



# Credit fraud services

We fight crime and help victims recover

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Credit fraud is emotionally devastating for its victims, and it hurts everyone. Financial institutions have to pass fraud losses along to their customers, which means we all bear the costs. But unfortunately, prosecution is difficult. Law enforcement doesn't have the resources to pursue most cases. Individual consumers' monetary losses aren't usually high enough to make investigating cost-effective.

In our role as a nationwide consumer credit reporting company, Experian® is always looking for innovative ways to help consumers recovering from credit fraud — and to help businesses detect and prevent fraud before it happens.

## Experian's fraud victim assistance process

If you're a victim of fraud or identity theft or have reason to believe you're at increased risk, Experian can help you protect your credit history if you take the following steps.

### Step 1

#### Contact Experian's National Consumer Assistance Center

- You can visit Experian's online fraud center or call its automated voice attendant 24 hours a day, seven days a week, 365 days a year. Our website address is [www.experian.com](http://www.experian.com). Our toll-free telephone number is 1 888 EXPERIAN (1 888 397 3742).
- We can add a temporary Initial Security Alert to your credit file immediately. This alerts creditors to take additional precautions before extending new credit. And you can provide a phone number so lenders can contact you before granting credit.

- When you add an Initial Security Alert, we remove your name from prescreened credit solicitation lists for six months.
- You can request that we send you a free credit report through the mail, or you can access your credit report immediately if you add the Initial Security Alert online.
- We provide Federal Trade Commission–approved summary of identity theft victims' rights.
- We notify the other nationwide consumer credit reporting companies that you requested an Initial Security Alert. The other companies then add a similar alert to their files and send a confirmation directly to you.

### Step 2

#### Review your credit report; add a fraud victim alert

- Once you get your credit report, review it carefully for fraudulent information.
- If there are signs of fraud, you can dispute the information online immediately, or you can call the telephone number provided with the report. You can also mail your disputes to the address listed on your credit report.

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The presence of a security alert or victim statement shouldn't interfere with your daily use of a credit card or banking/ checking accounts, but it may limit your ability to obtain instant credit for in-store purchases. If you try to establish a new line of credit at a retail store to buy items immediately, your request may be delayed because of the extra steps needed to verify your identity and prevent fraud.

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- Your Experian credit report also includes creditor contact information to help you remove fraudulent account information from the creditor's records.
- Upon submitting an Identity Theft Report and documentation to verify your identity and telephone number, you can have an Extended Fraud Victim Alert added to your credit file. The Extended Fraud Victim Alert remains for seven years. It tells creditors that you are a fraud victim and asks that they contact you at a telephone number you specify before granting credit.
- When you add an Extended Fraud Victim Alert, your name will be removed from prescreened credit solicitation lists for five years, and you can ask for up to two complimentary credit reports within 12 months after you request the alert.
- We notify the other nationwide consumer credit reporting companies that you requested an Extended Fraud Victim Alert. Equifax and TransUnion then add similar alerts to their files.

### Step 3

#### **Experian initiates an investigation and removes fraudulent information**

- We notify the creditors or data furnishers of alleged fraudulent items, typically through an immediate electronic information transfer.
- We will complete an investigation involving fraudulent information within 30 days. If the data contributor cannot verify information as accurate within the statutory deadlines, our systems delete or update the information and prevent reappearance of the data you disputed as inaccurate.
- However, information can be replaced as allowed by law if the creditor certifies that the information was correct as reported.
- We block any information in your credit file that resulted from alleged identity theft when you supply appropriate proof of identity, a copy of a valid Identity Theft Report, identification of the specific disputed information and a statement that the information is not related to a transaction you made.

### Step 4

#### **Experian notifies creditors and other nationwide credit reporting companies**

- We notify the creditor if data the creditor reported is blocked, deleted or modified as the result of a request accompanied by an Identity Theft Report. The Fair and Accurate Credit Transactions Act (FACT Act) requires creditors to take steps to prevent reinserting the data.
  - We share requests to block fraudulent and disputed information with the other nationwide credit reporting companies.
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## Experian's fraud prevention and detection tools

- **Initial security alert** — We offer consumers who have reason to believe they may be victims of fraud the ability to place a temporary fraud alert statement on the file. This alert is transmitted to all users of consumer credit reports. Its purpose is to alert creditors that a consumer has been victimized recently or has a time-sensitive concern about identity theft. The alert will be deleted automatically when it expires. This type of fraud prevention may be extended to a seven-year fraud victim alert.
- **Extended fraud victim alert** — We offer consumers who are victims of fraud the opportunity to place a long-term fraud prevention statement on their consumer file when they submit a valid Identity Theft Report. The Extended Fraud Victim Alert warns creditors that the consumer has been victimized. We offers consumers the ability to place two telephone numbers in the victim statement so creditors can call them at a designated daytime or evening number when processing a potentially fraudulent credit application.
- **Active duty alert** — We offer members of the U.S. military who are on active duty the opportunity to add an Active Duty Alert to their credit history to help protect them from potential fraud and identity theft. An Active Duty Alert remains for one year and notifies creditors that the consumer is a member of the U.S. military currently on active duty, enabling them to take appropriate precautions to prevent fraud. When an Active Duty Alert is added, the credit report is removed from prescreen solicitations for two years.
- **Security freeze** — Consumers nationwide can now freeze their credit files. This prevents businesses (with some exceptions) from accessing a consumer's credit report unless the consumer first removes the freeze using a personal identification number provided by Experian. Fraud victims can freeze their credit files free of charge. There is a nominal fee for nonvictims. Prices and requirements vary by state.

## Continuous improvement of Experian's fraud victim assistance

- Our educational materials from help consumers better understand how credit reporting works and how to prevent identity theft or recover from victimization.
- Our internet fraud center at [www.experian.com](http://www.experian.com) provides a wealth of information to consumers and fraud victims. Visitors to the Internet Fraud Center can view frequently asked questions and learn more about identity theft and the processes involved with victim assistance, as well as add an Initial Security Alert or Active Duty Alert.
- Our automated telephone attendant provides customer service 24 hours a day, seven days a week, 365 days a year. This system allows victims to notify Experian and initiate protection at any time.
- We offer assistance when new types of victimization occur, such as fraud victim assistance for immigrants and minors, or when organizations are struck by "mass fraud."
- We guard information on personal credit reports so the reports can't be used to commit fraud. These measures include truncating account numbers and omitting correct Social Security numbers from reports when they are sent to consumers so the information can't be used to commit fraud if it is intercepted.
- Experian employees who express a desire to advance within the National Consumer Assistance Center must enroll in a career progression program. One of the first steps in the program is fraud victim assistance training. This training provides an incentive for consumer assistance personnel to understand and better address concerns of fraud victims and expands our pool of highly qualified resources available to help consumers.
- From consumer advocates to frontline law enforcement officers, we work proactively with organizations dealing with the crime of identity theft. For more information, visit [www.experianplc.com](http://www.experianplc.com) or email us at [consumer.education@experian.com](mailto:consumer.education@experian.com)



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