Collection Advantage℠ via Access

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Collection Advantage^{SM} via Access
When it comes to identifying accounts with the greatest recovery potential, there's a lot to consider. Collection Advantage,^{SM} Experian's integrated collection management tool, lets you score, review and understand your individual collection accounts.

Collection Advantage features
- Industry-specific credit-based scoring, segmentation, and credit and locator information.

- Credit attributes designed for the collections industry.

- Immediate response delivery.

- User-friendly interface.

- Delegated administration of users via the access control system (ACS).

- Available via a Secure Sockets Layer with 128-bit encryption.

- No special hardware or software required; an internet-ready PC with a standard 128-bit encryption browser is all that is necessary (Microsoft® Internet Explorer 6.0+).

Collection Advantage benefits
- No additional cost to access via Access.

- Highly secure application.

- Available 24 hours a day, seven days a week.

- Provides an immediate snapshot of a debtor's financial picture.

- Identifies debtors with the highest recovery potential.

- Reduces operating costs by streamlining the recovery process.

- Increases collectible dollars with less time and effort.

- Helps you track debtors and locate skips more efficiently.

- Provides accurate background information on debtors.

Collection Advantage target clients
Collection Advantage is ideal for collections professionals — including credit grantors, collection agencies, collection attorneys and debt purchasers — who want to access Experian's collection solutions via the internet from multiple locations but don't have volume levels that require or justify programming resources. If you're looking for an easy-access method to help locate consumers and segment your portfolios, this delivery method is designed for you. Collection Advantage is browser-based and presented in a user-friendly web application format. You don't need any additional hardware or software beyond a standard CPU with a modem and internet access. Collection Advantage gives you an immediate view of information to locate debtors and evaluate the probability of a successful collection.

Products and services offered

This user guide is for Collection Advantage. User guides for all other solution suites are located on the Access education page at www.experian.com/assets/access/collection-advantage-access-user-guide.pdf.

Individual options (à la carte)

On the **Individual Options** tab, you can select individual data elements. These can be requested as standalone data elements (referred to as à la carte) or in addition to a package.

The following individual (à la carte) data elements are available:

- **Social Security Number —** Validates input Social Security number against other SSNs reported to Experian and returns best SSN and up to two additional SSNs reported to Experian's credit repository, File One.^{SM}

- **Best Name and Address —** Appends Experian's best name and address, along with demographic information including date of birth, metropolitan statistical area (MSA) code, county code and geocode. This also checks the input address against addresses known for a high occurrence of fraud (Experian's Fraud Shield^{SM}) and provides the date first reported and the date last reported for the address.

- **Deceased Information —** Appends date of birth and date of death as reported by the Social Security Administration (if applicable).

- **Telephone Numbers —** Appends up to three phone numbers (if available) from Experian's File One. File One Phones^{SM} gives you access to more than 220 million consumer phone numbers. New phone numbers from credit reporter updates and credit inquiries are added daily. These numbers frequently contain unpublished phone numbers, phone numbers where the consumer previously resided and cell phone numbers not available in any other source.

- **Place of Employment —** Provides most recent place of employment as reported by data furnishers to Experian's File One. Provides name of employer, address, original date reported and last updated date (if available).

- **33 Credit Attributes —** Appends 33 collection-specific Summarized Credit Statistics about a consumer's current credit activities and profile See below for further details).

- **Bankruptcy Information —** Appends detailed information from Experian's File One regarding the most recent bankruptcy filing, including court name, court code, filing type, original filing date and docket number.

- **Additional Names and Addresses —** Appends up to three additional names and up to 10 additional addresses associated with the consumer reported to Experian's File One.

- **MetroNet Phone and Change of Address —** Appends up to three phones and addresses from Experian's MetroNet®/ Electronic Directory Assistance source. The MetroNet database consists of more than 140 million households compiled from more than 200 data sources from Experian's Marketing Services group. MetroNet also receives the new connects and disconnects for all listed and unlisted (but not unpublished) telephones on a weekly basis. These two broad sources are combined and netted down and a refreshed file is built every week.

  With Electronic Directory Assistance, we link in real time to an Electronic Directory Assistance provider where all adds and disconnects are processed on a daily basis, if the first search within MetroNet can't identify a telephone to append. MetroNet scores the results of returns from the Electronic Directory Assistance provider and returns up to three matches that meet a numeric "best pick" cut-off score. The score ranges from 0 to 89, with the higher scores representing tighter matches.

