

# Address Update

Keep in touch with  
important customers



In today's competitive business climate, you can't afford to lose contact with good customers or overlook losses from problem accounts. However, manually maintaining current contact information can be time-consuming and costly. Address Update from Experian provides a simple, direct way for credit grantors and noncredit grantors alike to keep in touch with customers.

#### Easy access

To connect to the service, simply input the "G-G" keyword at the end of the inquiry. The inquiry must contain the customer's name, address and, if available, the Social Security number. Teletype, CPU-to-CPU and tape-to-tape processing are available.

#### Add-on product options

Experian® offers four optional products available with Address Update:

**Fraud Shield<sup>SM</sup>** — Experian's fraud detection service can be invoked on an inquiry-by-inquiry basis by entering the "shield" keyword at the end of the inquiry. You also can ask your sales representative to activate Fraud Shield<sup>SM</sup> for all Address Update inquiries. Ask your Experian representative for more information about this service.

**Demographics** — Experian now provides telephone numbers to enhance your identification and verification efforts. The Address Update report with demographics is your most complete and current source of consumer identifying information.

**Direct Check<sup>SM\*</sup>** — Experian's Direct Check provides the name, address and telephone number of all last-reporting subscriber numbers displayed with each address. It is available only with the "full" Address Update report. To invoke the service, enter the "K-PH" keyword at the end of the inquiry or ask your sales representative to activate the service for all Address Update inquiries.

**Dual report** — This option will deliver an Address Update report on both spouses with a single inquiry.

\*Not included on partial report

### The latest information at your fingertips

Address Update provides you with current addresses from Experian's nationwide, continually updated database. It is a simple and cost-effective way to maintain up-to-date address information, so you can reach important individuals and increase response rates to monthly billings and target mailings. It also can serve as a comprehensive, low-cost collections tool that provides you with the essential information you need to track down skip accounts, including optional demographics. Address Update is an excellent supplement to Experian's Social Search in cases where the Social Security number is unavailable but the consumer's name and address are known.

Address Update resolves the problem of "no forwarding address" for you:

- Account correspondence and notifications
- Billing statements
- Collections activity
- Cross-selling efforts
- Shareholder dividends

### Address Update reports

Two types of Address Update reports are available:

**Full Address Update report** — This report is for subscribers who have a permissible purpose\*\* to view credit information according to the federal Fair Credit Reporting Act. It provides all available consumer identifying information and displays the inquiry on the consumer's disclosure.

### Partial Address Update report

This report is primarily for noncredit grantors. It provides only essential consumer identifying information, and no inquiry is displayed on the consumer's disclosure.

Both reports provide up-to-date identifying information on a given consumer. If multiple addresses, employment records or Social Security numbers are shown for the consumer, the results are sorted in "best" order, with the consumer's probable current address listed first. Names, addresses and Social Security numbers that do not match the inquiry will be displayed with an asterisk. A Social Security number entered on the inquiry will be validated against Experian's table of nonissued and invalid Social Security numbers.

### Report elements

A consumer's identifying information and features displayed on the Address Update report include:

- Best name and up to 10 other names
- Best address and up to 10 other known addresses
- Best Social Security number and up to four other reported Social Security numbers
- Spouse name or first initial
- Full date of birth (or year only)
- Best employment record and up to one other known employment record\*\*\*
- Date each address was first reported and last updated
- Date each employment record was first reported and last updated\*\*\*

- Origination source of each address and employment record\*\*\*
- Counters indicating the number of subscribers reporting the consumer's same address and Social Security number\*\*\*
- Subcode of the subscriber who last reported each address\*\*\*
- Add-on product options, including Experian's Fraud Shield, demographics, Direct Check\*\*\* and dual report

With Address Update, you can:

- Verify new account information
- Increase your ability to locate skip accounts
- Identify name changes and misspelled names
- Accurately retrieve identifying information on the right consumer
- Find shareholders and pension plan participants
- Increase the response rate of your targeted mailings
- Reduce costs of returned or undeliverable mail


Address Update also:

- Provides up-to-date consumer identifying information
- Eliminates time-consuming cross-referencing or sifting through directories
- Improves productivity and profitability for your credit operations

*\*\*Permissible purpose reminder: To ensure compliance with the federal Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.*

*\*\*\*Not included on partial report*

Sample of Credit Profile Report using full Address Update



TCA1 RTS 3122250\*\*\* CONSUMER, JONATHAN QUINCY 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502


