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**General Services Administration
Federal Supply Service
Authorized Federal Supply Schedule Price List**

On-line access to contract ordering information, terms and conditions, up-to-date pricing, and the option to create an electronic delivery order are available through GSA Advantage, a menu driven database system. The internet address for GSA Advantage is: www.gsadvantage.gov.

Schedule Title: Financial and Business Solutions
FSC Group: 520
Contract Number: GS-23F-0356P

For more information on ordering from Federal Supply Schedules click on the FSS Schedules button at: www.fss.gsa.gov.

Contract Period: August 5, 2004 to August 4, 2014
Contractor Name: Experian Information Solutions, Inc.
Address: 475 Anton Blvd. Costa Mesa, CA 92626
Phone Number: 224 698 8418
Fax Number: 224 698 8929
Web site: <http://www.experian.com/government>

Contact for contract administration:

Jeannine Ford
475 Anton Blvd.
Costa Mesa, CA 92626
714 830 5018
jeannine.ford@experian.com

Business size: Large Business
Prices Shown Herein are Net (discount deducted)

Date: Mod PS-0035 effective February 1, 2011

Contractor information

- 1a. Table of awarded Special Item Number(s): S.I.N. 520-16, Business Information Services
- 1b. See pricing below
- 1c. Not applicable
2. Maximum order: \$1,000,000
3. Minimum order: \$300.00
4. Geographic coverage (delivery area): Domestic and Overseas Delivery
5. Point(s) of production (city, county, state, or foreign country):

Experian Information Solutions, Inc.
475 Anton Blvd.
Costa Mesa, California 92626
Orange County

Experian Information Solutions, Inc.
955 American Lane
Schaumburg, IL 60173
Cook County

Experian Information Solutions, Inc.
5909 Peachtree Dunwoody Rd NE, Suite 1000
Atlanta, GA 30328
Fulton County

Experian Information Solutions, Inc.
1401 K Street NW, Suite 501
Washington, DC 20006

6. Discount from list prices or statement of net price: Refer to volume discounts in published pricing
7. Quantity discounts: Refer to volume discounts in published pricing
8. Prompt payment terms: Net 30
- 9a. Notification that Government purchase cards are accepted at or below the micro-purchase threshold. Yes, accepted.
- 9b. Notification whether Government purchase cards are accepted or not accepted above the micro-purchase threshold. Yes, accepted.
10. Foreign items: Not applicable
- 11a. Time of delivery: Varies by the services required
- 11b. Expedited delivery: Items available for expedited delivery are noted in this price list
Expedited delivery will be as agreed to at the Task Order level
- 11c. Overnight and 2-day delivery: Refer to Paragraph 11b above
- 11d. Urgent requirements: See contract clause I-FSS-14-B. Agencies can contact the contact for contract administration to obtain faster delivery
12. F.O.B. point(s): Destination
- 13a. Ordering address(es):

Experian Information Solutions, Inc.
Attn: Jeannine Ford
475 Anton Blvd.
Costa Mesa, CA 92626
Ph: 714 830 5018
Fax: 714 830 2511
Email: jeannine.ford@experian.com

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- 13b. Ordering procedures: For supplies and services, the ordering procedures, information on blanket purchase agreements (BPAs), and a sample BPA can be found at the GSA/FSS schedule homepage (www.fss.gsa.gov).
14. Payment address:
Experian Information Solutions, Inc.
Dept 1971
Los Angeles, CA 90088-1971
15. Warranty provision: Not applicable
16. Export packing charges: Not applicable
17. Terms and conditions of Government purchase card acceptance (any thresholds above the micro-purchase level). The American Express, MasterCard, Visa and Discover cards are accepted.
18. Terms and conditions of rental maintenance, and repair – Not applicable
19. Terms and conditions of installation – Not applicable
20. Terms and conditions of repair parts – Not applicable
- 20a. Terms and conditions for any other services – Not applicable
21. List of service and distribution points – Not applicable
22. List of participating dealers – Not applicable
23. Preventative maintenance – Not applicable.
- 24a. Special attributes such as environmental attributes: Not applicable
- 24b. If applicable, indicate that Section 508 compliance information is available on Electronic and Information Technology (EIT) supplies and services and show where full details can be found (e.g. contractor's website or other location). The EIT standards can be found at www.Section508.gov/. Not applicable
25. Data Universal Number System (DUNS) number: 008642530
26. Notification regarding registration in Central Contractor Registration (CCR) database: Registered. Registration valid to June 25, 2011.

About Experian

Gain access to a world of insight

As a global leader in information assets and data analytics, Experian® provides governments with unparalleled insight and transparency, empowering them to fulfill their missions. Our industry-leading databases provide agencies with actionable information on more than 215 million consumers and 27 million businesses in the United States.

With more than 40 years' experience in information services, Experian has served public-sector organizations of all sizes. Our analytical acumen and consultative approach help governments make confident, precise decisions.

For more information, visit <http://www.experian.com/government>

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps organizations to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended March 31, 2009, was \$3.9 billion. Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil.

For more information, visit www.experianplc.com.

Leverage Experian's GSA Schedule

Experian's FABS Schedule includes more than 50 products to innovatively help agencies meet their objectives. By using Experian's General Services Administration (GSA) Schedule, agencies take advantage of our expertise with GSA Schedule contracting and the benefits of GSA Schedule procurement. Experian's FABS Schedule offers products that make the following more effective:

- Information and analytics
- Identity management and fraud detection
- Revenue and debt collection
- Eligibility determination
- Investigation and location

Experian's FABS Schedule encompasses a wide variety of products and services, from credit reports and fraud detection products to data breach services. Experian's GSA Schedule deepens agencies' understanding of individuals, businesses, markets and economies:

- Consumer and business credit risk determination
- Employment screening and verification
- Confirmation of eligibility for programs and benefits
- Portfolio monitoring, analysis and scoring
- Identity proofing, risk-based authentication and credentialing
- Up-to-date contact data to locate hard-to-find individuals
- Collection scoring, monitoring and prioritization strategies

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Account AdvisorSM

Account AdvisorSM is desktop software used to track account performance, monitor shifts in portfolio risk and view a customer's portfolio graphically.

Account Advisor SM	
Account Advisor SM software	\$1,000 per seat — includes software and training (site license available)

Address CheckerSM

Address CheckerSM offers an affordable revenue cycle service to help dramatically improve address accuracy. Within seconds, Address Checker quickly verifies patient demographics using permissible data sources, with just a single keystroke. The service validates and corrects a patient's demographic information, including name, address, SSN, date of birth and phone.

Value pack quantity	Support price	Unit price
5,000	\$90	\$0.310
10,000	\$144	\$0.294
15,000	\$216	\$0.288
20,000	\$288	\$0.279
25,000	\$306	\$0.272
30,000	\$360	\$0.266
35,000	\$414	\$0.257
40,000	\$468	\$0.248
50,000	\$558	\$0.235
100,000	\$864	\$0.233
0-100,000	\$864	\$0.233
100,000-250,000	\$1,080	\$0.226
250,000 or more	\$1,440	\$0.210

Address verification, patient records, patient billing, demographics, Red Flags Rule, patient information, revenue cycle, healthcare, fraud detection, credit score, return mail, insurance claims, accounts receivable, hospital, health care, collections

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Archive Programs

Archive services enable clients to analyze existing accounts or profile potential target groups to make informed credit decisions for portfolio growth. By observing portfolio behavior over time, clients can refine portfolio management tools to identify areas that present the highest potential profit — and the highest risk. Clients use archive data to develop custom scoring models, validate and adjust criteria of existing custom scoring models, develop and validate custom attributes, conduct testing, and analyze target groups such as nonresponders. With archived data, clients can generate powerful business intelligence about their accounts to make smart credit decisions.

Access fees

The archive access fee represents base pricing and does not include processing/run charges or model charges, which are in addition to the base access fee. See the list below for archive access fees.

Number of archives	Archive access fee
1–5	\$3,600
5–10	\$2,880
11 or more	\$2,160

Processing/Run charges

Number of records reviewed	Fee per record without raw trade data	Fee per record with raw trade data
0–250,000	\$0.0467	\$0.0648
250,001–500,000	\$0.0415	\$0.0576
500,001–750,000	\$0.0363	\$0.0504
750,001–1 million	\$0.0311	\$0.0432
1,000,001 or more	\$0.0156	\$0.0216

Model charges

The first 1 million individual archive scores are at no charge. However, archive dates using FICO scores must be six months or older, and only the first 1 million FICO scores annually (Jan. 1 through Dec. 31) are at no charge (not per archive program). See the list below for model charges.

Number of accounts reviewed	Fee per record
0–1,000,000	No Charge
1,000,001–2,500,000	\$0.0108
2,500,001 or more	\$0.0072

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Archive Programs additional attribute pricing

The attribute pricing tiers are in addition to the first 100 Experian precoded attributes that already have been included in the access fee and run charges. The cost for updating or programming custom attributes is \$250 per attribute. See the list below for attribute pricing.

Number of attributes appended	Fee per thousand
1–10	\$10.80
11–20	\$18.00
21–30	\$21.60
31–40	\$25.20
41–50	\$28.80
51–60	\$32.40
61–70	\$36.00
71–80	\$39.60
81–100	\$43.20
101–200	\$46.80
201 or more	\$50.40

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Bankruptcy PLUSSM

This risk model built by Experian in 2005 predicts the likelihood of a consumer filing for bankruptcy within 24 months. Score range is 1 to 1400, where the lower the score, the lower the likelihood that a consumer will file for bankruptcy. **No Visa membership required.**

Online pricing	
Number of Accounts	Per transaction
1–9,999	\$0.28
10,000–99,999	\$0.18
100,000 or more	\$0.14
Quest SM pricing	
Number of records	Experian Model
1–49,999	\$0.0252
50,000–99,999	\$0.0252
100,000–249,999	\$0.0230
250,000–499,999	\$0.0230
500,000–749,999	\$0.0216
750,000–999,999	\$0.0216
1,000,000–4,999,999	\$0.0201
5,000,000–14,999,999	\$0.0180
15,000,000 or more	\$0.0180
Prescreen pricing	
Number of records	Less than or equal to 50% of records scored and selected (per thousand)
1–999,999	\$32.40
1,000,000–1,999,999	\$30.24
2,000,000–3,999,999	\$28.80
4,000,000–4,999,999	\$25.20
5,000,000–9,999,999	\$21.60
10,000,000 or more	\$18.00
Prescreen pricing	
Number of records	More than 50% of records scored and selected (per thousand)
1–999,999	\$25.20
1,000,000–1,999,999	\$23.04
2,000,000–3,999,999	\$21.60
4,000,000–4,999,999	\$20.16
5,000,000–9,999,999	\$18.00
10,000,000 or more	\$14.40

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BankruptcyPredict

The BankruptcyPredict model was developed by Experian and Visa to predict the likelihood of a consumer filing for bankruptcy within 24 months. BankruptcyPredict uses transactional data from Visa along with STAGG AttributesSM and Trend ViewSM data from Experian. BankruptcyPredict can be delivered daily, weekly, or monthly. The procurement agency must be a Visa member to purchase BankruptcyPredict. Non-Visa members should use Bankruptcy PLUSSM.

Annual volume	Monthly scores per transaction	Daily scores per transaction
1–29,999,999	\$0.0216	\$0.0198
30,000,000–119,999,999	\$0.0180	\$0.0162
120,000,000 or more	\$0.0144	\$0.0126

*Batch file minimums and annual fees apply depending on scope of work

BizIDSM Check

This commercial fraud product helps clients assess the fraud risk of small-business applicants by offering business and/or business owner verification and scoring. BizIDSM provides flexible decisioning and scoring capabilities. Gramm-Leach-Bliley (GLB)– and Fair Credit Reporting Act (FCRA) –based product options are available.

