

Collection AdvantageSM

Directory of services available through
Collection Advantage



Option

Description

Social Security number

- Validates debtor's Social Security number (SSN) against SSNs reported to Experian. Will return an indicator of matching Experian's best SSN or matching one of the other SSNs (if any) reported to Experian.
- Appends Experian's best SSN and up to two other reported SSNs.
- Fraud indicator — Checks debtor's SSN against the Social Security Administration's file to determine if the number has been issued. Does not validate SSN to name. (Experian's Fraud ShieldSM 04)

Best name and address

- Validates debtor's address against addresses reported to Experian.
- Will return an indicator of matching Experian's best address or matching another reported address on the consumer's file.
- Appends Experian's best name and address.
- Fraud indicator — Checks the debtor's address against addresses known for a high occurrence of fraud. (Experian's Fraud ShieldSM 10)
- Appends best name and address demographics, including date of birth, Metropolitan Statistical Area code, county code and census GEO code.

Additional name and address

- Appends up to three additional names and 10 additional addresses.
- Includes Experian's multiple change of address sources.

Deceased

- Indicates if a consumer is reported as deceased by the Social Security Administration. May include dates of birth and death.

Telephones

- Validates up to three provided phone numbers against the phone number(s) reported to Experian and appends up to three phones when unique.
- MetroNet[®] and Electronic Directory Assistance — Append up to three phone numbers per search with complete name and address. Electronic Directory Assistance results include confidence scores.

Employment

- Appends place of employment. Source is data reporters.

- Trade information**
 - Appends up to 10 open tradelines with purpose type indicating mortgage, home equity, auto loan, bankcard or other. Includes subscriber name, credit and balance amounts, and date trade was last updated.
 - Appends the five most recent inquiries made within the last six months, including subscriber name, inquiry date and terms.
 - Bankruptcy**
 - Appends both an indicator that a bankruptcy filing is present and details of the bankruptcy filing.
 - Ability to qualify bankruptcy results and filter based on client-supplied account date.
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Available Experian models

- Bankruptcy PLUSSM**
 - Predicts the likelihood of future bankruptcies on any type of account within 24 months
 - Bankruptcy WatchSM**
 - Predicts the likelihood of serious delinquency or bankruptcy in the next 12 months
 - Experian/MDS Bankruptcy ModelSM**
 - Identifies accounts most likely to result in bankruptcy
 - RecoveryScoreSM**
 - Rank orders the accounts based on their collectability
 - Bankcard model
 - Retail card model
 - Scorex PLUSSM**
 - Bureau risk model; optimizes risk management during acquisitions and throughout the Customer Life Cycle
 - SureViewSM**
 - A risk-assessment model that more accurately classifies risk for nonprime applicants
 - Telecommunications, Energy and Cable Risk ModelSM**
 - Addresses the unique credit characteristics of the wireless communications industry and can be used in all phases of the Customer Life Cycle
 - VantageScoreSM**
 - Tri-bureau scoring model providing superior risk prediction and consistent decisioning
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Available credit attributes

Collection AdvantageSM offers nearly 500 credit- and collections-specific attributes for analyzing your accounts. These are just some of the most commonly used attributes. Contact your Experian sales representative for a complete list.

Deceased indicator

Bankruptcy disposition

- Chapter 7
- Chapter 11
- Chapter 13

Judgments and/or liens satisfied during the last 12 months

Number of derogatory tradelines and/or unpaid/unsatisfied public records

Aggregate trade/available credit

- Open bankcard
- Open auto loan

Number of tradelines

- Where the worst status in the last 24 months is 30, 60, 90 or 120–180 days past due
- That are collection trades
- With paid collection status within the last six months
- Opened within six months
- Open and current revolving trades opened within three months
- Open and current installment trades opened within three months
- Open finance trades with a balance greater than \$0 updated within 12 months

Number of inquiries

- Within three months
- Within six months

Aggregate monthly payment for open tradelines updated in the last 12 months

Aggregate credit amount

- Open mortgage
- Home equity and/or second mortgage
- Revolving trades

Aggregate trade balance amounts

- Open mortgage
- Open home equity and second mortgages
- Open installment
- Revolving
- Open auto lease

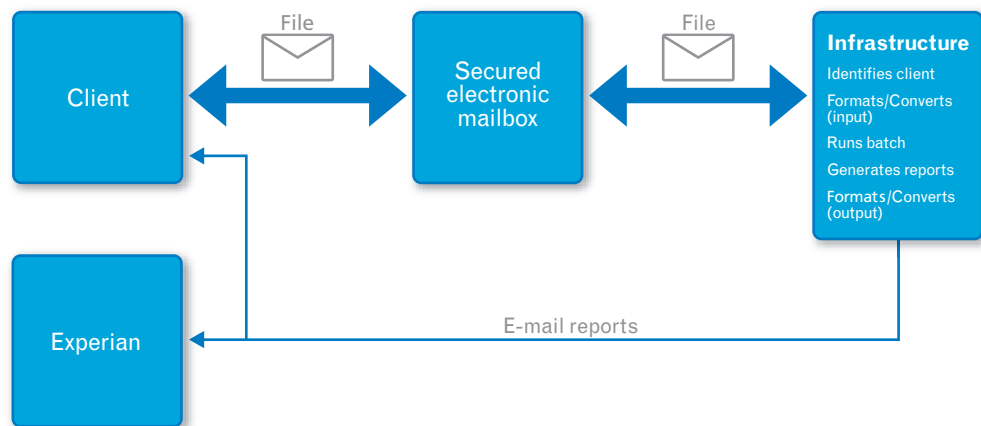
Aggregate trade balance-to-credit ratio

- Revolving
- Bankcard
- Open auto loan
- Open auto lease

Consumer statements

- Security
- Consumer reporting agency alert
- Victim
- Blocked
- General

Collection AdvantageSM operational view



To find out more about Collection Advantage, contact your local Experian sales representative or call 1 888 414 1120.

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03/08 • 4696-CS • 1224/2597*