loan	3A
11	11	VINCENT	J	DINAPOLI	II		16652 GL	FOUNTAIN	AZ	852	Auto Loan	3A
12	12	CORA					15015 AC	FOUNTAIN	AZ	85268	Auto Loan	3A
13	13	ROBERT	L	BROWN			17013 CA	FOUNTAIN	AZ	85268	Auto Loan	3A
14	14	LAURA	S	TALLON			11674 SA	FOUNTAIN	AZ	85268	Auto Loan	3A
15	15	MICHAEL	L	GREEN			17236 RC	FOUNTAIN	AZ	85268	Auto Loan	3A
16	16	JAMES	A	HARRIGA	SR		17516 SA	FOUNTAIN	AZ	85268	Auto Loan	3A

Required Fields by Product

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

Product	Required Fields
Credit Profile	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
Connect Check	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

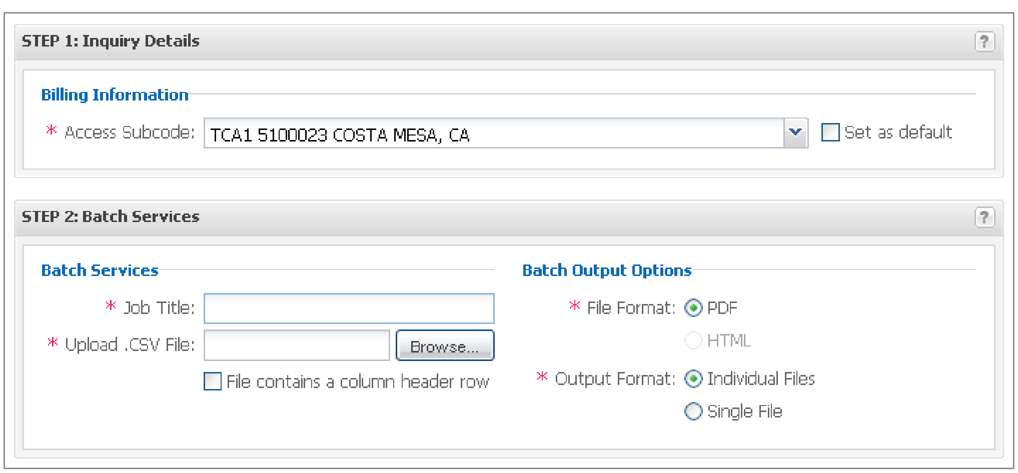
ii. Single Files — A ZIP file containing multiple .HTML or .PDF individual files. These individual files are identified/named with the Inquiry ID, last name, and first name. 1DOEJOHN.HTML or 1DOEJOHN.PDF.

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.

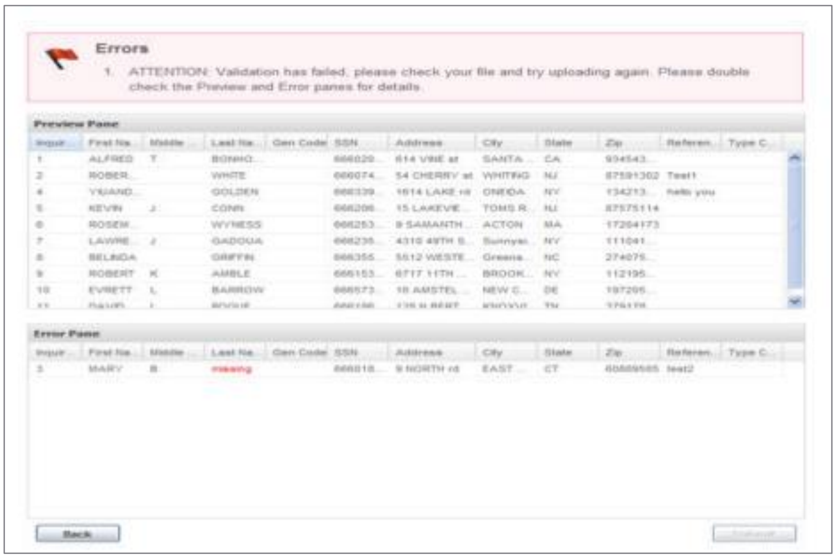
b. Please note that all selections will be applied to each consumer in the .csv file.