BizID Check — Business

Monthly volumes	Transaction Price	Monthly minimum
1-1,000	\$1.87	\$72
1,001-5,000	\$1.51	\$360
5,001-10,000	\$1.15	\$540
10,001 or more	\$0.79	\$1,080

BizID Check — Business Principal

Monthly volumes	Transaction Price	Monthly minimum
1-1,000	\$0.18	\$72
1,001-5,000	\$0.17	\$360
5,001-10,000	\$0.15	\$540
10,001 or more	\$0.14	\$1,080

BizID Check — Combination (Combination includes Business Name/DBA at up to two addresses with up to two names)

Monthly volumes	Transaction Price	Monthly minimum
1-1,000	\$2.16	\$72
1,001-5,000	\$1.80	\$360
5,001-10,000	\$1.44	\$540
10,001 or more	\$1.08	\$1,080

BizIDSM Check with Score — Business

Monthly volumes	Transaction Price	Monthly minimum
1-1,000	\$2.16	\$72
1,001-5,000	\$1.81	\$360
5,001-10,000	\$1.48	\$540
10,001 or more	\$1.14	\$1,080

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BizID Check with Score — Business Principal

Monthly volumes	Transaction Price	Monthly minimum
1-1,000	\$0.37	\$72
1,001-5,000	\$0.36	\$360
5,001-10,000	\$0.33	\$540
10,001 or more	\$0.30	\$1,080

BizID Check with Score — Combination (includes Business Name/DBA at up to two addresses with up to two names)

Monthly volumes	Transaction Price	Monthly minimum
1-1,000	\$2.52	\$72
1,001-5,000	\$2.16	\$360
5,001-10,000	\$1.80	\$540
10,001 or more	\$1.44	\$1,080

Additional Fees

Implementation fee	\$3,600	
Add-on development	\$180	Per Hour
Add-on analytical consulting	\$252	Per Hour
	\$1,800	Per Day

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Business Owner Profile

Business Owner Profile combines Experian's expertise in consumer and business credit reporting to give you the most accurate, current, and comprehensive business and proprietor credit information available. It's fairly common for proprietors to leverage their personal assets to meet business obligations. If a proprietor takes out a home-equity loan, that loan will not appear on a standard business credit report but it will appear on Business Owner Profile. By using Business Owner Profile, you can avoid the high risk associated with small businesses while identifying good credit risks. By using Business Owner Profile with any of our commercial credit reports, such as the Business Profile Report, you can better determine the overall creditworthiness of businesses.

Commercial credit reports								
Monthly volume	0–25	26–100	101–350	351–750	751–2,000	2,001–4,000	4,001–6,000	6,001+
Business Profile	\$21.85	\$18.14	\$16.39	\$15.73	\$15.52	\$15.30	\$14.42	\$13.11
Business Owner Profile	\$5.75	\$4.77	\$4.31	\$4.14	\$4.08	\$4.03	\$3.80	\$3.45
Business Summary	\$7.27	\$6.04	\$5.45	\$5.24	\$5.16	\$5.09	\$4.80	\$4.36
Business Profile and Business Owner Profile	\$23.70	\$19.99	\$18.24	\$17.58	\$17.37	\$17.15	\$16.27	\$15.11
Business Profile with Commercial Intelliscore	\$25.10	\$21.39	\$19.64	\$18.98	\$18.77	\$18.55	\$17.67	\$16.36
Business Profile and Business Owner Profile with Commercial Intelliscore	\$26.10	\$22.39	\$20.64	\$19.98	\$19.77	\$19.55	\$18.67	\$17.36
Business Owner Profile with Commercial Intelliscore	\$14.75	\$12.84	\$10.94	\$10.60	\$10.49	\$10.37	\$9.92	\$9.25
Business Profile and Business Summary	\$21.85	\$18.14	\$16.39	\$15.73	\$15.52	\$15.30	\$14.42	\$13.11

Commercial credit scores								
Monthly volume	0–25	26–100	101–350	351–750	751–2,000	2,001–4,000	4,001–6,000	6,001+
Commercial Intelliscore SM	\$12.25	\$10.34	\$8.44	\$8.10	\$7.99	\$7.87	\$7.42	\$6.75

Business Profile Report

Business Profile Report from Experian can help you make informed decisions quickly and easily. Business Profile Report presents a current objective picture of how a business manages its financial obligations. The report will help you make effective business decisions by providing actual trade payment experiences, public record information, company background, collections information, and comparative data placing a company's payment performance in context within its industry. Much of the information displayed on the report comes from actual businesses' accounts receivable information. As such, the information is reliable, accurate, and nonbiased allowing for an objective view of a company's overall financial health. For data segments that can be sold as a standalone offering, please refer to Data Segments (Report). *(Click here for pricing)*

Business Summary Report

Business Summary report is a low-cost summary of a credit report that allows users to make quick effective assessments on low-balance account transactions of less than \$1,000. In addition, the report is frequently used to help verify whether or not a business is active and/or legitimate. Credit File Summary makes up the bulk of the Business Summary report. This section is a summary of the information within the full credit report and is similar to the Executive Summary section of the Business Profile Report. The following information displays when it is present in the credit report: number of tradelines, judgments, tax liens, bankruptcy indicator, UCC filings indicator, collections data indicator, bank information indicator, SIC code and description, corporate filing status, and company background information. *(Click here for pricing)*

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Collection AdvantageSM

A powerful portfolio management tool now available online through Experian's eSolutions Web site. Collection AdvantageSM via eSolutions helps you optimize your recovery efforts with instant, 24-7 access to debtor information from your desktop — all in one easy-to-use process that requires no additional programming resources, hardware or software.

This unique tool allows you to search for debtors in Experian's File OneSM and MetroNet[®] databases to receive up-to-date contact information, credit scores and credit attributes to help you:

- Track debtors and locate skips more efficiently
- Identify debtors with the highest recovery potential
- Increase collectible dollars with less time and effort
- Reduce operating costs by streamlining your recovery process

Collection AdvantageSM eSolutions

A la carte options	Minimum Legal Requirements	Pricing per Record Requested/hit
Per record input processing through eSolutions		\$0.03

Individual Options (a la carte)

A la carte options	Minimum Legal Requirements	Pricing per Record Requested/hit
Social Security number (SSN)—validate input SSN and Append SSN, plus SSN Fraud Indicator	GLB	\$0.08
Best Name and Address—Include Best Name and Address with Demographics, plus Address Fraud Indicator	GLB	\$0.12
Deceased Information	GLB	\$0.10
Telephone numbers—Append up to three unique File One Phones SM	GLB	\$0.21
Place of Employment—Include Best Employment	FCRA	\$0.18
33 Credit Attributes	FCRA	\$0.10
Bankruptcy Information	FCRA	\$0.10
Additional Names and Address- Include additional Names and Addresses	GLB	\$0.07
Tradelines/Inquiry data	FCRA	\$0.10
33 Credit Attributes plus Tradelines/Inquiry data (requested together)	FCRA	\$0.14

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Collection Advantage eSolutions Packages

Package Number	Description	Pricing per Record Requested
1	Address and Phone	\$0.21
	Best Name/Address with Demo, Additional Names and Addresses, and File One Phones	
2	Address, Phone and Employment	\$0.36
	Best Name/Address with Demo, Additional Names and Addresses, File One Phones, Employment, Deceased and Bankruptcy detail	
3	Address, Phone, SSN and Fraud Check	\$0.39
	SSN Validate and Append, Fraud Indicators, Best Name/Address with Demo, Additional Names and Addresses, File One Phones, Employment, Deceased and Bankruptcy detail	
4	Address, Phone, Employment and Attributes	\$0.44
	SSN Validate and Append, Fraud Indicators, Best Name/Address with Demo, Additional Names and Addresses, File One Phones, Employment, Deceased, Bankruptcy detail and 33 Credit Attributes	
5	Address, Phone, Scrub and Analysis	\$0.50
	SSN Validate and Append, Fraud Indicators, Best Name/Address with Demo, Additional Names and Addresses, File One Phones, Employment, Deceased, Bankruptcy detail, 33 Credit Attributes and MetroNet/Electronic Directory Assistance Phone with Change of Address	
6	Address, Phone, Analysis and Tradelines	\$0.57
	SSN Validate and Append, Fraud Indicators, Best Name/Address with Demo, Additional Names and Addresses, File One Phones, Employment, Deceased, Bankruptcy detail, 33 Credit Attributes, Tradeline/Inquiry detail and MetroNet/Electronic Directory Assistance Phone with Change of Address	

Collection Advantage uniquely combines credit-based scoring, consumer contact information and state-of-the-art analytical services into a single delivery platform for the collection industry.

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Collection Advantage Batch

Per record input processing through batch	\$0.03
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Individual Options (a la carte)	Price per Record Requested
Validate Input SSN	\$0.04
Append File One SSN	\$0.03
Validate Input SSN and Append SSN	\$0.05
Include SSN Issued Social Fraud Indicator	\$0.03
Include Best Name and Address with Demographics	\$0.10
Include Best Name and Address with no Demographics	\$0.07
Include Address Risk Fraud Indicator	\$0.03
Include Deceased Information	\$0.10
Match input phone(s) and append unique (match on 7)	\$0.21
Match input phone(s) and append unique (match on 10)	\$0.21
Match up to three input phones, Apply Criteria Date and Append all unique File One phones (match on 7)	\$0.21
VantageScore [®]	\$0.05
Experian Recovery Bankcard	\$0.04
Experian Recovery Retail	\$0.04
Bankruptcy PLUS SM	\$0.14
Experian/MDS Bankruptcy Model SM	\$0.02
National Risk Model	\$0.08
Telecommunications, Energy and Cable Risk Model SM	\$0.08
SureView SM	\$0.04
Scorex PLUS SM – Existing Client	\$0.08
Bankruptcy Watch SM	\$0.04
PriorityScore for Collections SM - Healthcare	\$0.08
PriorityScore for Collections SM - Card	\$0.06
PriorityScore for Collections SM - Utility	\$0.06
PriorityScore for Collections SM - Multiple Industries	\$0.06
Experian Income Insight Model	\$0.05
Include Best Employment	\$0.18
Include Credit Attributes only	\$0.10
Include Tradeline data only	\$0.10
Include Credit Attributes With Tradeline data (requested together)	\$0.14
Include Bankruptcy Screen	\$0.10
Level 2 Bankruptcy Processing (typical hit rate less than 1%)	\$0.25
Level 3 Bankruptcy Processing (typical hit rate less than 1%)	\$0.32
Include Additional Names and Addresses and Demos	\$0.10
Include Additional Names and Addresses without Demos	\$0.07

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Collection Advantage Batch Packages

