

## 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 DL: CA N2345678 GEO: 35 123 456789 0 1234		PH: 706.432.9876 IB HM: OWNER		PH: 213.876.1234 UB	
----- PUBLIC RECORDS -----					
* SO CALIF DISTRICT COURT 6-20-94 C#: 45078321		1 7-01-95 3011111 BP: B476P2109		\$12,450 CO LIEN REL	
----- TRADES -----					
SUBSCRIBER		OPEN		ACCTCOND PYMT STATUS	
SUB# KOB TYP TRM ECOA BALDATE		AMT-TYP1		MOS REV PYMT HISTORY	
ACCOUNT # LAST PD		BALANCEPYMT LEVEL		MAXIMUM BY MONTH	
		MONTH PAY PAST DUE			
* CREDIT AND COLLECTION 4-96		\$500-0		COLLACCT	
3980999 YC UNK UNK 2 11-05-97		\$250		4-96 (20) 9999999999999	
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	
2390446 DC CHG REV		312-16-976		\$50	
525556601		10-97		\$10-E	
**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	
2390446		BAY COMPANY		714.555.1212	
1132912		CENTRAL BANK		614.555.1212	
3980999		CREDIT AND COLLECTION		614.555.1212	
2313849		HEMLOCKS		301.555.1212	
1119999		MOUNTAIN BK		303.555.1212	
3011111		SO CALIF DISTRICT CRT BY		MAIL ONLY 100	
				MCFADDEN WAY	
				SANTA ANA	
				CA 92615	
END -- EXPERIAN DIRECT CHECK					

ST	ZIP	CITY	ADDRESS	TELEPHONE	SUBSCRIBER	SUBCODE
CA	92668	WEST ORANGE	505 CITY PKWY	714.555.1212	BAY COMPANY	2390446
OH	43213	COLUMBUS	4661 E MAIN STREET	614.555.1212	CENTRAL BANK	1132912
OH	43213	COLUMBUS	2918 SYCAMORE	614.555.1212	CREDIT AND COLLECTION	3980999
MD	21031	HUNT VALLEY	451 S 900 E	301.555.1212	HEMLOCKS	2313849
CO	80226	DENVER	123 MAIN STREET	303.555.1212	MOUNTAIN BK	1119999
CA	92615	SANTA ANA	100 MCFADDEN WAY	MAIL ONLY	SO CALIF DISTRICT CRT BY	3011111

To find out more about Direct Check,  
contact your local Experian sales  
representative or call  
**800 333 4930.**

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475 Anton Blvd.  
Costa Mesa, CA 92626  
800 333 4930

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