

FACS+

Uncover the facts and reduce fraud loss

Fraud loss is expensive, so making every attempt to avoid it is essential. FACS+ from Experian is a service available with your Credit Profile report from Experian, as well as with Experian's Social Search, Address Update, Collection and Employment Insight reports. You can access the information you need to detect possible fraud before you experience a loss.

Benefit from FACS+ features

Use FACS+ to:

- Uncover potential fraudulent credit applications
- Identify inconsistencies between the credit application and Experian's Credit Profile report
- Verify your customer's Social Security number as recorded with the Social Security Administration
- Detect known or high-risk fraudulent address information
- Verify business addresses
- Detect possible "shotgun" fraud
- **Year issued**
The Social Security number year of issuance automatically displays for the input Social Security number.
- **Non-issued/out of range**
A FACS+ message informs you when a number has not yet been issued by the Social Security Administration. This listing is updated monthly with information supplied by the Social Security administration.
- **Invalid**
The FACS+ message includes examples of reasons a number could be invalid.

Complete check of Social Security numbers

FACS+ offers a range of options to provide a full check on a customer's Social Security number. It automatically tells you when a Social Security number is:

- **Recorded as deceased**
Experian maintains an automated listing of Social Security numbers reported as belonging to deceased persons (including date of birth and date of death). This listing is updated quarterly with information supplied by the Social Security Administration.



Address alerts

FACS+ offers a full range of features associated with the inquiry and the consumer's addresses on file. It will warn you of:

- **Cautious addresses**
Subscribers report known fraudulent address information to Experian which is added to the FACS+ database daily. Experian encourages you to be a supplier of this information if you are not already. These addresses are purged after six months from the last access date to ensure up-to-date information.
- **High-risk addresses**
FACS+ will alert you to addresses often used in fraudulent activity. Some examples include possible mail drops, mail receiving services, prisons and delivery services.
- **Business addresses**
In addition to cautious and high-risk addresses, the FACS+ database contains a national listing of business and multiple business addresses. FACS+ lets you know when a consumer is using a business or other non-residential address which can provide an additional employment check. Business addresses defined as apartment complexes are excluded.
- **Multiple business addresses**
If the inquiry address is in a building where multiple businesses are located, FACS+ alerts you with a "Commercial Business Address" message.

For a complete listing of cautious, high-risk and business address message types, refer to the back page of this brochure.

Identify potential "shotgun" fraud

Frequency counter messages are specifically designed to help identify potential instances of "shotgun" fraud. "Shotgun" fraud typically occurs in concentrated time spans. To accurately distinguish this activity, FACS+ is designed to look only at short-term time frames of 90-120 days. Your decision to grant or deny credit should be based on the results of additional research, not solely on the counters themselves.

- **Social Security number frequency counter**
Counts the number of times a Social Security number has been used on previous inquiries. The date listed within the message identifies when Experian received the first inquiry using that Social Security number (within the last 90-120 days).
- **Address frequency counter**
Counts the number of times an applicant's current address has been used on previous inquiries. The date listed within the message identifies when Experian received the first inquiry using that current address (within the last 90-120 days).

High counts should be investigated. You may, for example, find that other individuals are using the current address.

Clear, concise information instantly

To activate FACS+ on a Credit Profile report, enter the "CHECK" keyword at the end of your inquiry. In order to receive the most accurate match, you must enter the complete address including pre- and post-directional words and apartment/suite numbers when applicable. You also have the option to request that FACS+ be automatically activated on all inquiries without the use of the "CHECK" keyword.

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

FACS+ summary display

Below are some examples of different types of businesses and where they fall under the FACS+ category.

FACS+ cautious addresses

Reported: cautious address

FACS+ high-risk addresses

Business complex
Delivery service
Courier service
Parcel delivery
Possible mail drop
Post office
Packing service
Fax service
Telegraph service
E-mail service
Bar
Disco
Cocktail lounge
Night club
Money order service
Check cashing service
Safe deposit box service
Executive suite
Temporary residence
Massage parlor
Mail receiving service
Letter shop service
Secretarial service
Rental storage
Phone answering service
Mail boxes retail
Packaging service
Federal prison
State prison
County corrections
City jail

FACS+ business addresses

Commercial business address
Agricultural production service
Agricultural service
Forest/fish/hunt/trap service
Mining service
General building contractor
Trade contractor/special trade
Food products manufacturer
Tobacco products manufacturer
Apparel/textile manufacturer
Wood/lumber products manufacturer
Printing/publishing company
Chemical/petroleum service
Leather/clay/stone/glass manufacturer
Metal products manufacturer
Machine/equipment manufacturer
Electronics/electrical manufacturer
Transportation equipment manufacturer
Technical instrument manufacturer
Transportation service
Public utility
Wholesale trade business
Retail trade business
Finance/insurance/real estate service
Lodging facility
Personal service
Business service
Automobile service
Miscellaneous repair service
Amusement/recreation business
Health/medical service
Legal service
Education/social service
Cultural attraction
Membership organization
Engineering/management service
Miscellaneous service
Public administration office
Business

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