Package	Description of batch services	Pricing Per Record Requested
1A	Best Name and Address, File One Phones, Place of Employment, 33 Attributes, RecoveryScoreSM-Retail	\$0.17
1B	Best Name and Address, File One Phones, Place of Employment, 33 Attributes, RecoveryScore-Bankcard	\$0.17
2A	File One Phones, MetroNet Phones, Electronic Directory Assistance, Change of Address, NCOA Optional	\$0.18
3A	Package 1A plus MetroNet Phones, Electronic Directory Assistance, Change of Address, NCOA Optional	\$0.28
3B	Package 1B plus MetroNet Phones, Electronic Directory Assistance, Change of Address, NCOA Optional	\$0.28
EZ	SSN Append, Best Name and Address w/ Demo, Deceased Information, File One Phones, POE, RecoveryScore-Retail, RecoveryScore-Bankcard, 33 Collection Attributes, BK information, MetroNet Phones, Electronic Directory Assistance, Change of Address, NCOA Optional	\$0.43
WB	Best Name and Address, Place of Employment, 33 Attributes, RecoveryScore-Bankcard, Waterfall (MetroNet/Electronic Directory Assistance/File One Phones) with Change of Address, NCOA Optional	\$0.24
WR	Best Name and Address, Place of Employment, 33 Attributes, RecoveryScore-Retail, Waterfall (MetroNet/Electronic Directory Assistance/File One Phones) with Change of Address, NCOA Optional	\$0.24
TR	Best Name and Address, File One Phones, Place of Employment, 33 Attributes, Tradelines, RecoveryScore-Retail (requires CAV2 layout)	\$0.20
TB	Best Name and Address, File One Phones, Place of Employment, 33 Attributes, Tradelines, RecoveryScore-Bankcard (requires CAV2 layout)	\$0.20
TE	SSN Append, Best Name and Address with Demo,, Deceased Information, File One Phones, POE, RecoveryScore-Retail, RecoveryScore-Bankcard, 33 Collection Attributes, Tradelines, BK information, MetroNet Phones, Electronic Directory Assistance, Change of Address, NCOA Optional (requires CAV2 layout)	\$0.46
Debt Portfolio Evaluator SM	Used for evaluating portfolios for potential purchase or sale. This option identifies the availability of key attributes of the consumer's credit profile. Data elements include SSN Validation, Consumer Statement Fraud Indicator, Demographic information (i.e., Best Address Indicator, date address last updated, Address Fraud Indicator, Address Dwelling Type), Availability of File One Phones, Employment Indicator, RecoveryScore Bankcard and Retail, Bankruptcy MDS Score, Bankruptcy Indicator with Status and Date, and summarized credit attributes.	\$0.03

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Collection Report

Collection Report is a customized version of the credit report designed specifically for use in collections. The report is primarily used for skip tracing (locating the debtor), with a secondary emphasis on actual debt collection and prioritizing which accounts to pursue first.

Annual Volume	Per transaction
1 – 250,000	\$0.59
250,001 – 500,000	\$0.56
500,001 – 750,000	\$0.53
750,001 – 1,000,000	\$0.50
1,000,001 – 1,500,000	\$0.47
1,500,001 – 2,000,000	\$0.42

**Monthly minimum charge of \$50 applies*

Collection TriggersSM

Collection TriggersSM is a robust, flexible account monitoring tool that quickly and effectively monitors identifying information on individual unpaid accounts. Clients choose the information they want Experian to track daily, and when new information is found, the client is immediately notified.

Number of Triggers per Month	Price per Trigger
1 - 1,000	\$0.90
1,001 - 5,000	\$0.57
5,001 - 10,000	\$0.50
10,001 - 50,000	\$0.43
50,001 - 100,000	\$0.36
100,001 - 200,000	\$0.31
200,001 - 300,000	\$0.27
300,001+	TBD
Best Address Trigger	\$0.07 per trigger
Score Model	Price per Score
EXP/MDS BANKRUPTCY MODEL	\$0.04
SCOREX PLUS EXISTING	\$0.08
EXP RECOVERY SCORE BANKARD	\$0.04
EXP RECOVERY SCORE RETAIL	\$0.04
FICO BANKCARD V2 COL TRIG	\$0.07
FICO INSTALL V2 COL TRIG	\$0.07
FICO FINANCE V2 COL TRIG	\$0.07
FICO AUTO V2 COL TRIG	\$0.07
FICO RISK V2 COL TRIG	\$0.07
WIRELESS RISK MODEL (TEC)	\$0.08
NATIONAL RISK II HIT (NRM)	\$0.08
NATL EQUIV SCORE II HIT	\$0.04
SUREVIEW SCORE	\$0.04
BANKRUPTCY WATCH	\$0.04
VANTAGE SCORE	\$0.07

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Commercial IntelliscoreSM

The Commercial IntelliscoreSM solution provides agencies more predictive results and the ability to score even more records. At the core of the score are new performance-based models powered by enhanced statistical algorithms and current data such as trade payment experiences, public records and demographic data – proven predictors of future risk. The result is a reliable measure of future business performance. Commercial Intelliscore risk scores range from 0 to 100, with higher scores representing lower risk so agencies can assign a credit score to each account and use the score to set credit parameters.

Commercial Intelliscore is designed to predict payment delinquency in excess of 90 days for businesses of all sizes and across all industries. With a commercial database in excess of 18 million U.S. businesses, Experian provides better small-business coverage than any other company. This robust database combined with Experian's scoring expertise make this score a powerful decision-support tool.

(Click here for pricing)

Consumer Credit Reports

Receive complete individual credit reports. The best decisions begin with the best information. The Credit Profile Report from Experian offers unparalleled accuracy and superior data quality generated by the File OneSM system.

Total annual inquiry volume	Domestic
1–1 million	\$1.46

ContractorCheckSM

ContractorCheckSM is an online tool that allows you to find contractors and easily check the critical components of a contractor's business background. Verify that the contractor is properly licensed and bonded. Print a report on a particular contractor to review credit history, including bankruptcies, liens and judgments.

<http://www.contractorcheck.com>

ContractorCheck Online	Price per report
	\$9.32
	Price per month per subscription
	\$7.16

****Price per month requires subscription service, which has an additional sign-up fee.***

Sign-up fee per subscription
\$14.40

contractor license, bond, bonding, bonding company, status, insurance information, delinquent, past due credit items, liens, judgments, bankruptcies, credit review, entity, background, sales, number of employees, names and titles of key employees, years in business, date of incorporation, filing data, primary business activity, demographic data, number of bank relationships, branch information, UCC filing, Uniform Commercial Code, inventory, notes receivable, proceeds, acquired property, Chapter 7, Chapter 11, Chapter 13, reorganization, liquidation, creditors, collateral, corporate registration, days beyond terms, debt, derogatory public record, dismissed, fictitious business name, headquarters, median value, parent, previously known as, collections, subsidiary, tax lien, tradeline, trade payment experience

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Custom Business Intelligence

This is a comprehensive consultative offering that provides access to best practices, industry benchmarks and competitive market intelligence. Experian's rich data sources and analytical expertise offer the government access to in-depth studies that provide insight for building strategies and solving specific business issues.

Consulting Day Rate **\$2,160/day**

Business Intelligence Offerings

Custom Business Intelligence	Unique problem-solving
	Customer/Supplier specific definitions
	Bureau and customer/supplier master file data
Industry Business Intelligence	Solves for specific industry challenges with unique reporting and metrics developed for each portfolio view
	Modular component reporting packages
	Bureau and customer/supplier master file data
Business Intelligence 360^{oSM}	Global market trends by portfolio and industry
	Add-on options for custom peer group and customer/supplier portfolio
	Bureau data only
	Consistent metrics across all portfolios

Data Segments (Report)

Data Segments provide the ability to get separate data segments from the business profile report. Used when connecting into a 3rd party platform via CPU.

Monthly volume	0–25	26–100	101–350	351–750	751–2,000	2,001–4,000	4,001–6,000	6,001+
Executive Summary	\$7.42	\$6.16	\$5.57	\$5.34	\$5.27	\$5.20	\$4.90	\$4.45
Trade Payment	\$6.29	\$5.22	\$4.72	\$4.53	\$4.46	\$4.40	\$4.15	\$3.59
Collection	\$2.20	\$1.82	\$1.65	\$1.58	\$1.56	\$1.54	\$1.45	\$1.19
Legal	\$4.43	\$3.68	\$3.32	\$3.19	\$3.15	\$3.10	\$2.92	\$2.39
UCC	\$2.20	\$1.82	\$1.65	\$1.58	\$1.56	\$1.54	\$1.45	\$1.19
Commercial Finance Rel.	\$2.20	\$1.82	\$1.65	\$1.58	\$1.56	\$1.54	\$1.45	\$1.19
Company Background	\$6.33	\$5.25	\$4.74	\$4.55	\$4.49	\$4.43	\$4.17	\$3.59
Government	\$1.48	\$1.23	\$1.11	\$1.06	\$1.05	\$1.03	\$0.97	\$0.59
Inquiries	\$1.48	\$1.23	\$1.11	\$1.06	\$1.05	\$1.03	\$0.97	\$0.68
Industry Specific	\$7.42	\$6.16	\$5.57	\$5.34	\$5.27	\$5.20	\$4.90	\$3.89

Debt Portfolio EvaluatorSM

Debt Portfolio EvaluatorSM is driven by Experian's powerful Collection AdvantageSM product, which combines consumer credit data, credit-based scoring and advanced analytics to provide a 360-degree view of consumers. This unique view provides debt buyers with a detailed analysis of the portfolio under consideration for bidding and its consumers.

Processing Fee Per Record Input	REQUIRED	\$0.036
Package		
<i>Note: Price is in addition to the \$0.036 Processing fee.</i>		
Debt Portfolio Evaluator – Data elements include SSN Validation, Consumer Statement Fraud Indicator, Demographic information (i.e., Best Address Indicator, date address last updated, Address Fraud Indicator, Address Dwelling Type), Availability of File One Phones, Employment Indicator, RecoveryScore Bankcard and Retail, Experian/MDS Bankruptcy Model, Bankruptcy Indicator with Status and Date and summarized credit attributes.	Per request	\$0.036

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Employment InsightSM

Employment InsightSM, a modified version of the Experian Credit Profile Report, contains consumer identification, employment history and credit information used to substantiate information during the hiring or promotion process. It is an effective verification tool that helps employers make informed hiring decisions.

Employment Insight is priced per inquiry, including no record, and offers discounts based on units per accounting year. A minimum monthly billing charge of \$50 may apply.

Annual Volume	Unit Price
1– 250	\$3.96
251 – 500	\$3.24
501 – 750	\$2.88
751 – 1,000	\$2.52
1,001 – 2,000	\$2.16
2,001 – 3,000	\$1.98
3,001 – 4,000	\$1.80
4,001 – 5,000	\$1.49
4,001 – 7,500	\$1.45
7,501 – 10,000	\$1.42
10,001 – 12,500	\$1.39
12,501 – 15,000	\$1.37
15,001 – 20,000	\$1.33
20,001 – 25,000	\$1.28
25,001 – 37,500	\$1.26
37,501 – 50,000	\$1.26

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Experian–Oliver Wyman Market Intelligence Reports

Market Intelligence Reports are a suite of industry-leading credit trending subscription services. The service includes data and report deliverables accompanied by editorial and expert commentary. The reports allows organizations to view economic trends and specific industry group and competitor performance.

Quarterly Recurring Market Intelligence Reports and detailed data pack/pivot table	
	Price Per Year
Full package	\$140,400
Three products	\$104,400
One product	\$82,800

Quarterly Recurring Market Intelligence Reports	
	Price Per Year
Full package	\$36,000
Three products	\$25,200
One product	\$14,400

Fair Isaac Credit Desk[®] Liquid Credit Data Elements

This is the credit and public record data used to feed the FICO Small Business Scoring Services product. FICO[®] Small Business Scoring Service is recognized as the industry leader in assessing the risk of US small business credit applicants. This service helps you say "yes" to the right applicants faster, and build a healthy portfolio of commercial accounts.

