

Social Search

The most complete source of consumer identifying information

Social Search from Experian helps you reach hard-to-find individuals who may have changed their names or moved without a forwarding address. Using only the input of a Social Security number, it matches and retrieves consumer information from Experian's national, continuously updated database of nearly 200 million consumers.

The search is on

By accessing Experian's nearly 200 million individual consumer files, Social Search is an invaluable tool for:

- Collections
- Skip tracing
- Fraud detection
- New account processing
- Account verification

Simple and comprehensive

Social Search is easy to use. As an authorized subscriber, you can input one or more (up to 20) Social Security numbers on an inquiry into Experian's consumer credit database.

Then Experian's comprehensive system searches for and retrieves identifying information on up to 20 consumers associated with the same Social Security number.

Social Search is a powerful and cost-effective tool for tracking down a consumer when all other identifying information is outdated and incomplete.



Social Search provides you with:

- Up-to-date consumer identifying information instantly
- *New* optional demographic information
- An enhanced ability to locate hard-to-find, skipped individuals
- Warnings of potential fraudulent activity associated with Social Security numbers
- Maiden, alias and misspelled names or names of consumers who have changed their identity
- Identifying information on different consumers associated with the same Social Security number

How can Social Search help you?

- Verify new account information
- Locate the latest address information on your customers
- Improve collections/recovery efforts with current address information on your accounts
- Reveal inconsistencies on consumer-supplied information

Social Search reports

Two types of reports are available:

Full Social Search—This report is for subscribers who have a “permissible purpose” according to the Fair Credit Reporting Act. It provides all available consumer identifying information and displays the inquiry on the consumer’s disclosure.

Partial Social Search—This report is primarily for non-credit grantors who require only essential consumer identifying information. No inquiry is displayed on the consumer’s disclosure.

Both output reports allow you to enter up to 20 Social Security numbers per inquiry. When multiple consumers are reported with the same Social Security number, the results are sorted in “bestness” order, i.e., the consumer most likely associated with the inquiry Social Security number will be listed first. Multiple addresses and employments per consumer are also sorted in “bestness” order.

Each Social Security number entered on the inquiry will be automatically validated against Experian’s table of non-issued and invalid Social Security numbers.

Report elements

Consumer identifying information and features displayed on output reports:

- Best name and all other known names
- Best address and up to ten other known addresses
- Best Social Security number and up to four other reported Social Security numbers
- Spouse name (or initial)
- Full date of birth (or year only)
- Best employment and up to one other known employment*
- Date each employment was first reported and last updated*
- Date each address was first reported and last updated
- Origination source of each address and employment*
- Counters indicating the number of subscribers reporting the consumer’s same address and Social Security number
- Subcode of the subscriber who last reported the best address*
- Add-on product options: Fraud Shield, Demographics and Direct Check*

See page titled “How to access Social Search” for further information and add-on product options.

*Not included on partial report

Sample of Credit Profile report using full Social Search

Credit Profile



TCA1 Inquiry Information					
RTS 3122250X1J 9-999999990,CHECK,K-PH					
PAGE 1	DATE 5-15-99	TIME 10:37:16	PHP26	V306	TCA1
JONATHAN QUINCY CONSUMER 10655 N BIRCH ST BURBANK CA 91502-1234 RPTD: 11-93 TO 3-96 U 3X LAST SUB: 2390446 1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 7-93 U 1X LAST SUB: 1119999 2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 2-91 I LAST SUB: 1132912		SS: 999-99-9990 5X 234-56-7891*1X 123-45-6789*1X DOB: 1/10/1951 SP: SUSAN		E: AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019 RPTD: 4-91 I E: BELL AUTOMOTIVE 111 MAIN STREET BURBANK CA 91503 RPTD: 10-89 TO 2-90 I	
* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR					
----- DEMOGRAPHICS -----					
PH: 818.555.1111 UR DL: CA N2345678901234567890		PH: 706.432.9876 IB HM: OWNER		PH: 213.876.1234 UB	
MICHAEL ALCHIN 235 EAGLE POINT BLVD #15 BUFFALO NY 14202-1191 RPTD: 9-95 1X		SS: 234-56-7891*6X 999-99-9990 1X YOB: 1964 SP: JANE			
----- FRAUD SHIELD SUMMARY -----					
INPUT SSN RECORDED AS DECEASED DOB: 1-10-1951 DOD: 3-30-1996 INPUT SSN ISSUED 1965-1966 FROM 3-01-96 INQ COUNT FOR SSN=8		FILE: COMMERCIAL BUSINESS ADDRESS: J&J INVESTMENTS 2600 BOWSER ST #312 LOS ANGELES CA 90017 213.111.2222			
END -- EXPERIAN SOCIAL SEARCH					