PAGE 1	DATE 3-28-2006	TIME 11:19:56	V001	TCA1
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JONATHAN QUINCY CONSUMER 10655 N BIRCH ST BURBANK CA 91502-1234 RPTD: 4-01 TO 1-04 U 3X LAST SUB: 2390446 E: BELL AUTOMOTIVE *1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 1-99 U 1X LAST SUB: 1199999  *2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 9-97 I  *JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR	SS: 999-99-9990 234-56-7891* 123-45-6789* DOB: 1/10/1951 SP: NANCY	E: AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019 RPTD: 6-04 I  111 MAIN STREET BURBANK CA 91503 RPTD: 5-97 TO 11-02 I
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 PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB  
 GEO: 35 123 456789 01234

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**FRAUD SHIELD SUMMARY**  
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 INPUT SSN RECORDED AS DECEASED SERVICE:  
 DOB: 1-10-1951 DOD: 3-30-2004  
 INPUT SSN ISSUED 1965-1966  
 TELEPHONE NUMBER INCONSISTENT W/ADDRESS  
 FROM 12-01-05 INQ COUNT FOR SSN=5  
 FROM 12-01-05 INQ COUNT FOR ADDRESS=15  
  
 INQ: PHONE ANSWERING  
 ABC ANSWER-ALL  
 10655 N BIRCH ST  
 BURBANK CA 91502  
 818.555.1212  
  
 FILE: COMMERCIAL BUSINESS ADDRESS:  
 J&J INVESTMENTS  
 2600 BOWSER STREET #312  
 LOS ANGELES CA 90017  
 213.111.2222

END -- EXPERIAN ADDRESS UPDATE



### Credit Profile

Inquiry Information						
PAGE 2	DATE 3-28-2006	TIME 11:19:56	V001	TCA1		

DIRECT CHECK						
SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
1119999	MOUNTAIN BANK	BY MAIL ONLY	123 MAIN STREET	DENVER	CO	80226
1132912	CENTRAL BANK	614.555.1212	4661 E MAIN STREET	COLUMBUS	OH	43213
2390446	BAY COMPANY	714.555.1212	505 CITY PKWY	WEST ORANGE	CA	92668

END -- EXPERIAN DIRECT CHECK

**Address Update and the Gramm-Leach-Bliley Act**

The Gramm-Leach-Bliley (GLB) Act, which took effect in 2001, restricts the use of personal private information collected in the course of delivering financial services products. This law affects the delivery of the Individual Reference Services Group (IRSG) nonpermissible version of Address Update.

Experian recommends three alternatives to ensure that your use of Address Update complies with the GLB Act. Your legal counsel can help you determine which option is right for you:

1. If your usage qualifies as a permissible purpose, request use of the Fair Credit Reporting Act version of Address Update.
2. If your usage does not qualify as permissible purpose, but complies with Experian's reference product policies, you can request use of Experian's Electronic Directory Assistant-MetroNet (CEM) products. Metronet, with EDA access, is one of the nation's most up-to-date and accurate consumer and commercial locator tools, providing access to comprehensive data on over 140 million households and 19 million businesses.
3. You may request continued use of the nonpermissible version, as the GLB provides some exceptions. Your legal counsel can tell you if you qualify.

To find out more about Address Update, contact your local Experian sales representative or call 1 888 414 1120.

**Sample of Credit Profile Report using partial Address Update**

Credit Profile						Experian™	
<b>Inquiry Information</b>							
TCAL RTS 3122250*** CONSUMER, JONATHAN QUINCY 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502							
PAGE 1	DATE 3-28-2006	TIME 11:19:56	V001	TCAL			
JONATHAN QUINCY CONSUMER 10655 N BIRCH ST BURBANK CA 91502-1234 RPTD: 4-01 TO 1-04		SS: 999-99-9990 234-56-7891* 123-45-6789* DOB: 1/10/1951 SP: NANCY					
*1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 1-99							
*2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 9-97							
*JACK CONSUMER, JOHN SMITH,		JONATHAN SMITH JONES JR					
<b>DEMOGRAPHICS</b>							
PH: 818.555.1111 UR		PH: 706.432.9876 IB		PH: 213.876.1234 UB			
GEO: 35 123 456789 0 1234							
<b>FRAUD SHIELD SUMMARY</b>							
INPUT SSN RECORDED AS DECEASED		DOB: 1-10-1951 DOD: 3-30-2004		INQ: PHONE ANSWERING SERVICE: ABC ANSWER-ALL 10655 N BIRCH ST BURBANK CA 91502 818.555.1212			
INPUT SSN ISSUED 1965-1966		TELEPHONE NUMBER INCONSISTENT W/ADDRESS		FILE: COMMERCIAL BUSINESS ADDRESS: J&J INVESTMENTS 2600 BOWSER STREET #312 LOS ANGELES CA 90017 213.111.2222			
END -- EXPERIAN ADDRESS UPDATE							
<b>Confidential</b>							
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