Monthly volume	0–25	26–100	101–350	351–750	751–2,000	2,001–4,000	4,001–6,000	6,001+
Experian commercial data	\$12.46	\$10.34	\$9.35	\$8.97	\$8.85	\$8.72	\$8.22	\$6.87

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Fraud ShieldSM

Fraud ShieldSM uses the power of predictive indicators and scoring to provide specific high-risk characteristic descriptions. It utilizes predictive cross-checking within Experian's File One relational consumer credit database. Fraud Shield is an add-on product to the credit profiles and therefore must be ordered with credit profiles.

Annual volumes		Hit	No hit
0	49,999	\$1.44	\$0.12
50,000	99,999	\$1.26	\$0.10
100,000	249,999	\$1.08	\$0.09
250,000	499,999	\$0.90	\$0.07
500,000	749,999	\$0.72	\$0.06
750,000	999,999	\$0.54	\$0.05
1,000,000	1,999,999	\$0.36	\$0.05
2,000,000	2,999,999	\$0.32	\$0.04
3,000,000	3,999,999	\$0.28	\$0.04
4,000,000	4,999,999	\$0.25	\$0.03
5,000,000	5,999,999	\$0.23	\$0.03
6,000,000	6,999,999	\$0.22	\$0.02
7,000,000	7,999,999	\$0.21	\$0.02
8,000,000	8,999,999	\$0.21	\$0.02
9,000,000	9,999,999	\$0.21	\$0.02
10,000,000	10,999,999	\$0.21	\$0.02
11,000,000	11,999,999	\$0.21	\$0.02
12,000,000	12,999,999	\$0.21	\$0.02
13,000,000	13,999,999	\$0.20	\$0.01
14,000,000	14,999,999	\$0.20	\$0.01
15,000,000	15,999,999	\$0.19	\$0.01
16,000,000	16,999,999	\$0.19	\$0.01
17,000,000	17,999,999	\$0.19	\$0.01
18,000,000	18,999,999	\$0.18	\$0.01

Fraud indicators, Red Flags Rule, fraud check, high-risk indicators, fraud risk inquiry address conflict, Identity Theft Red Flags, on-file address conflict, Red Flag compliance Experian Credit Profile, Social Security number mismatch, predictive indicators

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Hunter®

Hunter® provides the ability to screen consumer records for anomalies according to a configurable rules palette. Hunter uses logic-based algorithms to check for inconsistencies against previously submitted information, known information regarding a consumer and results from previous investigations.

Fixed element		
Task	First year price	Subsequent year price
Project Management, System Design, Development and Implementation, Operations and Maintenance	\$792,000	\$594,000

Transaction element		
Annual volume	Price per transaction	
1–2,000,000	\$0.00	Included in fixed element
2,000,001–10,000,000	\$0.3168	
10,000,001 or more	\$0.2016	

Application fraud, fraud linkage, discrepancy check, application discrepancy, fraud ring, fraud investigation, application verification

International Profiles

Leverage Experian's worldwide network of partners to access credit information on businesses in more than 200 countries. Whether you're checking on a company in South America or processing an application from a prospect in Asia, Experian's International Developed Profile can provide the information you need to make sound decisions on issuing credit to companies overseas. With the United Kingdom Profile, get instant access to the most up-to-date and accurate business information on companies in the UK, including England, Scotland, Wales, and Northern Ireland. Delivered in real time via the Internet, the UK Profile provides credit information on millions of businesses. Our detailed report contains the most comprehensive business information from Experian UK, the leading provider of business information in the United Kingdom. Quickly spot potential business risks. Current, accurate, and objective data is necessary to get a complete picture of the financial health of prospective and current suppliers. International Profiles provides details on current payment behavior and historical payment trends for both company and industry. No other company provides more in-depth payment information on international businesses. International Developed Profiles are created to order, based on the freshest, latest information available from a variety of data sources and direct interviews with the subject company and its suppliers and lenders. Key features include financial statements, ownership and management, company history, industry trends, assets, liabilities, litigation, banking relationships, trade and supplier references, as well as scale of operations. This tool provides a recommended credit limit, financial summary and details, legal status, names of top management personnel, and details on the owner or parent company.

International Profile Reports — developed								
<i>International Developed Profile reports are researched and written at the time of your order and are delivered to you within 2 to 12 business days.</i>								
Monthly volume	0–25	26–100	101–350	351–750	751–2,000	2,001–4,000	4,001–6,000	6,001+
Western Europe Standard	\$120.00	\$97.45	\$88.50	\$85.00	\$83.50	\$82.25	\$77.50	\$70.45
Western Europe Priority	\$155.25	\$128.30	\$116.50	\$111.50	\$110.25	\$108.70	\$102.50	\$93.50
Scandinavia Standard	\$132.50	\$110.05	\$99.45	\$95.45	\$94.15	\$92.75	\$87.50	\$79.55
Scandinavia Priority	\$170.45	\$141.45	\$127.85	\$122.75	\$121.00	\$119.35	\$112.50	\$102.25
Eastern Europe Standard	\$155.25	\$128.90	\$116.50	\$111.85	\$110.25	\$108.75	\$102.50	\$93.20
Eastern Europe Priority	\$200.75	\$165.00	\$150.55	\$144.55	\$142.50	\$140.55	\$132.50	\$120.40
Asia, Africa, Middle East, Australia or the Pacific Islands	\$225.50	\$185.50	\$167.60	\$160.85	\$158.65	\$156.40	\$147.50	\$135.25
Mexico, South America, Central America or the Caribbean	\$189.35	\$157.15	\$142.05	\$136.35	\$134.50	\$132.55	\$125.00	\$114.50

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Knowledge IQSM

Experian's Knowledge IQSM powered by Precise IDSM is a revolutionary risk-based tool for identity authentication and fraud prevention. Precise ID scoring models and Knowledge IQ interactive questions provide innovative and integrated authentication and fraud detection on a single platform.

Identity Screening Knowledge IQ Questions Only

This option includes the Knowledge IQ questions only without using the Precise ID for Identity Screening score. Questions are sourced from Experian's non-credit data assets only.

Monthly Processing Volumes		Transaction Price
1	1,000	\$0.44
1,001	5,000	\$0.41
5,001	10,000	\$0.38
10,001	20,000	\$0.36
20,001	50,000	\$0.34
50,001	100,000	\$0.33
100,001	200,000	\$0.46
200,001	500,000	\$0.44
500,001	or more	\$0.41

Account Opening Knowledge IQ Questions Only

This option includes the Knowledge IQ questions only without using the Precise ID for Account Opening score. Questions are sourced from Experian's credit and non-credit data assets.

Monthly volumes		Transaction price	Monthly Minimum
1	1,000	\$0.79	\$180
1,001	5,000	\$0.76	\$576
5,001	10,000	\$0.72	\$1,368
10,001	20,000	\$0.68	\$2,592
20,001	50,000	\$0.65	\$5,688
50,001	100,000	\$0.61	\$11,520
100,001	200,000	\$0.58	\$21,672
200,001	500,000	\$0.54	\$47,304
500,001	or more	\$0.50	\$94,536

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Additional fees:

Implementation fee	\$8,000	XML implementation — one-time fee
	\$3,000	Web implementation — one-time fee
Add-on development	\$250	Per hour
Add-on analytical consulting	\$350	Per hour
	\$2,500	Per day

KEYWORDS:

authentication, first party fraud, third party fraud, ID proofing, identity proofing, knowledge based authentication, KBA, fraud score, fraud risk, risk-based authentication, identity, FCRA score, GLB score, ID theft, identity theft, identity verification, verification, identity confirmation, out-of-wallet, fraud analytics, fraud prevention, fraud and compliance, consumer fraud, fraud referral rate, fraud detection, authentication product, authentication tool, fraud account management, fraud types, fraud loss, reduce fraud, address discrepancy, identity theft red flags, red flag compliance, red flag rules, risk management, scoring model, first payment default, red flags rule, know your customer, KYC, Patriot Act, compliance, e-Signature, Customer Information Program, CIP, fraud trend, fraud model, application fraud, NIST 800-63, levels of assurance, e-authentication, out of wallet questions, commercial authentication, commercial fraud

MetroNet®

MetroNet® is one of the nation's most up-to-date and accurate consumer and commercial skip-tracing tools. MetroNet has the capability to locate individuals and businesses, find both listed and unlisted phone numbers, verify change of address, update address and phone numbers information, and standardize address and ZIP Code™.

METRONET Address Search				
Matches per Month			Online	Batch
0	To	2,499	\$0.14	\$0.12
2,500	To	9,999	\$0.13	\$0.12
10,000	To	24,999	\$0.12	\$0.11
25,000	To	59,999	\$0.12	\$0.10
60,000	To	99,999	\$0.11	\$0.08
100,000	To	150,000	\$0.10	\$0.07
150,001	And over		TBD	TBD

Includes name, address, city/state/ZIP Code, telephone number (if available), change of address (if available), time on file, household member names and month/year of birth (if available). Z8 – MNA0001/WB – MSA0001

METRONET Surname Search				
Pages Viewed Per Month			Online	Batch
0	To	2,499	\$0.14	\$0.12
2,500	To	9,999	\$0.13	\$0.12
10,000	To	24,999	\$0.12	\$0.11
25,000	To	59,999	\$0.12	\$0.10
60,000	To	99,999	\$0.11	\$0.10
100,000	To	150,000	\$0.10	\$0.09
150,001	And over		TBD	TBD

Surname Search includes one "screen" of surnames (with address and telephone number) within any geographic search area (ZIP Code, City, State, Metro, USA). Online access provides up to five surnames per screen/page. ZA – MNS0011

Surname Search includes surnames (with address and telephone number) within any geographic search area (ZIP Code, City, State, Metro, USA). Batch provides up to 50 surnames returned. WC – MSS0011

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METRONET Business Search				
Pages Viewed Per Month			Online	Batch
0	To	2,499	\$0.18	\$0.17
2,500	To	9,999	\$0.17	\$0.15
10,000	To	24,999	\$0.16	\$0.14
25,000	To	59,999	\$0.15	\$0.12
60,000	To	99,999	\$0.15	\$0.11
100,000	To	150,000	\$0.14	\$0.10
150,001	And over		TBD	TBD

Includes name, address, telephone number and SIC code. Search by business name, address, SIC code, neighbors or phone number. Up to five listings returned per page. Z9 – MNU0001/WK – MSB0011

METRONET Social Security Number Search				
Matches per Month			Online	Batch
0	To	2,499	\$0.18	\$0.18
2,500	To	9,999	\$0.16	\$0.16
10,000	To	24,999	\$0.14	\$0.14
25,000	To	59,999	\$0.12	\$0.12
60,000	To	99,999	\$0.12	\$0.12
100,000	To	150,000	\$0.10	\$0.10
150,001	And over		TBD	TBD

Includes name, address, city/state/ZIP Code for the input SSN. UQ – MNB0001/UH – MSB0001

METRONET Phone Search				
Matches per Month			Online	Batch
0	To	2,499	\$0.14	\$0.14
2,500	To	9,999	\$0.12	\$0.10
10,000	To	24,999	\$0.11	\$0.08
25,000	To	59,999	\$0.10	\$0.06
60,000	To	99,999	\$0.07	\$0.05
100,000	To	150,000	\$0.05	\$0.03
150,001	And over		TBD	TBD

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METRONET Neighbor Search				
Matches per Month			Online	Batch
0	To	2,499	\$0.25	\$0.18
2,500	To	9,999	\$0.23	\$0.17
10,000	To	24,999	\$0.22	\$0.16
25,000	To	59,999	\$0.20	\$0.15
60,000	To	99,999	\$0.19	\$0.15
100,000	To	150,000	\$0.18	\$0.14
150,001	And over		TBD	TBD