Click on Submit

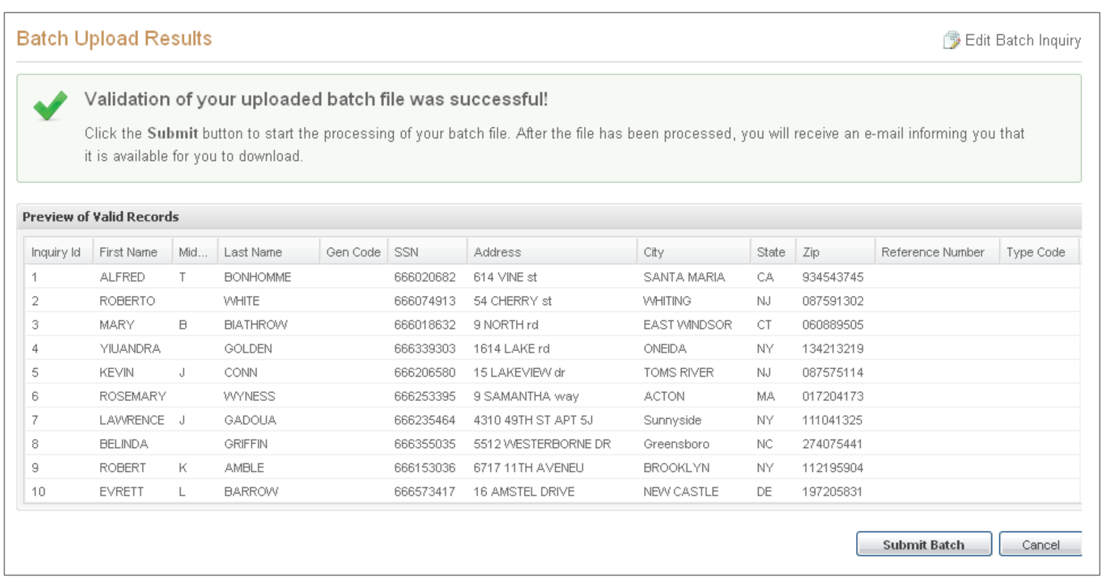


Uploaded file validation

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.

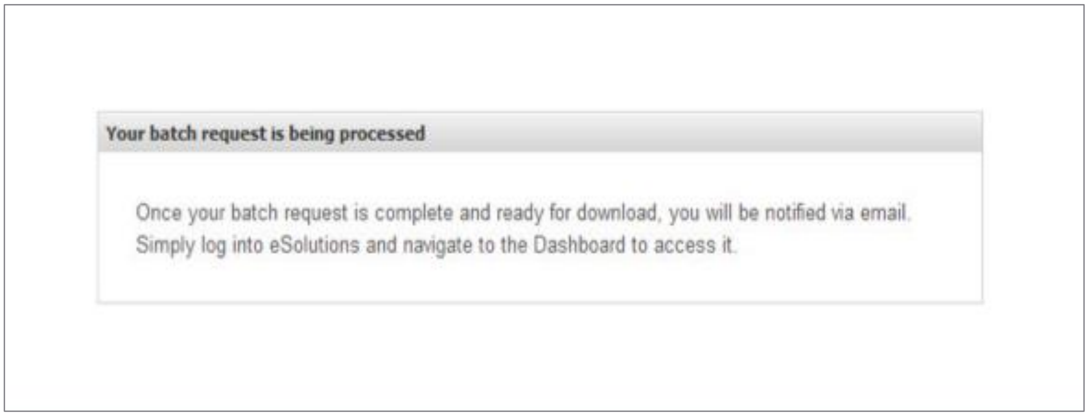


When the file is validated, the preview pane is displayed. Click the **Submit** button to proceed.



Your batch request is being processed

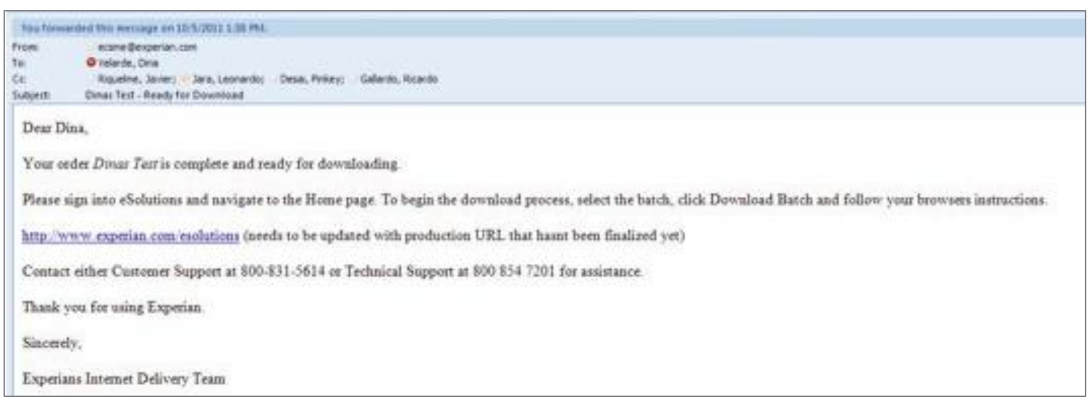
Once the Batch has been submitted successfully, a notification page will display, informing the user that he or she will receive an e-mail once the Batch job is complete and ready for download.



