

Demographics Band

Open new accounts and reduce fraud losses with confidence

Increase revenues by opening accounts for new consumers. Verify the identity of consumers with little or no credit history. When your inquiry about a prospective customer results in "No Record Found," you could be missing an opportunity to build a relationship with a new creditworthy consumer. But granting credit to someone whose identity you can't verify leaves you open to potential delinquency and fraud—fortunately, Experian has a solution.

Rapid identity verification

Now you can verify a consumer's identity and application information in seconds, even if that individual has no prior credit history. Demographics Band from Experian is a unique tool that helps you manage risk and capture new business with confidence. The New Consumer Identifier option may also eliminate the problem of "No Record Found," by enabling you to grant credit in instances where you previously could not.

With just one inquiry, you'll have automatic access to key identifying information about a consumer, which may include:

- Driver's license number
- Telephone number
- GEO code
- Home ownership status

The Demographics Band is a simple, one-step solution to:

- **Increase revenue**—Open accounts you could not otherwise open
- **Save you time and money**—Put an end to costly and time-consuming manual searches
- **Reduce risk**—Spot potential fraud before you say "Yes" to a credit application
- **Improve customer satisfaction**—Build their loyalty with quicker credit approvals



Fits almost any application

The Demographics Band is available in permissible and non-permissible purpose versions to fit a wide range of applications, including:

- **Retailing**—Be first to grant credit to consumers with no credit history
- **Credit card issuing**—Verify consumer-supplied information to confirm that customers are who they say they are
- **New account processing**—Confirm requests for new cards, PINs, additional cards and account numbers
- **Collections/Recovery**—Locate charge-off and past-due account holders for collection purposes
- **Utility/Telecommunications/Cable applications**—Confirm identity before initiating service

Be alerted to potentially fraudulent activity

Fraud costs. Every dollar lost to a charge-off directly impacts your bottom line.

The Demographics Band helps you reduce fraud losses and successfully open accounts with only the best potential new customers.

With Experian's FACS+ fraud alerts you can spot potentially fraudulent activity such as an inaccurate or false address, telephone number, driver's license number, Social Security number or date of birth. You can reduce the risk of offering new credit by confirming consumer-supplied information at the time of application. Also, because you don't have to go offline with FACS+, you'll be able to bring new efficiency to your fraud detection efforts. You can:

- Use the demographics data to verify application information
- Use the new Consumer Identifier option to prevent fraud from consumers with no credit history

Identify new customers that no one else can

Every day, credit-worthy consumers with no credit history walk through your door. These "emerging consumers" offer excellent potential for long-term, prosperous relationships. You could win their loyalty by being the first to offer them credit. Yet to protect yourself, you must be able to verify their identities.

Now you can uncover new business opportunities with emerging consumers with the New Consumer Identifier. Using the New Consumer Identifier along with the Demographics Band, you can instantly verify the identity of individuals, even if they are not yet in a credit database—giving you the power to offer credit with confidence.

Sample report

Demographics Band using Credit Profile report

Credit Profile report



TCA1
RTS 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;
SMITH/NANCY CHRISTINE 234567891;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502; PH-714.555.1111; DL-CA N2345678;
PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1951, T-04048060;
E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

PAGE 1 DATE 6-30-00 TIME 10:37:16 PHP26 V306 TCA1

JONATHAN QUINCY CONSUMER
10655 N BIRCH ST
BURBANK CA 91502-1234
RPTD: 11-93 TO 3-00 U 3X
LAST SUB: 2390446

5 SSN: 999-99-9990
234-56-7891*
123-45-6789*
3 DOB: 1/10/1951

4 E: AJAX HARDWARE
2035 BROADWAY
SUITE 300
LOS ANGELES CA 90019-1234
RPTD: 4-91 I

1314 SOPHIA LN APT3
SANTA ANA CA 92708-5678
RPTD: 7-98 U 1X

4 E: BELL AUTOMOTIVE
111 MAIN STREET
BURBANK CA 91503
RPTD: 10-89 TO 2-90 I

* 2600 BOWSER ST #312
LOS ANGELES CA 90017-9876
RPTD: 2-91 I

* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

----- DEMOGRAPHICS -----

PH: 818.555.1111 UR
DL:CA N2345678
GEO: 35 123 456789 0 1234

PH: 706.432.9876 UB
HM: OWNER

PH: 213.876.1234 UB

----- FACS+ SUMMARY -----

INPUT SSN RECORDED AS DECEASED
DOB: 1-10-1951 DOD: 3-3-1996
INPUT SSN ISSUED 1965-1966
TELEPHONE NUMBER INCONSISTENT W/ADDRESS
DRIVER'S LICENSE INCONSISTENT W/ONFILE
FROM 3-01-00 INQ COUNT FOR SSN=8
FROM 3-01-00 INQ COUNT FOR ADDRESS=15

INQ: PHONE ANSWERING SERVICE:
ABC INSWER-ALL
10655 N BIRCH ST
BURBANK CA 91502
818.555.1212

FILE: COMMERCIAL BUSINESS ADDRESS:
J&J INVESTMENTS
2600 BOWSER ST #312
LOS ANGELES CA 90017
213.111.2222

----- PROFILE SUMMARY -----

PUBLIC RECORDS ----- 3
INSTALL BAL----- \$30,630
R ESTATE BAL----- N/A
REVOLVING BAL----- \$50

PAST DUE AMT----- \$956
SCH/EST PAY----- \$1,431
R ESTATE PAY----- N/A
REVOLVNG AVAIL----- 96%

INQUIRIES --- 3
INQS/ 6 MO--- 2
TRADELIN---5
PAID ACCT--- 1

CNT 04/01/01/20
SATIS ACCTS----- 2
NOW DEL/DRG----- 2
WAS DEL/DRG----- 1
OLD TRADE----- 1-68

Consumer identity information

- 1 Number of times address reported
- 2 Number of times previous address reported
- 3 Full date of birth (if available)
- 4 Employment address
- 5 Multiple Social Security numbers reported
- 6 Alias names reported

Demographic information

- 7 Up to 3 telephone numbers with telephone type
- 8 Driver's license number
- 9 16-character GEO code
- 10 Homeowner code

FACS+ flags

- 11 2 new FACS+ flags on standard services
- 12 High-risk, fraudulent or non-residential address
- 13 Business addresses
- 14 22-character alerts

Standard services

You may chose to see the Demographics Band on these other services from Experian:

- Credit Profile report
- Social Search
- Skip Locator
- Employment Insight
- Collection Report

How to order the Demographics Band

Demographics Band is available on Experian's Credit Profile report, Social Search, Employment Insight, Skip Locator and the Collection Report. You may order all demographics available or only the individual demographic elements you need. The New Consumer Identifier is available only with the Demographics Band. Your Experian sales representative can help you set it up.

You also have the option of ordering Experian's ID Profile, a stand-alone product, that can be used for identity verification purposes. ID Profile includes identity information, the Demographics Band and FACS+ fraud alerts, but no tradeline or public record information. New consumers can also be accessed with ID Profile.

Harness the power of Experian

Demographics Band gives you access to one of the most powerful and sophisticated relational databases in the world. Experian maintains up-to-date information on 190 million consumers and 90 million households in the U.S. We also obtain additional information from proprietary data sources, published directories and public record suppliers.

For you, that means immediate access to the most current, comprehensive and accurate information available.

To find out more about the Demographics Band, contact your local Experian sales representative or call 800 333 4930.

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