Includes name, address, city/state/ZIP Code, phone number (if available) and time on file for up to 30 neighbors. Z2 – MNN0001/U6–MSN0011

Electronic Directory Assistance Access				
Matches per Month			Online	Batch
0	To	2,499	\$0.14	\$0.14
2,500	To	9,999	\$0.12	\$0.12
10,000	To	24,999	\$0.11	\$0.11
25,000	To	59,999	\$0.10	\$0.10
60,000	To	99,999	\$0.08	\$0.08
100,000	To	150,000	\$0.07	\$0.07
150,001	And over		TBD	TBD

Includes up to 10 telephone listings with confidence codes. MEA0031

METRONET Comprehensive Search (Interactive/On-Line Only)				
Matches per Month			Online	Batch
0	To	2,499	\$0.54	N/A
2,500	To	9,999	\$0.52	N/A
10,000	To	24,999	\$0.51	N/A
25,000	To	59,999	\$0.49	N/A
60,000	To	99,999	\$0.48	N/A
100,000	To	150,000	\$0.46	N/A
150,001	And over		TBD	N/A

Includes address history segments, current occupant names, updated address and telephones from multiple sources. MWF0001

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METRONET File One Phones Search or Best Address Search				
Matches per Month			Online	Batch
0	To	24,999	\$0.14	\$0.14
25,000	To	49,999	\$0.13	\$0.13
50,000	To	99,999	\$0.12	\$0.12
100,000	To	249,999	\$0.12	\$0.12
250,000	To	399,999	\$0.11	\$0.11
400,000	To	500,000	\$0.10	\$0.10
500,001	And over		TBD	TBD

Includes up to three telephone numbers

File One Phones: MSF0001

Interactive Best Address Hit/No Hit: MFA0001/MFB0001

Batch Best Address Hit/No Hit: MFC0001/MFD0001

METRONET DAP Express (Batch Only)		
Matches per month	Append	Verify
0–24,999	\$0.05	\$0.05
25,000–49,999	\$0.05	\$0.04
50,000–99,999	\$0.04	\$0.03
100,000–249,999	\$0.03	\$0.02
250,000–399,999	\$0.02	\$0.02
400,000–500,000	\$0.02	\$0.01
500,001 or more	TBD	TBD

Includes telephone number, verify flag and return codes. UB–MSD0001/UU–MSV0001

METRONET Phone Type Indicator – Multiple Phone Type Append		
Multiple Phone Type Append	00C0MT1	\$0.01 per hit/match*

Includes Appends multiple phone type indicator codes to Experian–appended phone numbers delivered through the MetroNet platform including DAP, Electronic Directory Assistance and File One Phones.

*Multiple indicators returned for one record are considered one billable hit

METRONET Phone Type Indicator – Probable Cell Phone Type Append		
Probable Cell Phone Type Append	00C0MC1	\$0.01 per hit/match*

Includes Appends probable cellular phone type indicator code to Experian appended phone numbers delivered through the MetroNet platform including DAP, Electronic Directory Assistance and File One Phones.

*Multiple indicators returned for one record are considered 1 billable hit.

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METRONET / EDA Additional Costs

**Volume price breaks are based on individual On-Line and Batch volumes.

On-Line and Batch volumes cannot be added together to achieve greater monthly discounts.

Monthly Minimum (interactive)	10N000M	\$36.00 per month
Monthly Minimum (batch only)	10N000M	\$180.00 per month
MetroNet Express Input Charge	MER0051	\$0.014 per record
MetroNet Express COA Charge (includes NCOA and COA)	MER00C1	\$0.07 per Change of Address found

Fraud ShieldSM

Fraud Shield		
Number of Records	Hit	No Hit
1 - 49,999	\$1.44	\$0.12
50,000 - 99,999	\$1.26	\$0.10
100,000 - 249,999	\$1.08	\$0.09
250,000 - 499,999	\$0.90	\$0.07
500,000 - 749,999	\$0.72	\$0.06
750,000 - 999,999	\$0.54	\$0.05
1,000,000 - 1,999,999	\$0.36	\$0.05

Minimum monthly billing charge is \$50.00

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FACS+ Search/FACS+ Record	
Hit (Record)	\$1.44
No-Hit (Search)	\$0.07

Minimum monthly billing charge is \$50.00.

Address Update/Social Search		
Volume	Address Update	Social Search
1 - 4,999	\$0.86	\$1.00
5,000 - 24,999	\$0.82	\$0.97
25,000 - 99,999	\$0.79	\$0.93
100,000+	\$0.75	\$0.90
No Hit	N/A	\$0.00

Minimum monthly billing charge is \$50.

**For clients who do not report in an automated fashion, add \$0.75 to each price.*

***For customers who do not report in an automated fashion, add \$0.75 to each price.*

Model validation

The model validation service quantifies performance of current model(s) and can be used to assess the performance lift of a “Challenger” model and to identify opportunities to generate incremental benefits through updated predictive models.

Activity description		Price
Validation Experian conducts a validation study of up to three models to assess model performance.	Validation of up to three models (assumes one archive)	\$10,800
	Each additional archive	
	Each additional portfolio or segment	\$3,600
	Each additional score	\$1,800
	Sample selection	\$1,800
Data capture (estimated)	Portfolio reports (not applicable if generated by client)	\$5,400
	Sample selection	
	Experian conducts a validation study of up to three models to assess model performance.	\$1,800
Validation	Validation of up to three models (assumes one archive)	\$9,720
	Each additional archive	\$2,880
	Each additional portfolio or segment	\$1,620
	Each additional score	\$1,620
Data capture (estimated)	Sample selection	
	Portfolio reports (not applicable if generated by client)	\$4,860
	Sample selection	\$1,620
	Data extraction/aggregation	\$648
	Data extraction and sort/match/merge	\$720
	Credit bureau data aggregation (per bureau)	\$5,760
	Note: This estimate assumes data is provided via electronic media and in a form and format acceptable to Experian specifications (standard label IBM compatible).	
Score Performance Reports	First performance report	Included
	Each additional performance report	\$504
	Matrix reports	\$1,800

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Model validation (continued)

Optional results meeting	Experian can present the results of the validation to client.	Price
	Experian offices	\$1,440
	Client offices	\$2,160
Experian travel expenses	Experian requests reimbursement for all reasonable travel expenses incurred by Experian during the course of the project.	Actual expenses

Analytical expertise, consulting, scores, credit risk models, credit risk scoring, credit scoring model, cutoff score, risk model, risk validations, score strategy, score validations, scores, scoring models, scoring system, validation, VantageScore, bankruptcy scores, generic risk scores, model validation

Payment Advisor Suite®

Payment Advisor Suite® from SearchAmerica®, a part of Experian, consists of three industry-leading services that enable organizations to properly identify and classify patients and initiate the corresponding workflow. Payment Advisor® provides a prediction of payment likelihood. Charity Advisor® screens patients for charity/uninsured discounts, produces the necessary documentation and automatically calculates discounts based on each hospital's unique charity/uninsured discount policy. Medicaid AdvisorSM screens for eligibility for Medicaid and other government programs and allows hospitals to focus their staffs' Medicaid enrollment efforts on only those patients most likely to qualify for Medicaid. Payment Advisor Suite returns results in real time or on the next day, depending on workflow. Hospitals can select the timing that best suits each area of their organization — emergency room, preregistration, etc. — and their budget.

Payment Advisor Suite — NEXT DAY

Value pack quantity	Unit price	Value pack support
5,000	\$0.5400	\$180
10,000	\$0.5134	\$324
15,000	\$0.5026	\$468
20,000	\$0.4860	\$612
25,000	\$0.4752	\$738
30,000	\$0.4644	\$882
35,000	\$0.4486	\$1,008
40,000	\$0.4320	\$1,152
50,000	\$0.4104	\$1,296
100,000	\$0.4054	\$2,016
0–100,000	\$0.4054	\$2,016
100,000–250,000	\$0.3946	\$2,592
250,000 or more	\$0.3672	\$2,880

Payment Advisor Suite real time

Value pack quantity	Unit price	Value pack support
5,000	\$1.1808	\$270
10,000	\$1.1218	\$486
15,000	\$1.0980	\$702
20,000	\$1.0627	\$936
25,000	\$1.0390	\$1,080
30,000	\$1.0152	\$1,296
35,000	\$0.9799	\$1,512
40,000	\$0.9446	\$1,728
50,000	\$0.8971	\$1,944
100,000	\$0.8856	\$3,024

Patient, payment predictor, patient billing, financial assistance, charity, uninsured, hospital policy, Medicaid, government assistance, enrollment, hospital, address verification, patient records, demographics, Red Flags Rule, IRS 990 Schedule H, patient information, revenue cycle, healthcare, fraud detection, credit score, credit reporting, return mail, insurance claims, accounts receivable, collections

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Performance InsightSM

This consulting and monitoring service for new applicant scorecards provides a thorough periodic checkup of financial scorecards and their portfolio looking at their population stability, decision management and scorecard performance.

Performance InsightSM provides tools to help government agencies manage their financial objectives and make adjustments when necessary.

	Activity	Price
Setup fee	One-year contract	\$10,800
Monitoring and consulting service	The Performance Insight monitoring and consulting service has a three-year minimum term. Fee includes: Suite of standard reports delivered monthly One written review of the client's monitoring reports (standard and customized) once every three months Phone consultation on quarterly written review Note: Pricing is based on the number of scorecards and populations included in the service.	
	First scorecard, one population per quarter	\$5,400
	Second scorecard or population per quarter	\$3,600
	Each additional scorecard or population per quarter	\$25,776
Data processing	Experian processes data files as provided by the government agency each month and maintains the data in a monitoring database. If the data is not provided via electronic delivery, there will be a charge of \$500 per iteration. If the data is not provided in a standard format, there will be a charge of \$5,000 per iteration.	Included
	Sort/Match/Merge (if required) Man-day rate	\$1,800
Customized reports	Experian can produce reports in addition to the standard reports included with Performance Insight. Pricing for additional reports will be quoted on a case-by-case basis. Man-day rate	\$1,800

Scorecard monitoring, new applicant consulting, strategy consulting, decision management, monitoring, monitoring reports, portfolio management, portfolio performance, strategies, analytical expertise, consulting

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Experian PINpoint ServicesSM

Experian PINpoint ServicesSM enables the government to view all relationships belonging to a single customer or supplier and provides benefits throughout the program life cycle, such as more effective risk management and collections efforts.

Size of overall account base	Price per 1,000 input records (\$2,000 minimum)
<1M	\$28.80
1M – < 5M	\$21.60
5M – < 10M	\$14.40
10M – < 15M	\$7.20

Subscription service for PIN Merge Updates and New Accounts

Subscription period	Price per job
Quarterly	\$3,600
Monthly	\$1,080

Portfolio Management Package

Portfolio Management Package is a hosted Strategy Management solution for early to late state collections. Portfolio Management Package assigns the most appropriate action to each account the day it becomes past due – enabling increased accuracy in managing accounts based on each account’s anticipated behavior. Portfolio Management Package enables you to evaluate and manage collection priorities within portfolios while reducing costs and improving customer service and profitability.

