

## ACROFILE

### Overview

A complete consumer credit profile packaged in a clear, concise format, Equifax ACROFILE delivers current and comprehensive credit information through its link to a national, online database of over 200 million consumer credit files. Featuring a straightforward reporting format, ACROFILE enhances credit-granting decision support through continually updated information and advanced database search techniques that provide a complete assessment of an applicant's creditworthiness.

### Features

- Delivers detailed name, addresses and last reported employment history (when available), in addition to file summary, public record, collection, tradeline and inquiry information
- Provides online access through DAT, PC or system-to-system, and off-line processing via magnetic tape or cartridge
- Highlights public records separately
- Generates inquiry alert if three or more inquiries occur within a 90-day time period
- Offers optional fraud protection via SAFESCAN, Equifax's cost-effective fraud prevention system that automatically monitors inquiries and alerts of known or potentially fraudulent information elements
- Includes options for the most recently reported current and former consumer telephone numbers (when available)
- Returns optional "SSN-verified" indicator that confirms whether several major Equifax customers (not the Social Security administration) have provided the same Social Security Number for the same identity
- Provides direct, online access to Canadian consumer credit files via Equifax's North American Link option-for comprehensive, cost-effective, one-source coverage across the U.S. and Canada

### Benefits

- Key information organized into a clear format to help streamline the credit-granting process
- Inquiry section identifies companies that have inquired within past two years indicating possible over-extension of credit
- Online capability offers flexible, instant credit file access