End user e-mail notification

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

Example:



Dear Dina,

Your order *Dinas Test* is complete and ready for downloading.

Please sign into eSolutions and navigate to the Home page. To begin the download process, select the batch, click Download Batch and follow your browsers instructions.

http://www.experian.com/esolutions (needs to be updated with production URL that hasnt been finalized yet)

Contact either Customer Support at 800-831-5614 or Technical Support at 800 854 7201 for assistance.

Thank you for using Experian.

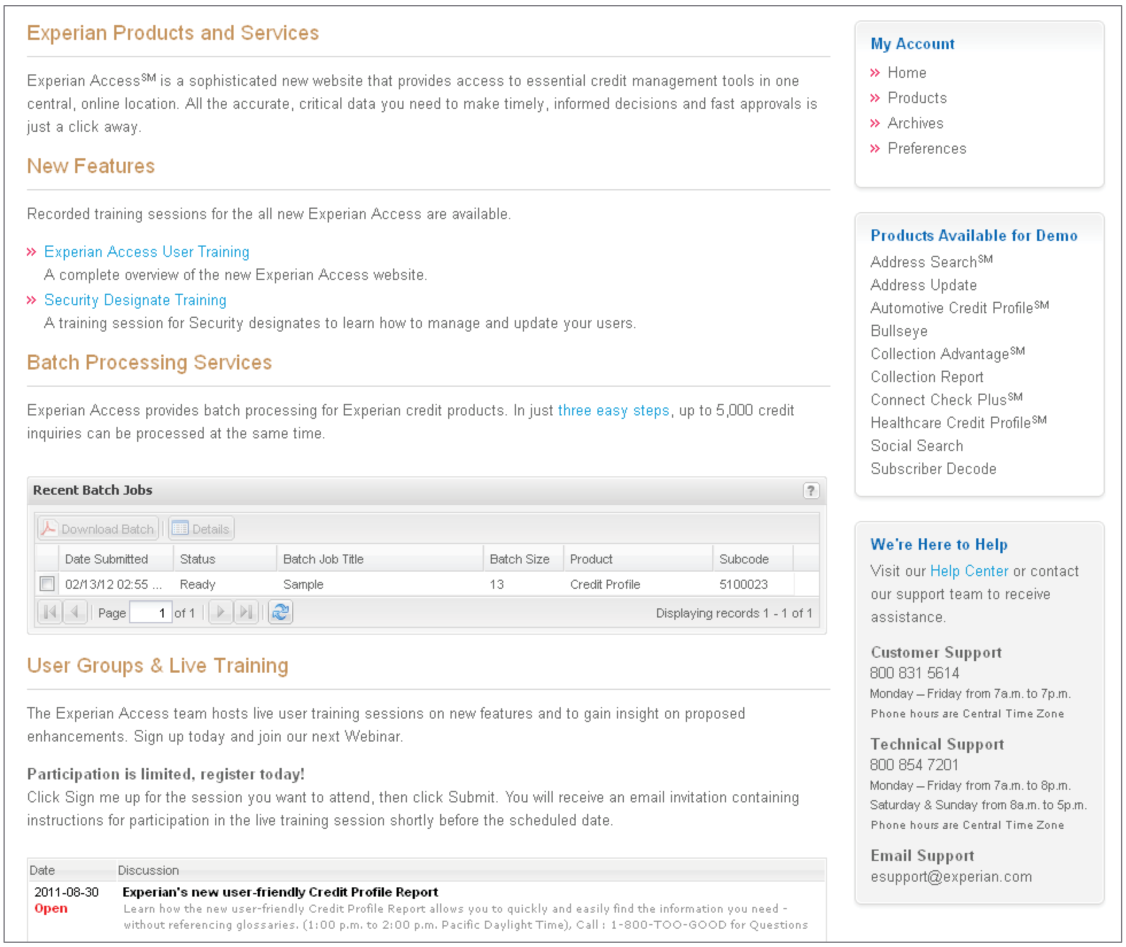
Sincerely,

Experians Internet Delivery Team

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.



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.

