

Collection AdvantageSM

Directory of services available through Collection Advantage

Option	Description
Social Security number	<ul style="list-style-type: none"> <input type="checkbox"/> Validates debtor's Social Security number (SSN) against SSNs reported to Experian. Will return an indicator of matching Experian's best SSN or matching one of the other SSNs (if any) reported to Experian. <input type="checkbox"/> Appends Experian's best SSN and up to two other reported SSNs. <input type="checkbox"/> Fraud indicator — Checks debtor's SSN against the Social Security Administration's file to determine if the number has been issued. Does not validate SSN to name. (Experian's Fraud ShieldSM 04)
Best name and address	<ul style="list-style-type: none"> <input type="checkbox"/> Validates debtor's address against addresses reported to Experian. Will return an indicator of matching Experian's best address or matching another reported address on the consumer's file. <input type="checkbox"/> Appends Experian's best name and address. <input type="checkbox"/> Fraud indicator — Checks the debtor's address against addresses known for a high occurrence of fraud. (Experian's Fraud ShieldSM 10) <input type="checkbox"/> Appends best name and address demographics, including date of birth, Metropolitan Statistical Area code, county code and census GEO code.
Additional name and address	<ul style="list-style-type: none"> <input type="checkbox"/> Appends up to three additional names and 10 additional addresses. <input type="checkbox"/> Includes Experian's multiple change of address sources.
Deceased	<ul style="list-style-type: none"> <input type="checkbox"/> Indicates if a consumer is reported as deceased by the Social Security Administration. May include dates of birth and death.
Telephones	<ul style="list-style-type: none"> <input type="checkbox"/> Validates up to three provided phone numbers against phone number(s) reported to Experian and appends up to three phones when unique. <input type="checkbox"/> MetroNet[®] and Electronic Directory Assistance — Append up to three phone numbers per search with complete name and address. Electronic Directory Assistance results include confidence scores.
Employment	<ul style="list-style-type: none"> <input type="checkbox"/> Appends place of employment. Source is data reporters.
Trade information	<ul style="list-style-type: none"> <input type="checkbox"/> Appends up to 10 open tradelines with purpose type indicating mortgage, home equity, auto loan, bankcard or other. Includes subscriber name, credit and balance amounts, and date trade was last updated. <input type="checkbox"/> Appends the five most recent inquiries made within the last six months, including subscriber name, inquiry date and terms.
Bankruptcy	<ul style="list-style-type: none"> <input type="checkbox"/> Appends both an indicator that a bankruptcy filing is present and details of the bankruptcy filing.

Available Experian models

RecoveryScoreSM	Rank orders the accounts based on their collectability <ul style="list-style-type: none"><input type="checkbox"/> Bankcard model<input type="checkbox"/> Retail card model
Scorex PLUSSM	<input type="checkbox"/> Bureau risk model; optimizes risk management during acquisitions and throughout the Customer Life Cycle
Telecommunications, Energy and Cable Risk ModelSM	<input type="checkbox"/> Addresses the unique credit characteristics of the wireless communications industry and can be used in all phases of the Customer Life Cycle
Bankruptcy WatchSM	<input type="checkbox"/> Predicts the likelihood of serious delinquency or bankruptcy in the next 12 months
Experian/MDS Bankruptcy ModelSM	<input type="checkbox"/> Identifies accounts most likely to result in bankruptcy
SureViewSM	<input type="checkbox"/> A risk-assessment model that more accurately classifies risk for nonprime applicants
VantageScoreSM	<input type="checkbox"/> Tri-bureau scoring model providing superior risk prediction and consistent decisioning

Available credit attributes

Collection AdvantageSM offers nearly 500 credit- and collections-specific attributes for analyzing your accounts. These are just some of the most commonly used attributes. Contact your Experian sales representative for a complete list.

Deceased indicator

Bankruptcy disposition

- Chapter 7
- Chapter 11
- Chapter 13

Judgments and/or liens satisfied during the last 12 months

Number of derogatory tradelines and/or unpaid/unsatisfied public records

Aggregate trade/available credit

- Open bankcard
- Open auto loan

Number of tradelines

- Where the worst status in the last 24 months is 30, 60, 90 or 120–180 days past due
- That are collection trades
- With paid collection status within the last six months
- Opened within six months
- Open and current revolving trades opened within three months
- Open and current installment trades opened within three months
- Open finance trades with a balance greater than \$0 updated within 12 months

Number of inquiries

- Within three months
- Within six months

Aggregate monthly payment for open tradelines updated in the last 12 months

Aggregate credit amount

- Open mortgage
- Home equity and/or second mortgage
- Revolving trades

Aggregate trade balance amounts

- Open mortgage
- Open home equity and second mortgages
- Open installment
- Revolving
- Open auto lease

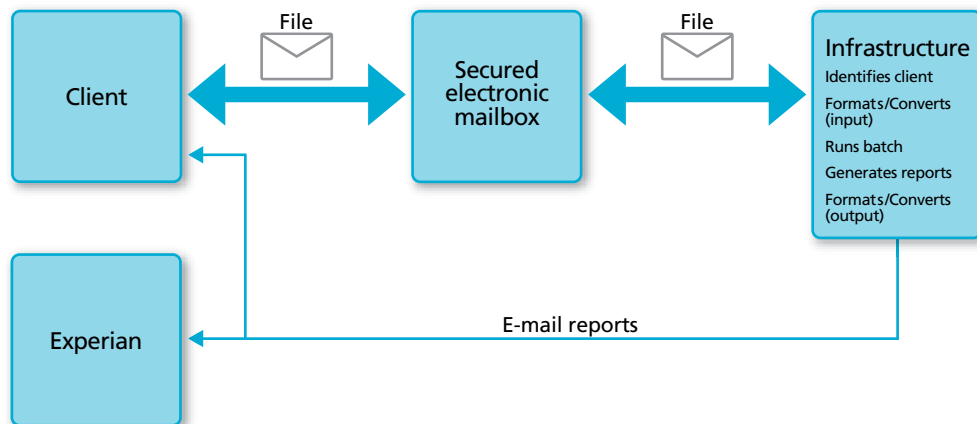
Aggregate trade balance-to-credit ratio

- Revolving
- Bankcard
- Open auto loan
- Open auto lease

Consumer statements

- Security
- Consumer reporting agency alert
- Victim
- Blocked
- General

Collection AdvantageSM operational view



**To find out more about Collection
Advantage, contact your local
Experian sales representative or call
888 414 1120.**

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