Portfolio Management Package Early Stage Collections		GSA Pricing		
Volume Minimum	Volume Maximum	Installation	License*	Overage \$ *
0	100,000	\$18,000	\$8,640	\$0.011
100,001	250,000	\$18,000	\$8,640	\$0.011
250,001	500,000	\$18,000	\$8,640	\$0.011
500,001	1,000,000	\$21,600	\$11,520	\$0.007
1,000,001	1,500,000	\$21,600	\$11,520	\$0.007
1,500,001	2,000,000	\$28,800	\$12,960	\$0.004
2,000,001	2,500,000	\$28,800	\$12,960	\$0.004
2,500,001	3,000,000	\$28,800	\$12,960	\$0.004
3,000,001	3,500,000	\$28,800	\$12,960	\$0.004
3,500,001	4,000,000	\$36,000	\$18,000	\$0.004
4,000,001	4,500,000	\$36,000	\$18,000	\$0.004
4,500,001	5,000,000	\$36,000	\$18,000	\$0.004
5,000,001	6,000,000	\$54,000	\$36,000	\$0.004
6,000,001	8,000,000	\$54,000	\$36,000	\$0.004
8,000,001	10,000,000	\$54,000	\$36,000	\$0.004
10,000,001	20,000,000	\$54,000	\$36,000	\$0.004
20,000,001	40,000,000	\$54,000	\$36,000	\$0.004
40,000,001	60,000,000	\$54,000	\$36,000	\$0.004
60,000,001	+	\$54,000	\$36,000	\$0.004

Portfolio Management Package Late Stage Collections
Implementation
Monthly Minimum
Overage Volume
Overage Fee

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Portfolio MonitorSM

Provides you with the latest-breaking derogatory changes in business financial status weekly and bankruptcy filings daily. With early detection of companies' negative payment trends, you will minimize overall risk. You can receive these warnings: bankruptcies, tax liens & judgments, increasingly late payments, collection agency activity, significant past-due activity with newly reported tradelines, UCC filings, and derogatory information from other companies. Portfolio Monitor allows you to filter the accounts you want to monitor as well as the types of business warnings you'd like to receive. This service monitors business owners and guarantors and provides you with daily alerts for public record (including bankruptcies), derogatory payment information, new inquiries and trades on file, collection information, and different address on file. E-mail messages can be sent to you, automatically notifying you of any new warnings received on your monitored accounts list. To receive detailed information on any of these flags, simply view the Warning Detail Report and/or order a Business Profile or Intelliscore Plus report from Experian to help you decide what action to take.

Portfolio Monitor		
Number of accounts monitored	Contributor	Non-contributor
Under 200	\$55	\$85
201–1,000	\$140	\$215
1,001–5,000	\$565	\$855
5,001–10,000	\$1,095	\$1,625
10,001–15,000	\$1,590	\$2,385
15,001–20,000	\$2,230	\$3,335
20,001–30,000	\$3,120	\$4,695
30,001–50,000	\$4,825	\$7,195
50,001+	Special Quote	Special Quote
One-time setup fee	\$150	\$350

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Precise IDSM

Experian's Precise IDSM services combine state-of-the-art identity proofing, risk-based authentication, and out-of-wallet question tools on a single platform that uses industry-leading data sources to provide an accurate picture of each applicant. It also provides analytics that produce actionable risk-based authentication and fraud scores for use in identity proofing processes. This information enables institutions to make automated and consistent risk-based decisions to mitigate the cost of fraud via rapid transaction processing and low false-positive rates. Fraud and identity risk scores quickly and accurately assess the level of fraud risk and confidence in authentication through underlying score elements to ensure a customer's identity.

Precise IDSM harnesses Experian's vast and varied data assets to deliver detailed identity proofing verification results. Via fully configurable out-of-wallet questions, advanced analytics and flexible rules-based decision technology, agencies can configure a tailored risk-based identity proofing solution that combines efficiency, accuracy and positive user experience.

Precise IDSM – Identity Screening Products

Precise IDSM for Identity Screening

Precise ID for Identity Screening offers a broader depth of noncredit data tools for identity screening and account opening. This product option validates data provided against known sources to determine the identity of the consumer.

This option returns a non-FCRA regulated identity risk score comprised of the following sub-scores:

- ID theft score — predicts the likelihood that the application is originating from the true consumer. This score is an actionable score with additional reference material available.
- Validation score — Predicts the likelihood that the identification information supplied (i.e., name, address, Social Security number, phone number, date of birth, etc.) is a valid combination that has been seen previously within one or multiple data sources

Monthly Processing Volumes		Transaction Price
1	1,000	\$0.23
1,001	5,000	\$0.22
5,001	10,000	\$0.20
10,001	20,000	\$0.19
20,001	50,000	\$0.17
50,001	100,000	\$0.16
100,001	200,000	\$0.25
200,001	500,000	\$0.23
500,001	or more	\$0.22

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Precise IDSM for Identity Screening with Knowledge IQ Questions

This option includes the Knowledge IQ questions with the identity screening score

Monthly Processing Volumes		Transaction Price
1	1,000	\$0.54
1,001	5,000	\$0.51
5,001	10,000	\$0.48
10,001	20,000	\$0.45
20,001	50,000	\$0.42
50,001	100,000	\$0.39
100,001	200,000	\$0.58
200,001	500,000	\$0.54
500,001	or more	\$0.51

Precise IDSM for Identity Screening with Knowledge IQ Questions Add-on

This option leverages the power of the Precise ID for Identity Screening score. Questions are presented only if client process warrants based on initial identity authentication results. Prices are additional to the Account Opening score prices.

Monthly Processing Volumes		Transaction Price
1	1,000	\$0.36
1,001	5,000	\$0.33
5,001	10,000	\$0.31
10,001	20,000	\$0.28
20,001	50,000	\$0.26
50,001	100,000	\$0.25
100,001	200,000	\$0.38
200,001	500,000	\$0.36
500,001	or more	\$0.33

Additional fees:

Implementation fee	\$8,000	XML implementation — one-time fee
	\$3,000	Web implementation — one-time fee
Add-on development	\$250	Per hour
Add-on analytical consulting	\$350	Per hour
	\$2,500	Per day

KEYWORDS:

authentication, first party fraud, third party fraud, ID proofing, identity proofing, knowledge based authentication, KBA, fraud score, fraud risk, risk-based authentication, identity, FCRA score, GLB score, ID theft, identity theft, identity verification, verification, identity confirmation, out-of-wallet, fraud analytics, fraud prevention, fraud and compliance, consumer fraud, fraud referral rate, fraud detection, authentication product, authentication tool, fraud account management, fraud types, fraud loss, reduce fraud, address discrepancy, identity theft red flags, red flag compliance, red flag rules, risk management, scoring model, first payment default, red flags rule, know your customer, KYC, Patriot Act, compliance, e-Signature, Customer Information Program, CIP, fraud trend, fraud model, application fraud, NIST 800-63, levels of assurance, e-authentication, out of wallet questions, commercial authentication, commercial fraud

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Precise IDSM - Account Opening Products

Precise IDSM for Account Opening

Using an aggregated score based on Fair Credit Reporting Act (FCRA) regulated data to predict identity theft and first-party fraud risk, this score allows for quick responses in a variety of lending situations. Experian is one of the only providers today to offer an FCRA-compliant fraud score. This enables clients to decline a consumer for probability of fraud based on the Precise IDSM score. Without this, a true decline decision cannot be made in an FCRA environment.

Through Precise ID for Account Opening, Experian provides industry-leading analytics that produce actionable fraud scores that predict various fraud behaviors. Identity proofing via Precise ID for Account Opening validates data provided against known sources to determine the identity of the consumer via:

- A Precise ID aggregated authentication risk score which is comprised of the following underlying scores:
 - ID Theft score predicting the likelihood that the application is originating from the true consumer.
 - First-payment default predicting the likelihood that a customer will default on the initial and subsequent payments associated with an account.
 - Validation score — predicts the likelihood that the identification information supplied (i.e., name, address, SSN, phone number, date of birth, etc.) is a valid combination that has been seen previously within one or multiple data sources.

Precise ID for Account Opening provides an authentication and verification tool that is based on multiple data sources, pairing credit and noncredit information. The score is FCRA-compliant and is available standalone, with a National Fraud DatabaseSM inquiry, or it can be returned with a credit report.

Monthly Processing Volumes		Transaction Price	Monthly Minimum
1	1,000	\$0.58	\$180
1,001	5,000	\$0.54	\$432
5,001	10,000	\$0.51	\$1,008
10,001	20,000	\$0.47	\$1,800
20,001	50,000	\$0.44	\$3,960
50,001	100,000	\$0.41	\$7,704
100,001	200,000	\$0.38	\$14,688
200,001	500,000	\$0.36	\$32,328
500,001	or more	\$0.34	\$64,152

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Precise ID for Account Opening with Knowledge IQ Questions

This option includes the Precise IDSM for Account Opening score with Knowledge IQ questions.

Monthly Processing Volumes		Transaction Price	Monthly Minimum
1	1,000	\$0.96	\$180
1,001	5,000	\$0.91	\$720
5,001	10,000	\$0.86	\$1,656
10,001	20,000	\$0.81	\$3,096
20,001	50,000	\$0.76	\$6,696
50,001	100,000	\$0.71	\$13,464
100,001	200,000	\$0.67	\$25,416
200,001	500,000	\$0.63	\$55,728
500,001	or more	\$0.59	\$111,096

Precise ID for Account Opening Knowledge IQ Questions Add-on

This option leverages the power of the Precise ID for Account Opening score. The questions are presented only if client process warrants based on initial identity authentication results. Prices are additional to the Account Opening score prices.

Monthly Processing Volumes		Transaction Price	Monthly Minimum
1	1,000	\$0.64	\$180
1,001	5,000	\$0.61	\$504
5,001	10,000	\$0.57	\$1,152
10,001	20,000	\$0.54	\$2,088
20,001	50,000	\$0.50	\$4,464
50,001	100,000	\$0.46	\$8,784
100,001	200,000	\$0.44	\$16,776
200,001	500,000	\$0.41	\$36,576
500,001	or more	\$0.39	\$74,304

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Precise ID for Account Opening with Credit Card Verification

In addition to Precise ID authentication output, this additional screening tool verifies that a credit card number is associated with a specific consumer identity.

Monthly Processing Volumes		Transaction Price	Monthly Minimum
1	1,000	\$0.78	\$180
1,001	5,000	\$0.71	\$576
5,001	10,000	\$0.66	\$1,296
10,001	20,000	\$0.61	\$2,304
20,001	50,000	\$0.56	\$4,968
50,001	100,000	\$0.52	\$9,864
100,001	200,000	\$0.49	\$18,576
200,001	500,000	\$0.45	\$39,384
500,001	or more	\$0.41	\$77,976

Additional fees:

Implementation fee	\$8,000	XML implementation — one-time fee
	\$3,000	Web implementation — one-time fee
Add-on development	\$250	Per hour
Add-on analytical consulting	\$350	Per hour
	\$2,500	Per day

KEYWORDS:

authentication, first party fraud, third party fraud, ID proofing, identity proofing, knowledge based authentication, KBA, fraud score, fraud risk, risk-based authentication, identity, FCRA score, GLB score, ID theft, identity theft, identity verification, verification, identity confirmation, out-of-wallet, fraud analytics, fraud prevention, fraud and compliance, consumer fraud, fraud referral rate, fraud detection, authentication product, authentication tool, fraud account management, fraud types, fraud loss, reduce fraud, address discrepancy, identity theft red flags, red flag compliance, red flag rules, risk management, scoring model, first payment default, red flags rule, know your customer, KYC, Patriot Act, compliance, e-Signature, Customer Information Program, CIP, fraud trend, fraud model, application fraud, NIST 800-63, levels of assurance, e-authentication, out of wallet questions, commercial authentication, commercial fraud

Precise IDSM for Compliance

Precise ID for Compliance is for clients focused solely on basic compliance-oriented consumer authentication capabilities, such as name, address, phone, SSN, date of birth and driver's license verification. Precise ID for Compliance offers basic identity verification, additional Fraud ShieldSM indicators associated with a consumer's profile, and flexible decisioning to return one or more compliance-oriented accept or refer decisions. These decisions are based on a client's interpretation of such example compliance requirements as the USA PATRIOT Act, E-SIGN and the FACTA Red Flags Rule and do not incorporate any analytics or additional risk factors.