Credit Profile



Inquiry Information						
PAGE 2	DATE 5-15-99	TIME 10:37:16	PHP26	V306	TCA1	
DIRECT CHECK						
SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
1119999	MOUNTAIN BK	BY MAIL ONLY	123 MAIN STREET	DENVER	CO	80226
1132912	CENTRAL BANK	614.555.1212	4661 E MAIN STREET	COLUMBUS	OH	43213
2390446	BAY COMPANY	714.555.1212	505 CITY PKWY	WEST ORANGE	CA	92668
3917776	CREDIT SOFTWARE	518.555.1221	9115 SARATOGA AVE	NEWARK	NJ	12027
END -- EXPERIAN DIRECT CHECK						

Sample of Credit Profile report using partial Social Search

Credit Profile



TCA1		Inquiry Information			
RTS 3122250X1J 9-999999990,CHECK					
PAGE 1	DATE 5-15-99	TIME 10:37:16	PHP26	V306	TCA1
JONATHAN QUINCY CONSUMER 10655 N BIRCH ST BURBANK CA 91502-1234 RPTD: 11-93 TO 3-96 3X 1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 7-93 2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 2-91		SS: 999-99-9990 5X 234-56-7891* 1X 123-45-6789* 1X DOB: 1/10/1951 SP: SUSAN			
* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR					
----- DEMOGRAPHICS -----					
PH: 818.555.1111 R		PH: 706.432.9876 B		PH: 213.876.1234 B	
MICHAEL ALCHIN 235 EAGLE POINT BLVD #15 BUFFALO NY 14202-1191 RPTD: 9-95		SS: 234-56-7891* 999-99-9990 YOB: 1964 SP: JANE			
----- FRAUD SHIELD SUMMARY -----					
INPUT SSN RECORDED AS DECEASED DOB: 1-10-1951 DOD: 3-30-1996 INPUT SSN ISSUED 1965-1966			FILE: COMMERCIAL BUSINESS ADDRESS: J&J INVESTMENTS 2600 BOWSER ST #312 LOS ANGELES CA 90017 213.111.2222		
END -- EXPERIAN SOCIAL SEARCH					

Confidential

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How to access Social Search

Social Search is triggered by entering the "9-" keyword, followed by a Social Security number. Up to 20 Social Security numbers may be entered by separating them with a comma (.). Teletype, CPU-CPU and tape-to-tape processing are available.

Add-on product options

Three optional Experian products are also available with Social Search:

Fraud Shield—Experian's fraud detection service alerts you of potential fraudulent activity found in the Social Security number and address information. This option can be invoked on an inquiry-by-inquiry basis by entering the CHECK or L-SSN keyword at the end of the inquiry. Or, ask your sales representative to activate Fraud Shield for all Social Search inquiries.

Demographics—Experian now provides telephone numbers, driver's license number* and home ownership status* information to enhance your identification and verification efforts. Experian's Social Search report with Demographics is your most complete and current source of consumer identifying information.

Direct Check—Available only with the full Social Search report, Experian's Direct Check will decode all last reporting subscriber numbers displayed with each address. The Direct Check report will print on a separate page directly following the Social Search report and will be sorted in ascending order by subscriber number. For CPU-ARF inquiries, Direct Check is available in versions six (6) and seven (7). To invoke the service, enter the K-PH keyword at the end of the inquiry—or ask your sales representative to activate the service for all Social Search inquiries.

To find out more about Social Search, contact your local Experian sales representative or call 800 333 4930.

*Not included on partial report

505 City Parkway West
Orange, CA 92868
800 333 4930

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