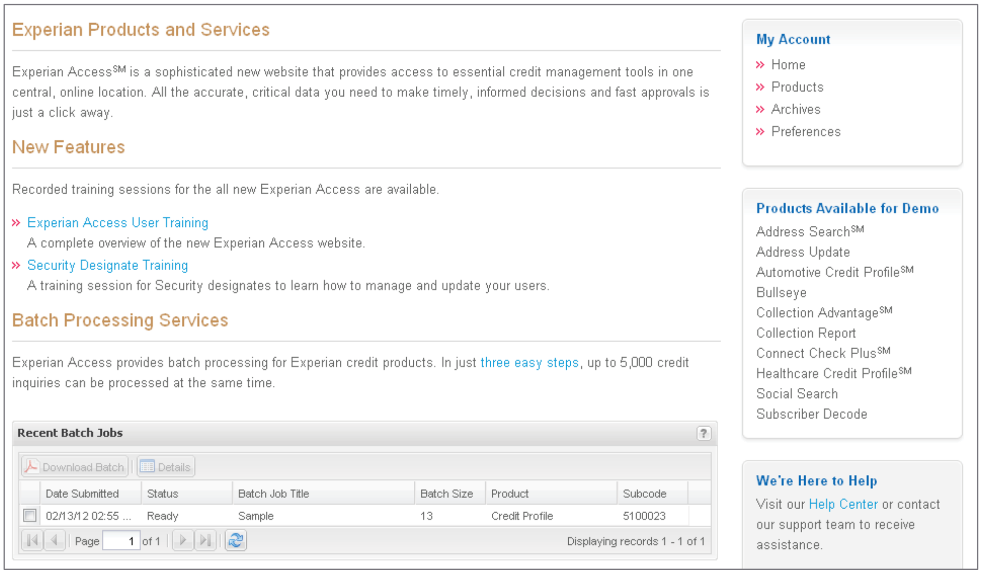
The Batch file will be delivered in a .zip file and contain multiple individual files in either HTML or PDF. WinZIP® (www.winzip.com/) or similar software is required to unzip the compressed output file.

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.

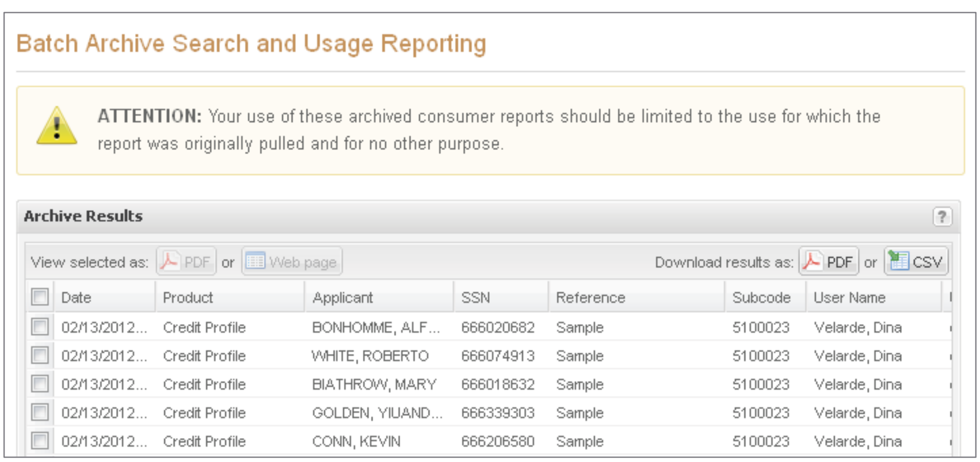
Experian Access batch processing overview/Archive Inquiries

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



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.

