

Skip Locator

End the search for lost consumers

When customers skip, leaving an unpaid balance, you need a fast and cost-effective way to track them down. Ideal for in-house collection departments, collection agencies and credit grantors, Skip Locator from Experian helps you locate skip accounts by notifying you within 24 hours when other credit grantors report new activity to Experian.

Skip Locator — the original “push technology”

Skip Locator is the original “push technology” solution and is unique compared with other skip-tracing products on the market. Skip Locator allows you to focus your time and resources on consumers more likely to pay, while it monitors the hard-to-reach consumers and pushes new information — reported to File OneSM, Experian’s national consumer database — to you. Most skip-tracing products “pull” information based on an input name and/or other identifying information.

Skip Locator features:

- Daily monitoring
- Optional triggering categories
- Alternative delivery methods (mail, electronic mailbox or Automated Response Format)
- Customized criteria options
- Customized suppression options

Time- and money-saving benefits

- Automatic notification when new information about your skip account is reported to Experian
- Improved collection rates
- Flexibility and customization to your specific needs
- Freedom to activate and deactivate the service at any time
- New information driven by inquiry
- Superior address and telephone information



Sample of Skip Locator report

EXPERIAN
475 ANTON BOULEVARD
COSTA MESA CA 92626
TCA1



DATE PROCESSED: 06-30-02

COLLECTIONS MANAGER (OR NAME FROM ATTENTION LINE)
HOMESTEAD NATIONAL BANK
12345 WARNER AVENUE
HUNTINGTON BEACH CA 91680

SKIP LOCATOR NOTICE

----- TRIGGERING INFORMATION -----

** INQUIRY RECEIVED **

TNAI ARS 3122250 CONSUMER, JONATHAN QUINCY 999999990;
CA-10655 N BIRCH ST/BURBANK CA 91502-1234;
E-AJAX HARDWARE/2035 BROADWAY/LOS ANGELES CA;

** NEW TELEPHONE REPORTED **

818.555.1111

TRIGGERING SUBSCRIBER:
ISLAND SAVINGS 714.555.8992 542 CURRENT WAY GARDEN GROVE CA 92845
FP PERSONAL LOAN COMPANIES

----- CONSUMER IDENTIFYING INFORMATION -----

JONATHAN QUINCY CONSUMER SS: 999-99-9990 5X E: AJAX HARDWARE
10655 N BIRCH ST 234-56-7891 1X 2035 BROADWAY
BURBANK CA 91502-1234 123-45-6789 1X SUITE 300
RPTD: 6-95 TO 6-02 U 4X YOB: 1951 LOS ANGELES CA 90019
LAST SUB: 1220855 RPTD: 6-02 I

1314 SOPHIA LN APT 3 E: BELL AUTOMOTIVE
SANTA ANA CA 92708-5678 111 MAIN STREET
RPTD: 2-95 U 1X BURBANK CA 91503
RPTD: 5-91 TO 9-01 I

2600 BOWSER ST #312
LOS ANGELES CA 90017-9876
RPTD: 9-93 I

JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

----- DEMOGRAPHICS -----

PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB
DL: CA N2345678 HM: OWNER
GEO: 35 123 456789 0 1234

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
HOMESTEAD NATIONAL BANK	4-02	\$2,350-0			SCNL
3425422 BI UNS 24 1	3-23-02	\$2,350	3-02	(1)	B
1223802640388					

END - EXPERIAN SKIP LOCATOR

The Skip Locator report

The output will contain three primary bands of information:

- **Triggering information**

Name, address and telephone number of the subscriber that triggered the notice, along with a message about the type of triggering inquiry — new address, new employment, new account opened, new inquiry received, new telephone number, new bankruptcy, new lien or new civil action

- **Consumer identifying information**

Best plus additional options for name, address, employment and Social Security number, as well as other detailed information about the consumer's address, employment and Social Security number

