

## Skip Locator

End the search for lost consumers

When customers skip, leaving an unpaid balance, you need a fast and cost-effective way to track them down. Ideal for in-house collection departments, collection agencies and credit grantors, Skip Locator from Experian helps you locate skip accounts by notifying you within 24 hours when other credit grantors report new activity to Experian.

### Skip Locator features:

- Daily monitoring
- Optional triggering categories
- Alternative delivery methods (mail, facsimile or electronic mail)
- Customized criteria options

### Time- and money-savings benefits

- Automatic notification when new information about your skip account is reported to Experian
- Improved collection rates
- Flexibility and customization to your specific needs
- Freedom to activate and deactivate the service at any time



# Sample of Skip Locator report

EXPERIAN  
505 CITY PARKWAY WEST  
ORANGE CA 92868  
TCA1



DATE PROCESSED: 05-15-00

COLLECTIONS MANAGER (OR NAME FROM ATTENTION LINE)  
HOMESTEAD NATIONAL BANK  
12345 WARNER AVENUE  
HUNTINGTON BEACH CA 91680

## SKIP LOCATOR NOTICE

----- TRIGGERING INFORMATION -----  
\*\* NEW ADDRESS RECEIVED \*\*

10655 N BIRCH ST  
BURBANK CA 91502-1234  
RPTD: 6-96 U  
LAST SUB: 3122250

TRIGGERING SUBSCRIBER:  
EVERGREEN RETAIL 303.555.1212 2345 TREESIDE RD GOLDEN CO 80226  
(NAME FROM ATTENTION LINE IF AVAILABLE)

\*\*NEW ACCOUNT OPENED\*\*

TRIGGERING SUBSCRIBER:  
MOUNTAIN FINANCIAL 303.555.1212 2066 WASATCH BLVD DENVER CO 80261

----- CONSUMER IDENTIFYING INFORMATION -----  
JONATHAN QUINCY CONSUMER SS: 999-99-9990 5X E: AJAX HARDWARE  
10655 N BIRCH ST 234-56-7891 1X 2035 BROADWAY SUITE 300  
BURBANK CA 91502-1234 123-45-6789 1X LOS ANGELES CA 90019  
RPTD: 6-96 U 1X YOB: 1951 RPTD: 4-91 I  
LAST SUB: 3122250

1314 SOPHIA LN APT 3 E: BELL AUTOMOTIVE  
SANTA ANA CA 92708-5678 111 MAIN STREET  
RPTD: 7-93 TO 2-96 U 5X BURBANK CA 91503  
RPTD: 10-89 TO 2-90 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 N2345678901234567890 HM: OWNER

----- 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  
\* MOUNTAIN FINANCIAL 6-96 \$5,000-O OPEN CURR ACCT  
1577254 FF UNS 72 1 6-30-96 \$4,915 6-96 (1) C  
35912270 6-96 \$85-M  
HOMESTEAD NATIONAL BANK 12-95 \$2,350-O SCNL DELINQ 150  
3425422 BI UNS 24 1 6-15-96 \$2,350 6-96 (7) B4321CC  
1223802640388 12-95 \$100-M \$500 6-96/5

END - EXPERIAN SKIP LOCATOR

Confidential

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## The Skip Locator report

The output report will contain three primary bands of information:

- **Triggering information**

Name, address and telephone number of the subscriber that triggered the notice, along with a message about the type of triggering inquiry—new address, new employment, new account opened or inquiry received.

- **Consumer identifying information**

Best + additional options for name, address, employment and Social Security number, plus other detailed information about the consumer's address, employment and Social Security number.

- **Trades**

The tradeline of your skip account as reported to Experian; when "new account opened" generates the trigger, the full tradeline of the new account will be displayed first.


## Sample of Skip Locator Management report

EXPERIAN  
505 CITY PARKWAY WEST  
ORANGE CA 92868  
TCA1

**Requesting company**  
COLLECTION COMPANY  
COLLECTIONS MANAGER  
123 MAIN STREET  
ANYTOWN CA 12345

**Subcode**  
.....9999000 COLLECTION COMPANY  
.....June 2000

**Month of activity**



**Account triggers:**  
New address  
New accounts  
New employment  
New inquiries

A single notice may include more than one trigger

**Skip Locator Management Report**

Total Skip Locator Notices by Triggers		Addr	Acct	Employ	Inq	Total Notices
Bay Company	Jun	52	30	12	85	148
	YTD	278	145	59	582	893
Employees Credit Union	Jun	15	48	10	70	115
	YTD	85	178	42	387	623
Home Financial	Jun	21	21	35	44	131
	YTD	110	98	64	158	481
Travel Charge USA	Jun	101	98	74	192	434
	YTD	590	510	409	1,058	2,701
<b>Original creditor(s)</b>	<b>Total Jun</b>	<b>189</b>	<b>197</b>	<b>131</b>	<b>391</b>	<b>828</b>
	<b>YTD</b>	<b>1,063</b>	<b>931</b>	<b>574</b>	<b>2,185</b>	<b>4,698</b>

**Total Skip Locator Notices sent per day**

	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Total
Jun 1-5	0	0	31	38	20	18	30	137
Jun 6-12	29	24	27	34	48	42	31	235
Jun 13-19	22	10	23	37	15	28	24	159
Jun 20-26	24	21	29	31	32	40	28	205
Jun 27-30	15	10	27	40	0	0	0	92
<b>Total</b>	<b>90</b>	<b>65</b>	<b>137</b>	<b>180</b>	<b>115</b>	<b>128</b>	<b>113</b>	<b>828</b>

**Skip Consumers Reported**

Jun 2000 additions	4,985	<b>New skips added for the month</b>
<b>Total</b>	<b>29,899</b>	<b>Total active skips</b>

A zero digit may indicate a non-calendar day

END – EXPERIAN SKIP LOCATOR

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### Maximize efficiency with the Skip Locator Management report

This free, monthly report makes it easier than ever to manage your Skip Locator activities. Monthly and year-to-date summaries of skip activities help you improve productivity and better allocate your employment resources.

### **You can customize Skip Locator by:**

- Selecting specific trigger options
- Preventing reception of notices generated by an associated company with the same company ID number
- Electing to receive notices triggered by a collection agency or department
- Suspending generation of skip notices for 14 days after initiation with Stagger Trigger\*. This money-saving option reduces interruption and follow-up duplication. Stagger Trigger automatically resumes after 14 days and a skip notice will generate upon any new activity.

### **Optional demographics**

You can choose to receive the following demographic elements, when available:

- Telephone numbers
- Driver's license number
- Home ownership status
- Date of birth

When activated, Skip Locator alerts another subscriber to the status of your skip account by displaying an account condition of SCNL on the tradeline and a caution statement on the consumer's Credit Profile report from Experian.

\*Available for an additional fee.

### **Activating Skip Locator**

Skip Locator activates automatically whenever you report an account with a status code of 98. It continuously monitors new information received from credit inquiries until you report that the consumer has been located or select a custom option to automatically stop monitoring when a notice is generated.

### **Put Skip Locator on the trail**

The success of your collection efforts directly impacts your profitability. Now you can put an end to time-consuming, unproductive searches.

**To find out more about Skip Locator, contact your local Experian sales representative or call**

**800 333 4930.**

505 City Parkway West  
Orange, CA 92868  
800 333 4930

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