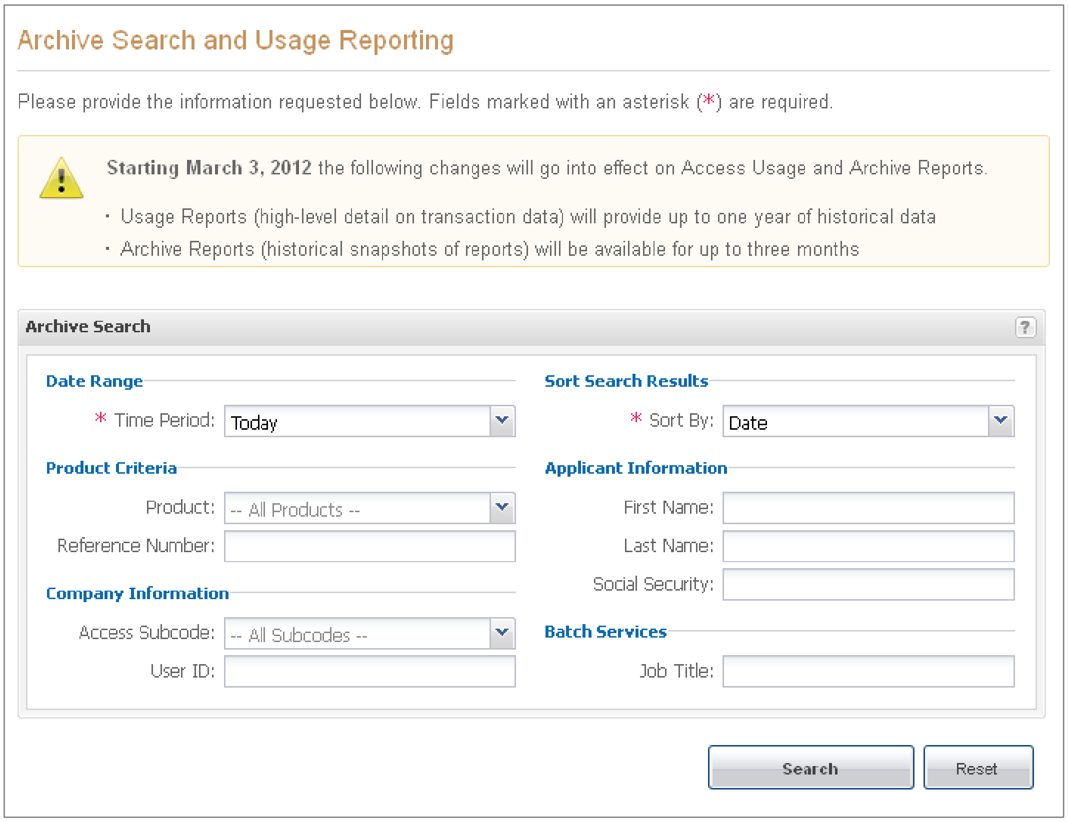


1. Select the Individual report by clicking in the box located to the left of the job title.
2. Select to download results as either PDF or CSV format located in the upper right hand corner.
3. A copy of the individual report will pop up in the format that you chose.

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.



