



CCIS
Information Solutions

Social Search

Social Search

Social Search and the Gramm-Leach-Bliley Act

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, Social Search matches and retrieves consumer information from Experian's national, continuously updated database of nearly 215 million consumers.

The search is on

By accessing Experian's nearly 215 million individual consumer files, Social Search is an invaluable tool for:

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

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Search is a powerful and cost-effective tool for tracking down a consumer when all other identifying information is outdated and/or incomplete.

Simple and comprehensive

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



Social Search can help 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
- Aliases, maiden 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 Social Search can 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 that have a permissible purpose according to the Fair Credit Reporting Act (FCRA). It provides all available consumer identifying information and displays the inquiry on the consumer's disclosure.

Partial Social Search — This report is primarily for noncredit grantors that 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 order, beginning with the consumer most likely associated with the inquiry Social Security number. Multiple addresses and employments per consumer also are sorted in this order.

Each Social Security number entered on the inquiry automatically will be validated against Experian's table of nonissued and invalid Social Security numbers.

Report elements

Consumer identifying information and features displayed on output reports include:

- Best name and all other known names
- Best address and up to 10 other known addresses
- Best Social Security number and up to four other reported Social Security numbers
- Spouse's 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 that last reported the best address*
- Add-on product options include Fraud ShieldSM, Demographics Band and Direct Check^{SM*}

See the 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 3-15-03	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 PH: 706.432.9876 IB PH: 213.876.1234 UB
 DL: CA N2345678

 MICHAEL ALCHIN SS: 234-56-7891*6X
 235 EAGLE POINT BLVD #15 999-99-9990 1X
 BUFFALO NY 14202-1191 YOB: 1964
 RPTD: 9-95 1X SP: JANE

----- FRAUD SHIELD SUMMARY -----

INPUT SSN RECORDED AS DECEASED FILE: COMMERCIAL BUSINESS ADDRESS:
 DOB: 1-10-1951 DOD: 3-30-1996 J&J INVESTMENTS
 INPUT SSN ISSUED 1965-1966 2600 BOWSER ST #312
 FROM 3-01-96 INQ COUNT FOR SSN=8 LOS ANGELES CA 90017
 213.111.2222

END -- EXPERIAN SOCIAL SEARCH

Credit Profile



Inquiry Information

PAGE 2	DATE 3-15-03	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
 RTS 3122250X1J 9-999999990,CHECK Inquiry Information

PAGE 1	DATE 3-15-03	TIME 10:37:16	PHP26	V306	TCA1
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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

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-to-CPU and tape-to-tape processing are available.

Add-on product options

Three optional Experian products also are available with Social Search:

Fraud ShieldSM — Experian's fraud detection service alerts you to 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 Band — Experian® now provides telephone numbers and driver's license number* 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 CheckSM — 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 6 and 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.

Effective July 1, 2001, the Gramm-Leach-Bliley (GLB) Act restricts the use of personal private information collected in the course of delivering financial services products. This law affects the delivery of the Individual Reference Services Group (IRSG) nonpermissible version of Social Search and the Fraud Shield add-on product.

Experian recommends three alternatives to ensure that your use of Social Search complies with the GLB Act. Your legal counsel can help you determine which option is right for you.

- If your usage qualifies as a permissible purpose, request use of the Fair Credit Reporting Act version of Social Search.
- If your usage does not qualify as permissible purpose but complies with Experian's reference product policies, you can request use of Experian's Checkpoint®-Electronic Directory Assistance products. Checkpoint® is a verification tool with integrated Electronic Directory Assistance that can assist in preventing fraud. MetroNet®, also with EDA access, is a business and individual locator product. Ask your Experian representative for details.
- You may request continued use of the nonpermissible version, as the GLB provides some exceptions. Your legal counsel can tell you if you qualify.

*Not included on partial report