
Experian Access — Frequently Asked Questions

FAQs

What is Experian Access?

Experian Access is a sophisticated, new Web-based portal providing access to essential credit management tools in one central, online location. Experian Access replaces eSolutions. It provides accurate, current and complete information to acquire new business, manage customers and maximize collections. There are no setup costs, and special software or hardware installation is not required.

What products and solutions are offered through Experian Access?

Today, Experian Access houses the following:

[Collection and Locating Solutions](#)

Experian Access offers the following products and services in the Collection and Locating Solutions Suite:

- **Address SearchSM** — Provides a comprehensive list of names and addresses associated with an input address
- **Address Update** — Keeps you in touch with important customers by providing current addresses from Experian's nationwide, continuously updated database
- **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.
- **Collection Report** (including new formats) — Provides current address information highlighting critical aspects of a debtor's situation pinpointing which debtors have the highest collection potential
- **MetroNet^R** — Maximize your collection and skip tracing efforts with MetroNet's comprehensive, accurate and up-to-date data on more than 140 million households and 19 million businesses.

Consumer Credit

Experian Access offers the following products and services in the Consumer Credit Suite:

- **Connect Check PlusSM** — Reduce financial losses due to identity fraud or risk exposure
- **Credit Profile Report** — Produce an applicant's credit history instantly with the unsurpassed data precision and file coverage of Experian's File OneSM database
- **Employment InsightSM** — An effective employment-screening tool providing Social Security number, address, previous employment history, public records and credit history
- **Social Search** — Using Social Security number as the only input, helps you reach hard-to-find individuals who may have changed their names or moved without a forwarding address

Consumer Credit solutions

Experian Access offers the following services in the Consumer Credit Solutions Suite:

- **BullseyeSM** — Provides accurate, current and complete information to acquire new business, manage customers and maximize collections
- **Instant UpdateSM** — a tool to report derogatory information instantly
- **Subscriber DecodeSM** — provides the business name, address and telephone number of subscribers

Custom Solutions

Experian Custom Solutions is for clients that are seeking the full power of Experian. These solutions tailor the Experian credit products and services to meet the specific needs of our clients.

Industry Solutions

Experian Access offers the following products & services in the Industry Solutions Suite:

- **Automotive Credit ProfileSM** — is customized for the automotive industry including an automotive profile summary.
- **Healthcare Credit ProfileSM** — is customized for the healthcare industry. It provides an immediate and accurate view of a patient's credit history.

Prospect Marketing

Experian Access offers the following products & services in the Prospect Marketing Suite:

- **Instant Prescreen** — Real time prescreen program that allows clients to automatically pre-approve the consumer for credit products at the point-of-contact (POC).
- **Iscreen** - is a Web-based, self-service, prescreen list fulfillment tool that enables small-to mid-tiered credit grantors (e.g., credit unions and regional banks) to order prescreened names through Experian Access.

Partner Services

Experian Access offers the following products & services in the Partner Services Suite:

- **Income ViewSM** — tax verification service that provides clients with streamlined IRS 4506-T processing and prompt access to applicants' verified income via the Internal Revenue Service (IRS).
- **SmartBusinessReportsSM** — Allows you to immediately determine the financial health and automatically monitor changes to the financial profile of companies

What is a Custom Solution?

The Custom Solutions Suite tailors the Experian credit products and services to meet the needs of your company and industry. Experian's Account Executives and Solutions Consultants work directly with you to evaluate your solution requirements. Using information gathered from you, the Solutions Consultant works with Experian's technical staff to design develop and implement a custom solution to match your requirements. Ultimately, you will receive a solution designed to meet your unique business needs that is accessible through the same user-friendly Experian Access interface that you are currently utilizing.

To find out more about customizing one of Experian's existing products or services to better suit your business needs, please contact your Experian Sales Representative or Customer Support at 800 831 5614.

Who uses Experian Access?

Experian has created Experian Access to house solution suites that are targeted at the financial and banking industry, the collections industry, the automotive industry, credit unions, retail and telecommunication, energy and cable industries. Our products and solutions are best in class in terms of data accuracy and freshness. With more than 215 credit-active consumers on file, we pride ourselves in the unmatched level of quality and service that we bring to our clients everyday. Experian Access credit solutions enables access to the most accurate data, providing clients the most complete picture of the right customer. By better understanding the credit behavior of existing customers, clients can ensure that every customer interaction is personalized, consistent and appropriate. Our prescreen solutions allow clients to identify creditworthy prospects most likely to respond to your specific preapproved offers. Our custom solutions are based on client-customized requirements to best meet client business objectives.

Why should my company use Experian Access?

Experian Access helps thousands of companies make real-time credit decisions for their existing clients and prospects. There is no software or hardware installation to use Experian Access and no setup costs. Experian Access offers convenient, easy access to the world's largest, private consumer information database via the Web. Now you can instantly access our database to help you target new customers, make credit decisions, identify cross-selling opportunities, manage customers, build strong consumer relationships and grow your business. Our user interface is friendly, fast and easy to use. Our customer and technical support teams are extremely proficient and ready to answer your questions. Our online client education page alerts you of upcoming live events of product and solution training. Each training session is recorded for your reference at any time during your daily interactions with Experian Access.

If I am already an Experian client, who do I contact to begin using Experian Access?

Current Experian clients can sign up by contacting Customer Support at 800 831 5614.

If I am not yet an Experian client, who do I contact to begin using Experian Access?

All new clients must complete the new membership process to become an Experian customer. A signed Experian Access Agreement and a valid subscriber code must be on file. Contact Customer Support at 800 831 5614 for details.

What is the cost to access Experian products and solutions through Experian Access?

There are no set up or installment costs associated with accessing products and solutions via Experian Access.

What are the hardware and software requirements to access Experian Access?

No additional hardware or software is required beyond a standard CPU with an Internet connection. There are no special certificates required on the browser side to access our credit products through the Internet. Standard browsers such as Internet Explorer 6+, Netscape 8 and Firefox 1+ are recommended. Browser must support 128 bit SSL (secure socket layer) encryption.

Are there any legal agreements required before accessing Experian Access?

You must be an Experian customer with a current Subscriber Service Agreement on file. In addition, a "Customer Head Security Designate Authorization Form" must be submitted by an authorized representative of the company.