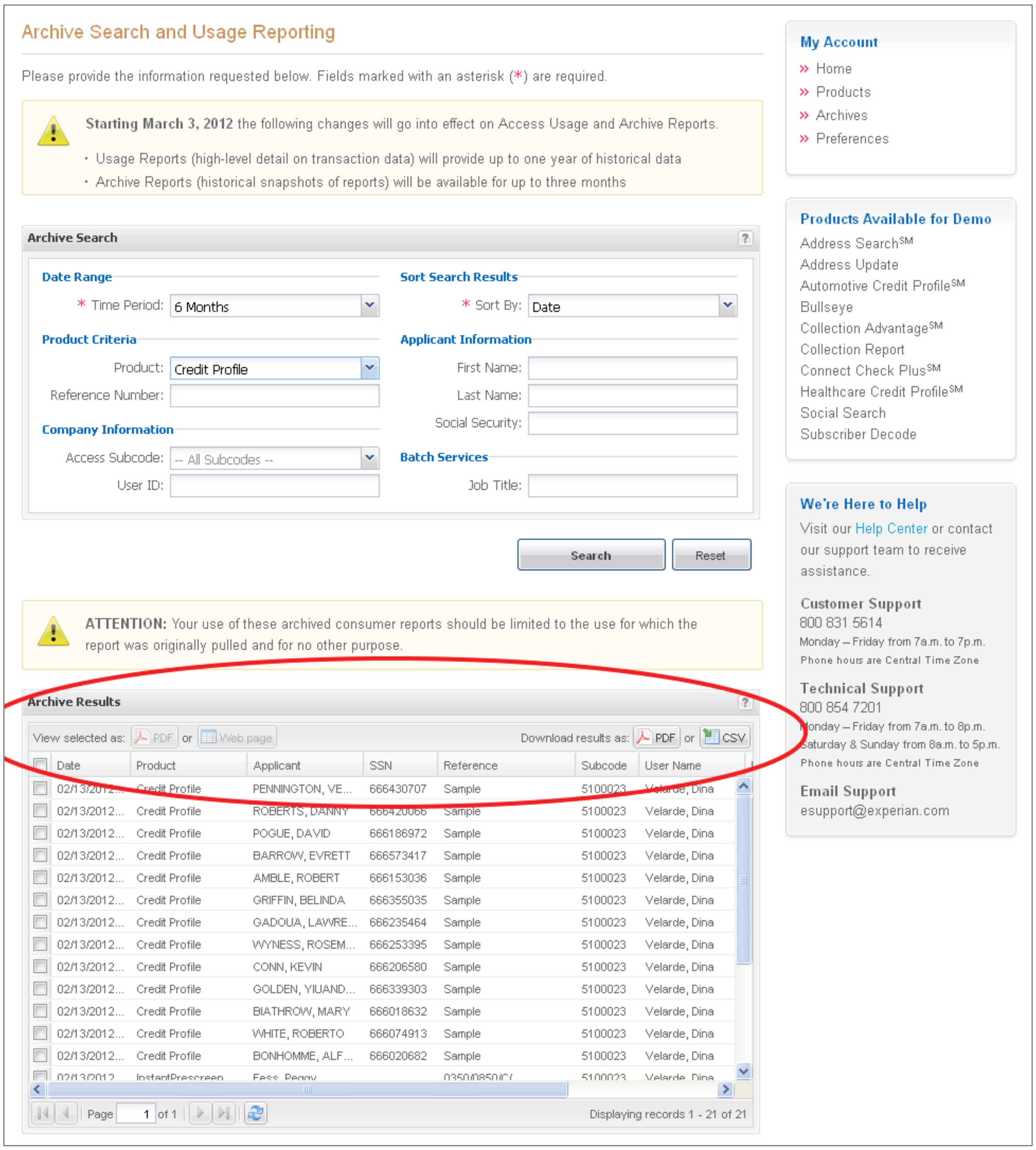
View Individual Archive Reports

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

Archive Search

Date Range
* Time Period: 6 Months

Sort Search Results
* Sort By: Date

Product Criteria
Product: Credit Profile
Reference Number:

Applicant Information
First Name:
Last Name:
Social Security:

Company Information
Access Subcode: -- All Subcodes --
User ID:

Batch Services
Job Title:

Search | Reset

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.

Archive Results

View selected as: PDF or Web page — Download results as: PDF or CSV

Date	Product	Applicant	SSN	Reference	Subcode	User Name
02/13/2012...	Credit Profile	PENNINGTON, VE...	666430707	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	ROBERTS, DANNY	666420066	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	POGUE, DAVID	666186972	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	BARROW, EVRETT	666573417	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	AMBLE, ROBERT	666153036	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	GRIFFIN, BELINDA	666355035	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	GADOUA, LAWRE...	666235464	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	WYNESS, ROSEM...	666253395	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	CONN, KEVIN	666206580	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	GOLDEN, YIUAND...	666339303	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	BIATHROW, MARY	666018632	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	WHITE, ROBERTO	666074913	Sample	5100023	Velarde, Dina
02/13/2012...	Credit Profile	BONHOMME, ALF...	666020682	Sample	5100023	Velarde, Dina
02/13/2012	InstantPrescreen	Fess, Peggy		0350/0850/C/	5100023	Velarde, Dina

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My Account
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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

We're Here to Help
Visit our Help Center or contact our support team to receive assistance.

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

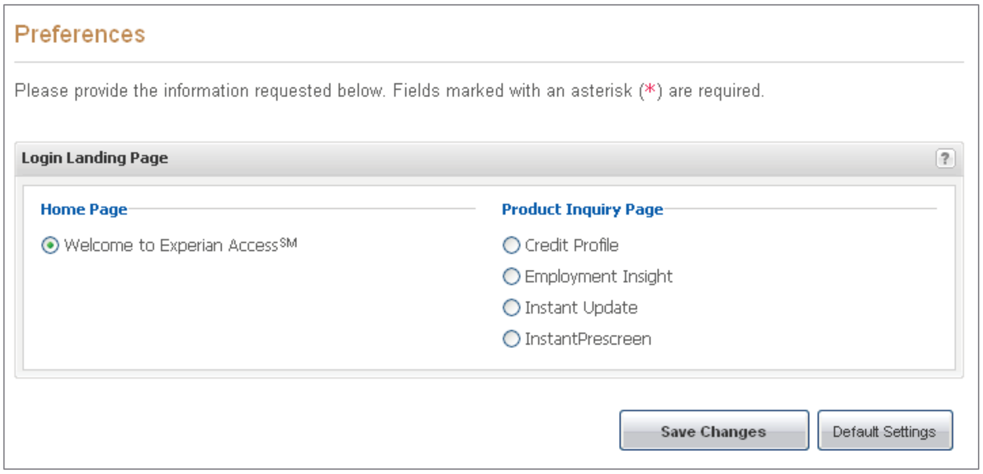
Technical Support
800 854 7201
Monday – Friday from 7a.m. to 8p.m.
Saturday & Sunday from 8a.m. to 5p.m.
Phone hours are Central Time Zone