- **Trades**

The tradeline of your skip account as reported to Experian; when "new account opened" generates the trigger, the full tradeline of the new account will be displayed first

Sample of Skip Locator management report

EXPERIAN
475 ANTON BLVD
COSTA MESA CA 92626
TCA1

Requesting company

COLLECTION COMPANY
COLLECTIONS MANAGER
123 MAIN STREET
ANYTOWN CA 12345

Subcode

9999000 COLLECTION COMPANY
June 2002

Month of activity

Account triggers:

- New address
- New accounts
- New employment
- New bankruptcy
- New civil action
- New lien
- New telephone
- New inquiries

A single notice may include more than one trigger

Skip Locator Management Report

Total Skip Locator Notices by Triggers	Triggers								Total Notices
	Addr	Acct	Employ	Bnkrpt	CvlAct	Lien	Phone	Inq	
Bay Company									
Jun	0	1	0	1	2	0	0	1	3
YTD	0	3	0	2	5	0	0	3	10
Employee Credit Union									
Jun	0	1	1	0	0	3	0	5	8
YTD	7	6	2	0	0	10	0	20	32
Home Financial									
Jun	40	40	11	0	0	0	0	199	236
YTD	369	288	74	0	0	0	0	1,401	1,729
Total Jun	41	43	12	1	2	3	0	206	250
YTD	457	388	76	2	5	10	2	1,428	1,781

Original creditor(s)

Total Skip Locator Notices sent per day

	Sun	Mon	Tue	Wed	Thur	Fri	Sat	Total
Jun 1-1	0	0	0	0	0	0	11	11
Jun 2-8	3	0	11	2	5	11	1	33
Jun 9-15	8	4	12	6	13	9	4	56
Jun 16-22	6	1	10	11	10	8	13	59
Jun 23-29	3	4	6	5	13	1	5	37
Jun 30-30	10	0	0	0	0	0	0	10
Total	30	9	39	24	41	29	34	206

Skip Consumers Reported

Jun 2002 additions	0	New skips added for the month
Total	1,604	Total active skips

A zero digit may indicate a noncalendar day

END - EXPERIAN SKIP LOCATOR

Maximize efficiency with the Skip Locator management report

This free, monthly report makes it easier than ever to manage your Skip Locator activities. Monthly and year-to-date summaries of skip activities help you improve productivity and better allocate your employment resources.

You can customize Skip Locator by:

- Selecting specific trigger options.
- Preventing reception of notices generated by an associated company with the same company identification number.
- Electing to receive notices triggered by a collection agency or department.
- Suspending generation of skip notices for 14 days after initiation with Stagger Trigger*. This money-saving option reduces interruption and follow-up duplication. Stagger Trigger automatically resumes after 14 days, and a skip notice will be generated upon any new activity.
- Suppressing Skip Locator notices based on the reporting client subscriber code or kind of business code.
- Monitoring skip consumers for a specified time period (60, 90 or 180 days).

Optional demographics

You can choose to receive the following demographic elements, when available:

- Telephone numbers
- Driver's license number
- Home ownership status
- Date of birth

*Available for an additional fee

Experian and the Experian marks herein are service marks or registered trademarks of Experian.

When activated, Skip Locator alerts another subscriber to the status of your skip account by displaying an account condition of SCNL on the tradeline and a caution statement on the consumer's Credit Profile Report from Experian.

Activating Skip Locator

Skip Locator activates automatically whenever you report an account with a status code of 98. It continuously monitors new information received from credit inquiries until you report that the consumer has been located or select a custom option to automatically stop monitoring when a notice is generated.

Put Skip Locator on the trail

The success of your collection efforts directly impacts your profitability. Now you can put an end to time-consuming, unproductive searches.

To find out more about Skip Locator, contact your local Experian sales representative or call

888 414 1120.

475 Anton Blvd.
Costa Mesa, CA 92626
888 414 1120

©Experian 2004
All rights reserved
1224/1519 02/04

www.experian.com