Monthly Processing Volumes		Transaction Price
1	1,000	\$0.10
1,001	5,000	\$0.09
5,001	10,000	\$0.09
10,001	20,000	\$0.08
20,001	50,000	\$0.08
50,001	100,000	\$0.08
100,001	200,000	\$0.10
200,001	500,000	\$0.10
500,001	or more	\$0.09

Additional fees:

Implementation fee	\$8,000	XML implementation — one-time fee
	\$3,000	Web implementation — one-time fee
Add-on development	\$250	Per hour
Add-on analytical consulting	\$350	Per hour
	\$2,500	Per day

KEYWORDS:

authentication, first party fraud, third party fraud, ID proofing, identity proofing, knowledge based authentication, KBA, fraud score, fraud risk, risk-based authentication, identity, FCRA score, GLB score, ID theft, identity theft, identity verification, verification, identity confirmation, out-of-wallet, fraud analytics, fraud prevention, fraud and compliance, consumer fraud, fraud referral rate, fraud detection, authentication product, authentication tool, fraud account management, fraud types, fraud loss, reduce fraud, address discrepancy, identity theft red flags, red flag compliance, red flag rules, risk management, scoring model, first payment default, red flags rule, know your customer, KYC, Patriot Act, compliance, e-Signature, Customer Information Program, CIP, fraud trend, fraud model, application fraud, NIST 800-63, levels of assurance, e-authentication, out of wallet questions, commercial authentication, commercial fraud

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Predictive Intelligence DashboardSM

Predictive Intelligence DashboardSM enables revenue cycle executives and managers to have immediate access to reports that monitor and measure their patients' demographic accuracy, payment prediction and automated charity enrollment. This reporting and forecasting product allows hospitals to view scorecards showing key performance indicators (KPIs) at a glance; use powerful data mining to quickly view comprehensive financial information about patients; highlight negative and positive trends and areas in need of improvement across the health system or by facility; drill down to patient-level detail to identify processes needing further analysis and/or improvements; report details on registration errors corrected, fraud identified and the current status of each account in the financial clearance workflow; and predict what a KPI (i.e., bad debt, charity percentage) will be 30, 60 or 90 days in the future.

Price	\$1,317.60 per month per account (this is a per-customer charge, not a per-facility charge)
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Reporting, analysis, business intelligence, performance, dashboard, forecast, key performance indicator, KPI, bad debt, registration, financial clearance, patient, payment predictor, patient billing, financial assistance, charity, uninsured, hospital policy, Medicaid, government assistance, enrollment, hospital, address verification, patient records, demographics, Red Flags Rule, IRS 990 Schedule H, patient information, revenue cycle, healthcare, fraud detection, credit score, credit reporting, return mail, insurance claims, accounts receivable, collections

Premier AttributesSM

Premier Attributes is Experian's next generation of core consumer credit attributes. Experian has dedicated nearly three years redefining every attribute, optimizing all available data elements to enhance lender decisioning power. The new set of attributes is a robust offering with more than 800 attributes, providing data at a more granular level than ever available before. The new offering helps lenders compete and maintain profitability in the current economic environment.

Large data sets (>5M records)	Price
Flat fee per job	\$67,500

Does not include Prospect Database feeds

Per batch job processing (Quest SM , Prescreen, Archives)	Price		
No. of records	\$/Record	Min	Max
1–75,000	\$0.0504	N/A	\$3,780
75,001–250,000	\$0.0432	\$3,780	\$9,000
250,001–1,000,000	\$0.0360	N/A	\$28,800
1,000,001–2,500,000	\$0.0288	N/A	\$45,000
2,500,001–5,000,000	\$0.0216	N/A	\$54,000
5,000,001 or more	\$0.0144	\$54,000	N/A

Annual processing volumes (Quest SM , Prescreen, Archives)	Price		
No. of records	\$/Record	Min	Max
1–900,000	\$0.0504	N/A	\$45,360
900,001–3,000,000	\$0.0432	\$45,360	\$108,000
3,000,001–12,000,000	\$0.0360	N/A	\$345,600
12,000,001–30,000,000	\$0.0288	N/A	\$432,000
30,000,001–60,000,000	\$0.0144	N/A	\$648,000
60,000,001 or more	\$0.0072	\$648,000	N/A

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Public Record

Public Record is a repository of state and federal public filings and includes access to such data as Uniform Commercial Code (UCC), corporate record, fictitious business name, and derogatory legal filings. Information is available standalone or as part of the commercial credit reports.

Monthly volume	0–25	26–100	101–350	351–750	751–2,000	2,001–4,000	4,001–6,000	6,001+
Corporate Records Search	\$9.24	\$7.67	\$6.93	\$6.65	\$6.56	\$6.47	\$6.10	\$5.54
Uniform Commercial Code Search	\$12.35	\$10.25	\$9.26	\$8.89	\$8.77	\$8.64	\$8.15	\$7.41
Fictitious Business Name Search	\$7.73	\$6.41	\$5.79	\$5.56	\$5.49	\$5.41	\$5.10	\$4.64
Bankruptcy/Tax Lien/Judgment Search	\$7.73	\$6.41	\$5.79	\$5.56	\$5.49	\$5.41	\$5.10	\$4.64

RecoveryScoreSM

RecoveryScoreSM is a behavioral model that predicts the likelihood a consumer will make a payment on a collection account. The score range is 400 to 800, where the higher the score, the more likely a client will be able to collect on a collection account.

Description	Price per transaction
National accounts	\$0.29
Named accounts	\$0.32
National Resource Center Accounts	\$0.36

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Return Mail

The Return Mail service, typically used in a hospital's back-end billing office, retrieves accurate patient address information when the U.S. Postal Service® returns invoices or statements due to incorrect address information. All addresses are CASS Certified™ and allow for immediate return processing. Return Mail enables hospitals to quickly obtain correct address information so invoices can be processed faster and to immediately launch the mailing process for the corrected mail, even when partial or limited information has been provided.

Return Mail — NEXT DAY BACK-END

Value Pack Quantity	Unit Price
5,000	\$1.2240
10,000	\$1.1628
15,000	\$1.1383
20,000	\$1.1016
25,000	\$1.0771
30,000	\$1.0526

Return mail, billing, financial clearance, patient, hospital policy, hospital, address verification, patient records, demographics, patient information, revenue cycle, healthcare, fraud detection, credit score, credit reporting, insurance claims, accounts receivable, collections, invoice, statements, incorrect address, mail

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Social Search

Social Search is a service designed to help clients locate hard-to-find individuals. It uses the SSN to match and retrieve consumers associated with the same SSN from File One. Social Search is a time-saving tool that gives clients the power to locate missing or skipped accounts on more than 220 million credit-active consumers, whose records are updated daily from thousands of financial institutions.

Annual volume	Unit price
1–250,000	\$0.59
250,001–500,000	\$0.56
500,001–750,000	\$0.53
750,001–1,000,000	\$0.50
1,000,001–1,500,000	\$0.48

Strategy ManagementSM

This is a business rule, scoring and decision strategy software for configuring and executing credit risk-based strategies on a portfolio or supplier base for any of the following supplier life cycles (acquisitions, customer management and collections/recovery). The software has a PC component that is used to create, build, change and deploy business rules and strategies from the desktop. The software also has an executable engine that is installed on the server to integrate with the client's other internal systems, such as CRM, application processing system or collections system.

Description	Price
License and maintenance*	\$54k-\$252k + 15.84% maintenance
Implementation	\$144k-\$360k
Labor rates (per day)**	\$1,260-\$1,800/day

*License, maintenance and implementation dependent upon intended use and scope of buyer requirements

**Labor rates dependent on type of resources required for project

Strategy Tree Optimization

Strategy Tree Optimization software allows organizations to build strategy trees based on optimized strategies built via the Marketswitch OptimizationSM patented mathematical algorithms. The result is maximized decisioning with the ability for an organization to compare the strategy tree to the optimized results and determine if the tree is acceptable or if it should be developed further in order to achieve results closer to the original optimization. This real-time analysis allows organizations to fine-tune strategies frequently, ensuring risk is within their acceptable tolerance.

Pricing tables	Price
Setup fee	\$43,200
Setup fee includes the following:	
Implementation	Configuration and implementation of software within a single client environment
Training	User and technical training provided for up to 10 employees

Annual volume	Annual license price
1–500,000	\$72,000
500,001–4,000,000	\$90,000
4,000,001–8,000,000	\$144,000
8,000,001–20,000,000	\$180,000
20,000,001–40,000,000	\$216,000
40,000,001–60,000,000	\$252,000
60,000,001–80,000,000	\$288,000
80,000,001–100,000,000	\$324,000
100,000,001 or more	\$360,000

Optimizing decisions, optimized decisions, algorithms, mathematical algorithms, strategy tree, strategies, champion/challenger, Marketswitch Optimization

TallymanTM

TallymanTM is a robust collections management system that automates and streamlines the collections process, enabling clients to maximize resource performance while minimizing overhead and outsourcing costs, as well as IT reliance.

Description	Price
License and maintenance*	\$54,000 – \$720,000 per year plus 15.84% maintenance
Implementation	\$151,200 – \$511,200
Labor rates (per day)**	\$1,260 – \$1,800/day

***License, maintenance and implementation dependent upon intended use and scope of buyer requirements**

****Labor rates dependent on type of resources required for project**

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Trend ViewSM

Trend ViewSM is a complex and powerful value-added tool that contains 24 months of balance history information at the tradeline level. Trend View contains specific trade-type information (bankcard, retail, unsecured line of credit, second mortgage and home-equity line of credit) that is able to identify different types of consumer behavior by way of six proprietary algorithms: Rate Surfer, Revolver, Transactor, Consolidator, Seasonality, Non-Activator. These tradeline patterns help clients determine when to make the most appropriate and profitable offers based on the consumer's past behavior.

Generic Trend View attributes

- \$2,250 job minimum
- Applicable Prescreen and QuestSM minimums apply
- <25 Attributes
- 25+ Attributes (up to 72 attributes)

Records	< 25 Attributes	25 + Attributes
0-50,000	\$0.022	\$0.0281
50,001-200,000	\$0.017	\$0.0216
200,001-500,000	\$0.014	\$0.0180
500,000-1,000,000	\$0.010	\$0.0130
1,000,001-2,500,000	\$0.005	\$0.0065
2,500,001-5,000,000	\$0.003	\$0.0032
5,000,001-15,000,000 +	\$0.001	\$0.0017

Custom Trend View attributes carry a one-time development fee of \$1,000 in addition to the rates listed above.

Trend View segment codes

\$2,250 job minimum

Applicable Prescreen and QuestSM minimums apply

Records	Price per segment code
0-50,000	\$0.022
50,001-200,000	\$0.020
200,001-500,000	\$0.018
500,000-1,000,000	\$0.016
1,000,001-2,500,000	\$0.014
2,500,001-5,000,000	\$0.013
5,000,001-15,000,000 +	\$0.009

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Trend View ZIP+4™

Records	All Attributes
0–5,000,000	\$9,000
5,000,001–15,000,000	\$0.0027
15,000,001 or more	\$0.0020

Archive Pricing – Test Pricing

Trend View Attributes appended to an Archive job

For Archive processing fees, refer to fees identified in the Archive pricing section.