Email Support
esupport@experian.com

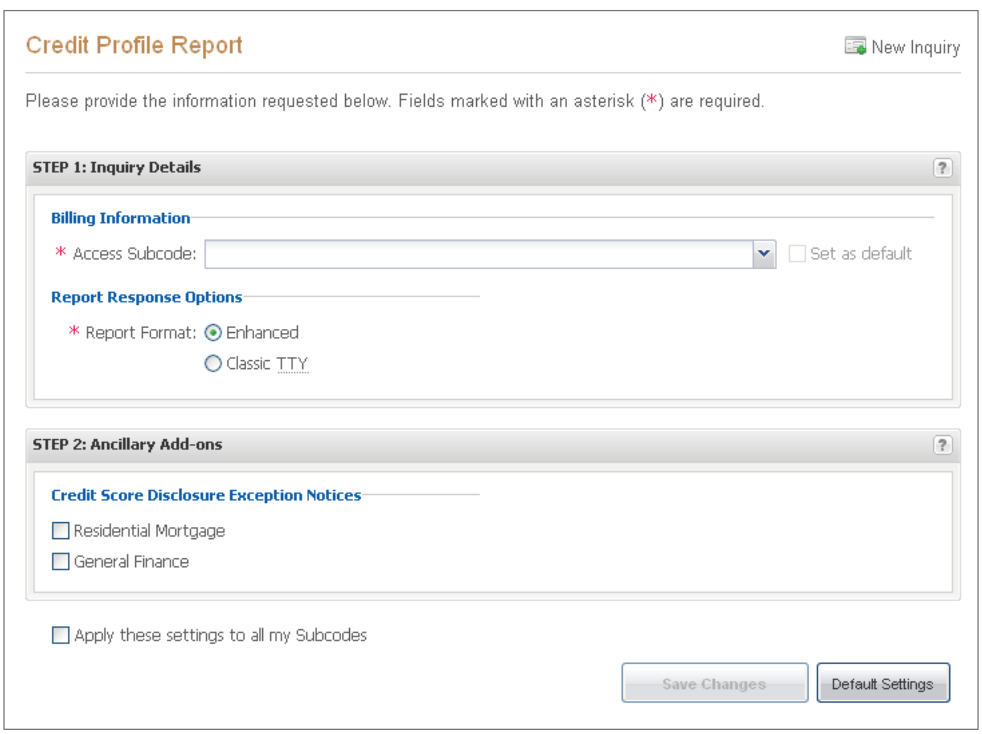
Preferences

How to set your landing page

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



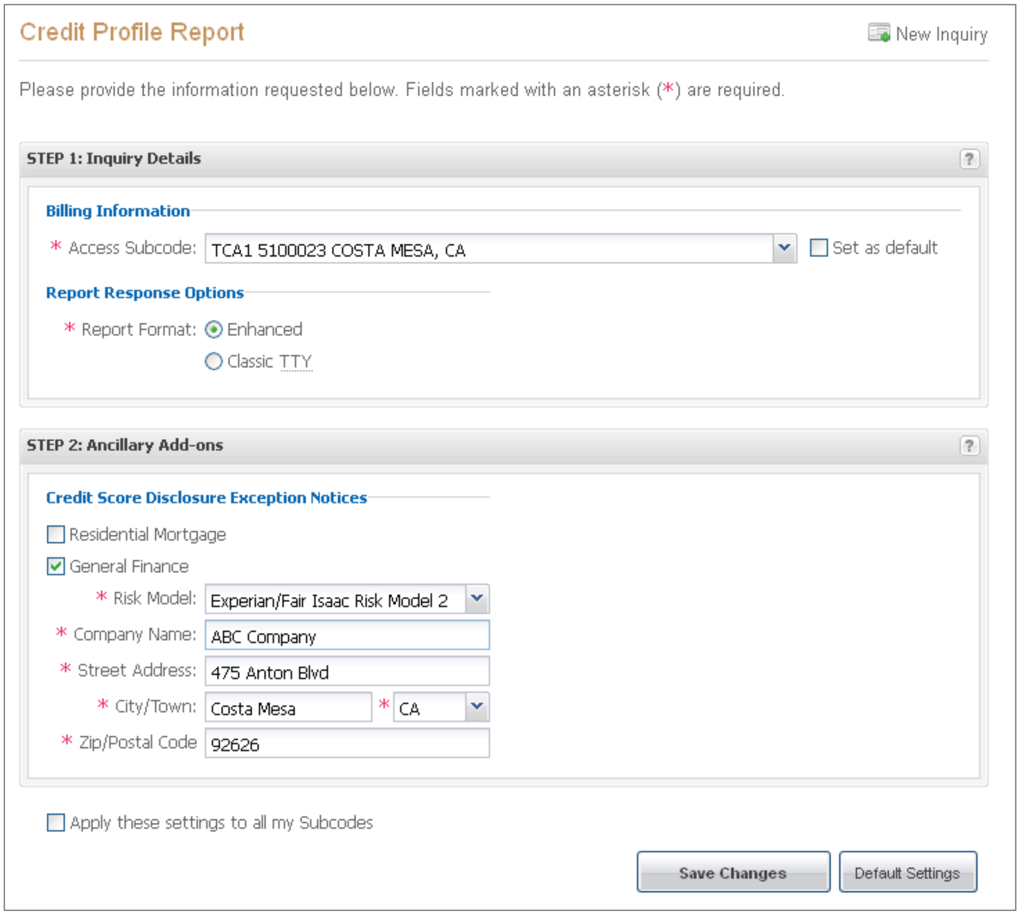
Preferences can also be set for each individual product by clicking on the product name under the Preferences section located on the right hand side of the screen.



