

Direct Check

Online credit grantor system saves time and money

In today's business environment, it is more important than ever to access information quickly and easily in a cost-effective manner. Direct Check from Experian is the fastest, most inexpensive way to contact other credit grantors to obtain the updated information you need about your customer.

When you need to contact a credit grantor or court directly, do it automatically with the help of Direct Check. This convenient online service is the fastest way to check an individual item on a customer's report and get the information you need for:

- Collections
- New accounts
- Fraud detection and security
- Skip locating
- Loan activity

D i r e c t C h e c k



Accurate, up-to-date, easy-to-use

To access Direct Check you may do one of the following:

- Add the keyword K-PH to the end of the inquiry
- Request that your subcode be activated to automatically receive the service without the keyword

Direct Check service is available with Experian's Credit Profile, Social Search, Address Update and Employment Insight reports.

For Credit Profile reports and Employment Insight reports, Direct Check will:

- Provide a current listing of credit grantors' names, addresses and telephone numbers for all tradelines and inquiries
- Provide a current listing of court names and addresses for all public record items
- Provide the name, address and telephone number of the credit grantor who last reported the consumer's best address
- Sort this information alphabetically or numerically by subscriber name on a separate, easy-to-read sheet following the report

For Social Search and Address Update reports, Direct Check will:

- Provide the name, address and telephone number of the credit grantor who last reported each consumer's address
- Sort this information numerically by subscriber number on a separate, easy-to-read sheet following the report

Cost-effective and hassle-free

- Streamlines your ability to contact other credit grantors and/or courts
- Saves you time because you don't have to look up telephone numbers, call directory assistance, wait for operators and deal with wrong or changed numbers
- Supplies the address of the credit grantor and/or court for those who respond by mail only

When you need to follow up, Direct Check is the fastest, most inexpensive way to get more information from your Credit Profile, Social Search, Employment Insight and/or Address Update reports.

Direct Check data fields

Direct Check listing provides the following information for each credit grantor and/or court:

- Subcode (subscriber number)
- Subscriber name
- Telephone number (courts are "by mail only")
- Street address, city, state and ZIP code

Sample of Credit Profile report using Direct Check

Credit Profile



Inquiry Information					
TCA1 RTS 3122250X1J CONSUMER, JONATHAN QUINCY 999999990; CONSUMER, NANCY CHRISTINE 123456789; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL-CA N2345678; PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1951, T-04048060; E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019, 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: 6-95 TO 10-97 U 3X LAST SUB: 2390446		SS: 999-99-9990 234-56-7891* 123-45-6789* DOB: 1/10/1951		E: AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019-1234 RPTD: 11-92 I	
1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 2-95 U 1X				E: BELL AUTOMOTIVE 111 MAIN STREET BURBANK CA 91503 RPTD: 5-91 TO 9-91 I	
* 2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 2-91 I					
* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR					
----- DEMOGRAPHICS -----					
PH: 818.555.1111 UR		PH: 706.432.9876 IB		PH: 213.876.1234 UB	
DL: CA N2345678		HM: OWNER			
GEO: 35 123 456789 0 1234					
----- PUBLIC RECORDS -----					
* SO CALIF DISTRICT COURT 6-20-94		7-01-95 3011111		\$12,450 CO LIEN REL	
C#: 45078321		1 BP: B476P2109			
----- TRADES -----					
SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE		BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
* CREDIT AND COLLECTION	4-96	\$500-0			COLLACCT
3980999 YC UNK UNK 2 11-05-97		\$250	4-96	(20)	999999999999999
98E543182136					9999999
ORIGINAL CREDITO					

HEMLOCKS
2313849 DC CHG R
8285103111261

* CREDIT LINE CLOS

CENTRAL BANK
1132912 BI AUT
23802654388
COLLATERAL: 199

* MOUNTAIN BK
1119999 BI SEC
3562A0197325346R
>3562A019732534

Credit Profile



Inquiry Information					
PAGE 2	DATE 5-15-99	TIME 10:37:16	PHP26	V306	TCA1
* BAY COMPANY	1-68	\$1,400-L	\$1,200-H	OPEN	CUR WAS 90
2390446 DC CHG REV	312-16-976	\$50	10-97	(99)	COC321CCCC000
525556601	10-97	\$10-E			CCCCCCCCCCCC
ACCOUNT WAS IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER					
----- INQUIRIES -----					
HEMLOCKS	12-05-97	2313849 DC			
BAY COMPANY	12-03-97	2390446 DC	\$1,500	CHG REV	
END -- EXPERIAN					
DIRECT CHECK					
SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST ZIP
2390446	BAY COMPANY	714.555.1212	505 CITY PKWY	WEST ORANGE	CA 92668
1132912	CENTRAL BANK	614.555.1212	4661 E MAIN STREET	COLUMBUS	OH 43213
3980999	CREDIT AND COLLECTION	614.555.1212	2918 SYCAMORE	COLUMBUS	OH 43213
2313849	HEMLOCKS	301.555.1212	451 S 900 E	HUNT VALLEY MD	21031
1119999	MOUNTAIN BK	303.555.1212	123 MAIN STREET	DENVER	CO 80226
3011111	SO CALIF DISTRICT CRT BY MAIL ONLY	100	MCFADDEN WAY	SANTA ANA	CA 92615
END -- EXPERIAN DIRECT CHECK					