

File One PhonesSM

Find skipped accounts faster for less money

Experian's new phone service significantly outperforms other sources for reaching hard-to-find debtors. File One PhonesSM improves collections efficiency and profitability by returning far more hits and unique numbers, especially for charged-off and dead accounts.

New service delivers impressive results

In collections, nothing is more frustrating — and unprofitable — than the inability to track down elusive debtors. Experian's File One Phones service is changing the collections landscape in your favor.

File One Phones is a simple, automated service that accesses phone numbers interactively or appends up to three of the most current phone numbers for delinquent or charged-off accounts. You get only the information you want as a separate batch output or as an interactive option on Experian's various collections solutions. Many Experian clients using File One Phones are experiencing tremendous lift over other search-and-locate services. With phone append rates often at 50 percent and higher — often much higher — File One Phones provides an easy, direct route for finding more debtors and recovering more dollars.

Boost efficiency and profits

File One Phones gives you the unprecedented ability to:

- Reach hard-to-find debtors faster with unique information that goes beyond the standard directory assistance sources

- Increase your hit rate and contact rate with the freshest phone number information available
- Simplify and streamline your skip-tracing processes with a proven, automated batch process that minimizes the need for costly manual intervention

More unique phone numbers

With File One Phones, you have access to more than 210 million consumer phone numbers to find even the most challenging accounts. Using information gleaned from credit inquiries and daily updates, File One Phones provides access to:

- Phone numbers where the skip previously resided
- Phone numbers associated with minor address changes
- Cell-phone numbers
- Unpublished phone numbers
- Other unique phone numbers not readily available from directory assistance or other sources



Powerful data source

File One Phones is powered by Experian's File OneSM database, the most robust relational database in the market. New phone numbers are added daily from credit reporter updates and credit inquiries. File One processes more than 35 million new credit inquiries each month, 9 percent of which include phone numbers.

Using a reliable, up-to-date source for phone numbers is essential for finding elusive debtors, as these statistics from File One demonstrate:

- More than 70 percent of phone numbers are less than two years old
- Twenty-five percent of phones have more than one number
- More than 65 percent of consumers have at least one phone

Batch or interactive access available

File One Phones batch process through Collection AdvantageSM is fast and easy to use. Just submit a batch of files and Experian[®] appends up to three of the most current phone numbers to each file.

- Twenty-four-hour turnaround
- Best search-and-match logic — to find even the most challenging debtors instantly

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- Delivers only the information you want
- Automatic processing with minimal manual intervention
- Short setup time

You also may choose to get File One Phones on these other services from Experian:

- Address SearchSM
- Address Update
- Collection Report
- Credit Profile
- MetroNet[®] batch
- MetroNet[®] interactive
- Skip Locator
- Social Search

More hits than ever before

Experian's track record for File One Phones continues to make collections history, delivering more hits and more unique contact information even for charged-off and dead accounts.

To find out more about File One Phones, contact your local Experian sales representative or call

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