*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 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.

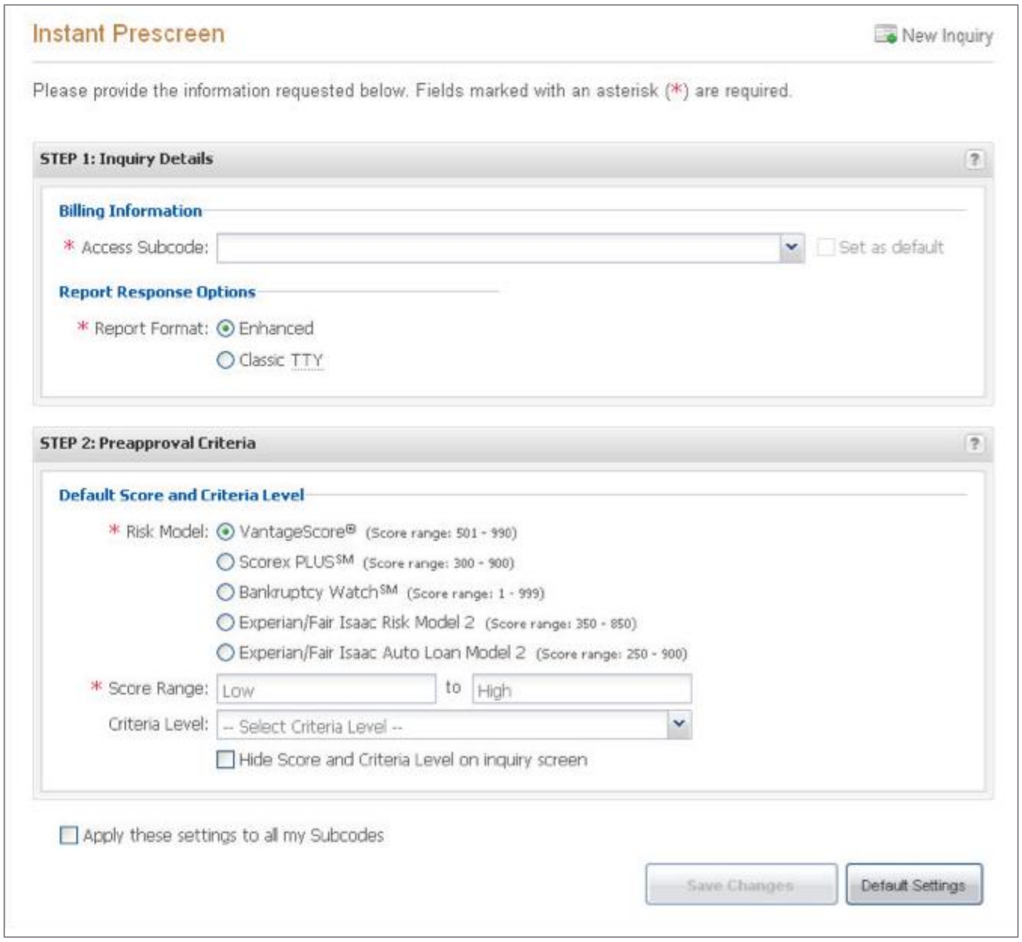
b. Choose the appropriate Risk Model from the drop down menu.

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



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 1 800 831 5614 or our Technical Support Center at 1 800 854 7201.

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