Records	< 25 Attributes	25 + Attributes
0–50,000	\$0.0280	\$0.031
50,001–200,000	\$0.0220	\$0.024
200,001–500,000	\$0.0180	\$0.020
500,000–1,000,000	\$0.0120	\$0.014
1,000,001–2,500,000	\$0.0060	\$0.008
2,500,001–5,000,000	\$0.0030	\$0.004
5,000,001–15,000,000 +	\$0.0010	\$0.001

Trend View Segment Codes appended to an Archive job

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Records	Segment code	Archive processing
0–50,000	\$0.024	Refer to Archive processing fees located in the Archive pricing section
50,001–200,000	\$0.022	
200,001–500,000	\$0.020	
500,000–1,000,000	\$0.018	
1,000,001–2,500,000	\$0.016	
2,500,001–5,000,000	\$0.014	
5,000,001–15,000,000	\$0.010	
15,000,001 or more	\$0.008	

Test Pricing and Turnarounds

Product Marketing works with all parties to develop pricing and turnaround times.

- Testing minimum is \$10,000
- Turnaround is two to three weeks, depending on the number of Archive periods requested

Testing terms and conditions are as follows:

- Single live or archive file
- All information is submitted up front
- Clients receive Trend View attributes or segment codes only
- Experian drops identity and client sequence numbers
- Subsequent test files represent new test jobs

Triple Advantage[®] Monitoring (Premium)

This product is delivered to qualified* individuals using an online or offline application process and a single-use, Access Code. Below is a description of Triple Advantage benefits, which are subject to change:

Automatic daily monitoring of credit reports from all three national credit reporting companies: Experian, Equifax and TransUnion.

Email or U.S. mail monitoring alerts to inform the Individual of key changes to his or her credit reports, including new inquiries, newly opened accounts, delinquencies, address changes and public record items.

Monthly “no hit” alerts, if there have been no important changes to the Individual’s credit report.

Unlimited online and offline access to the Individual’s Experian credit report and score for the duration of the membership.

Score Simulator — helps Individuals understand how factors on their credit report impact their credit score.

Consumer-friendly credit report with detailed explanations and descriptions.

Monthly Score Trending of the Individual’s Experian score.

Informative credit-related articles.

One free three-bureau credit report and score upon enrollment.

Toll-free customer service.

Toll-free access to fraud resolution representatives and support should the Individual become a victim of identity theft after he or she enrolls in Triple Advantage.

Assistance from fraud resolution representatives who will walk the Individual through the process of resolving problems associated with credit fraud or identity theft and (i) assist with understanding credit reports and alerts, (ii) assist in contacting law enforcement officials, (iii) receive and make calls with the Individual and (iv) contact financial institutions and creditors as required. All assistance is provided as appropriate on a case-by-case basis.

\$25,000 identity theft insurance coverage provided by a designated third-party insurer.

Number of Credit Monitoring enrollments	Triple Advantage (Premium) (per enrollment/per redemption)
1–5,000	\$31.95
5,001–10,000	\$31.45
10,001–25,000	\$30.95
25,001–50,000	\$29.95
50,001–100,000	\$28.95
100,001–250,000	\$27.95

“Per Redemption” — The fees are due with regard to the actual number of Access Codes redeemed by Individuals.

The amount of insurance coverage provided to individuals is subject to change at any time, and insurance will not be provided to any resident of any state where prohibited by applicable law. Customer agencies shall verify, at the task order level, the applicability of identity theft insurance in accordance with existing state laws.

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Triple AlertSM Monitoring

This product is delivered to qualified* individuals using an online or offline application process and a single-use Access Code. Below is a description of Triple Alert benefits, which are subject to change:

Automatic daily monitoring of credit reports from all three national credit reporting companies: Experian, Equifax and TransUnion.

Email or U.S. mail monitoring alerts to inform an Individual of key changes to his or her credit reports, including new inquiries, newly opened accounts, delinquencies, address changes and public record items.

Monthly “no hit” alerts, if there have been no important changes to the Individual’s credit report.

Informative credit-related articles.

Toll-free customer service.

Toll-free access to fraud resolution representatives and support should the Individual become a victim of identity theft after he or she enrolls in Triple Alert.

Assistance from fraud resolution representatives who will walk the Individual through the process of resolving problems associated with credit fraud or identity theft and (i) assist with understanding credit reports and alerts, (ii) assist in contacting law enforcement officials, (iii) receive and make calls with the Individual and (iv) contact financial institutions and creditors as required. All assistance is provided as appropriate on a case-by-case basis.

\$25,000 identity theft insurance coverage provided by a designated third-party insurer.

Number of Credit Monitoring enrollments	Triple Alert (per enrollment/per redemption)
1–5,000	\$11.95
5,001–10,000	\$11.75
10,001–25,000	\$11.45
25,001–50,000	\$10.95
50,001–100,000	\$10.45
100,001–250,000	\$10.05

“Per Redemption” — The fees are due with regard to the actual number of Access Codes redeemed by individuals. The amount of insurance coverage provided to individuals is subject to change at any time, and insurance will not be provided to any resident of any state where prohibited by applicable law. Customer agencies shall verify, at the task order level, the applicability of identity theft insurance in accordance with existing state laws.

Experian Universal ID Check

Experian Universal ID Check provides an authentication service to counter the threat of identity fraud across a range of countries. It helps satisfy an organization's requirements to comply with regulators and to address identity risk. In response to identity theft, money laundering and terrorist financing often linked to it, regulators around the world have strengthened their local identity verification and anti-money laundering efforts, allowing organizations to adopt controls that are proportionate to the risk involved. The value of electronic data is recognized by allowing more robust identity verification while simultaneously reducing costs. This product provides a proportionate approach that requires the assessment of the risk associated with the product, relative transactions, the channel, and the individual at the initial point of interaction and throughout the relationship. Electronic data also can confirm individuals' birth dates to ensure both identity and appropriate delivery of age-sensitive information, including remote interactions over the Internet.

Via the Experian Web user interface, end users can select the country associated with the current residence of the subject of the identity check. Screens then provide the appropriate format of the name, address and telephone number associated with that country. Users also can enter a range of information about the individual, including passport details, bank account and sort code information. Data is displayed on consistent screens to assist rapid and accurate investigation. Users can print or save the input and output screens for future reference. Management reports provide details on the number of transactions processed. Experian Universal ID Check is available as a screen-based tool or through an XML implementation supported by Experian fraud consultants. With the XML version, your organization has the ability to send Experian the IP address of the individual as he or she applies online for your services. This IP address then can be checked to determine if it originates from the same country as the individual's residential address.

Base Fee

Annual volume		Revised GSA Transaction price*
1	50,000	\$1.50
50,001	plus	\$0.71
Options		Transaction price*
Extended Search Fee		\$0.31
Sanctions/Enforcement Data Fee		\$0.04
PEP Data Fee		\$0.01
PEP Intelligence Data Fee		\$0.09

****Prices must be revisited annually, as they are dependent on the current exchange rate***

passport check, identity check, global authentication, cross country fraud, global identity, global fraud, passport authentication

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VantageScore®

This risk model built by all three credit reporting companies (Experian, Equifax and TransUnion) in 2005 predicts the likelihood of a consumer becoming 90 days delinquent or worse on any trade within 24 months. The model is available in tri-bureau form, and the score range is 501 to 990, where the higher the score, the lower the risk.

Online		
Annual volume		Unit Price per Score Delivered
1	2,500	\$0.36
2,501	5,000	\$0.28
5,001	25,000	\$0.25
25,001	50,000	\$0.21
50,001	100,000	\$0.18
100,001	250,000	\$0.14
250,001	500,000	\$0.10
500,001	750,000	\$0.08
750,001	1,000,000	\$0.07
1,000,001	99,999,999	\$0.07

Prescreen		
Annual volume		Unit price per score mailed
1	49,999	\$0.0288
50,000	99,999	\$0.0288
100,000	249,999	\$0.0288
250,000	499,999	\$0.0288
500,000	749,999	\$0.0288
750,000	999,999	\$0.0288
1,000,000	1,999,999	\$0.0288
2,000,000	3,999,999	\$0.0288
4,000,000	99,999,999	\$0.0216
Quest SM		
Annual volume		Unit price per scored record
1	49,999	\$0.0252
50,000	99,999	\$0.0252
100,000	249,999	\$0.0230
250,000	499,999	\$0.0230
500,000	999,999	\$0.0216
1,000,000	4,999,999	\$0.0202
5,000,000	99,999,999 +	\$0.0187

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Portfolio Scoring

Portfolio Scoring identifies risks and opportunities within your portfolio. When evaluating the creditworthiness of your existing customers, you need to quickly and efficiently review every account in your portfolio while prioritizing account management activities. Portfolio Scoring from Experian applies a statistical risk score to each account in your customer portfolio and returns credit, public record and demographic attributes, enabling you to make quick, easy credit decisions. By using Portfolio Scoring, you can reduce delinquencies and write-offs and gain visibility to opportunities. Overdue accounts and missed collection opportunities often result in financial losses. This tool allows you to see up-to-date information on your customers, including how they are paying their other creditors. This helps you make timely decisions to proactively reduce your exposure to risk.

As an add-on to Portfolio Scoring, agencies also have the option of purchasing the Tax ID/Employer Identification Number (EIN). Product descriptions and pricing are located below.

In addition to the standard identification information that is part of the standard portfolio scoring layout, Experian is also able to provide Tax ID/EINs. This information is sourced from numerous sources including public record and other proprietary sources.

Tax ID/EIN pricing is offered two ways — per record (batch) and subscription based (extract).

Batch — agencies send in a list to Experian and Experian appends the data that's being requested.

Extract — Experian provides a full copy (extract) of the Tax ID file.

The records in this file include:

- Business ID number
- Business Name
- Business Address
- Up to 5 Tax IDs
- Tax ID Type Code
- Tax ID Display Code

For subscription based (extract) pricing, a one-time license fee of \$30,600 will be charged in the event an agency does not purchase option years.

Pricing

The pricing grid below shows pricing for Portfolio Scoring with Intelliscore Plus.

The pricing for Tax ID Append/Employer Identification Number (per record pricing) is in addition to the Portfolio Scoring product option that is chosen.

Subscription pricing for Tax ID Extract has also been included.

Portfolio Scoring with Intelliscore Plus

Prices are based on the frequency that each unique record is scored (monthly or quarterly)

Frequency	Price per unique record*
Monthly	\$0.27
Quarterly	\$0.51

*Note: Criteria used to restrict population, \$2,000 per criteria set. Minimum \$500 per order.

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Tax ID Append/Employer Identification Number (EIN) — per record pricing

Pricing is charged in addition to option selected above

	10,000–500,000	500,001–1,000,000	1,000,001 or more
Input Fee	\$0.0048	\$0.0033	\$0.0019
Tax ID#	\$0.0095	\$0.0067	\$0.0038
Business Name	\$0.0475	\$0.0333	\$0.0238

Tax ID Extract/Employer Identification Number (EIN) — subscription based

	Base Year	Option Year 1	Option Year 2	Option Year 3	Option Year 4
Initial Database Load	\$82,888	n/a	n/a	n/a	n/a
1 st Quarterly Update	n/a	\$27,313	\$28,678	\$30,112	\$31,618
2 nd Quarterly Update	n/a	\$27,313	\$28,678	\$30,112	\$31,618
3 rd Quarterly Update	\$7,125	\$27,313	\$28,678	\$30,112	\$31,618
4 th Quarterly Update	\$7,125	\$27,313	\$28,678	\$30,112	\$31,618

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