- **Tradelines and Inquiries —** Appends up to 10 open tradelines in the following order: up to two mortgages, up to two home equity/second mortgages, up to five bankcards, up to seven auto loans, and up to 10 retail from highest to lowest, based on available credit amount and most recent balance date. The tradelines provide creditor's name, purpose type, credit amount, balance amount and available credit (if applicable). This option also includes up to five of the most recent inquiries in the last six months, displaying most recent to oldest.

Packages

Within Collection Advantage, you can select the required data elements in a package, which bundles multiple data elements together.

There are six available packages:

- **Package #1 — Address and Phone:**

    – Appends best name and address associated with the consumer with demographic information.

    – Up to three unique telephone numbers.

    – Up to three additional names and up to 10 additional addresses.

- **Package #2 — Address, Phone and Employment:**

    – Appends best name and address associated with the consumer with demographic information.

    – Up to three unique telephone numbers.

    – Up to three additional names and up to 10 additional addresses.

    – Place of employment.

    – Bankruptcy information.

    – Deceased information.

- **Package #3 — Address, Phone, SSN and Fraud Check:**

    – Appends best name and address associated to the consumer with demographic information.

    – Up to three unique telephone numbers.

    – Up to three additional names and up to 10 additional addresses.

    – Place of employment.

    – Bankruptcy information.

    – Deceased information.

    – Uses Fraud Shield to verify input SSN and high-risk addresses associated with the consumer.

    – Verifies and appends additional SSNs found on file.

- **Package #4 — Address, Phone, Employment and Attributes:**

  – Appends best name and address associated with the consumer with demographic information.

  – Up to three unique telephone numbers.

  – Up to three additional names and up to 10 additional addresses.

  – Place of employment.

  – Bankruptcy information.

  – Deceased information.

  – Uses Fraud Shield to verify input SSN and high-risk addresses associated with the consumer.

  – Verifies and appends additional SSNs found on file.

  – Appends 33 collection-specific attributes (see below for attribute details).

- **Package #5 — Address, Phone, Scrub and Analysis:**

  – Appends best name and address associated to the consumer with demographic information.

  – Up to three unique telephone numbers.

  – Up to three additional names and up to 10 additional addresses.

  – Place of employment.

  – Bankruptcy information.

  – Deceased information.

  – Uses Fraud Shield to verify input SSN and high-risk addresses associated with the consumer.

  – Verifies and appends additional SSNs found on file.

  – Appends 33 collection-specific attributes (see below for attribute details).

  – Provides MetroNet phone and change-of-address information.

- **Package #6 — Address, Phone, Analysis and Tradelines:**

  – Appends best name and address associated with the consumer with demographic information.

  – Up to three unique telephone numbers.

  – Up to three additional names and up to 10 additional addresses.

  – Place of employment.

  – Deceased information.

  – Bankruptcy information.

  – Uses Fraud Shield to verify input SSN and high-risk addresses associated with the consumer.

  – Verifies and appends additional SSNs found on file.

  – Appends 33 collection-specific attributes (see below for attribute details).

  – Provides MetroNet phone and change-of-address information.

  – Tradelines and inquiries.

Collection attributes

The 33 collection-specific attributes are returned as one data element. Users can't select individual attributes.

The set of attributes includes:

- Deceased indicator (one attribute).

- Bankruptcy disposition — Chapters 7, 11 and 13 (three attributes).

- Judgments and liens satisfied during the last 12 months (one attribute).

- Number of derogatory tradelines and unpaid/unsatisfied public records (one attribute).

- Aggregate trade/Available credit on open bankcard or auto loan.

- Number of tradelines where the worst status in the last 24 months is 30, 60, 90 or 120–80 days past due (four attributes).

- Number of tradelines that are collection trades (one attribute).

- Number of tradelines with paid collection status within the last six months (one attribute).

- Number of tradelines opened within the last six months (one attribute).

- Number of open and current revolving trades opened within the last three months (one attribute).

- Number of open and current installment trades opened within the last three months (one attribute).

- Number of open finance trades with a balance greater than $0 updated within the last 12 months (one attribute).

- Number of inquiries within the last three and six months (two attributes).

- Aggregate monthly payment for open tradelines updated in the last 12 months (one attribute).

- Aggregate credit amount on open mortgage, home equity/second mortgage and revolving trades (four attributes).

- Aggregate trade balance amounts on open mortgage, home equity/second mortgage, open installment, revolving and open auto lease (six attributes).

- Aggregate trade balance-to-credit ratio on revolving, bankcard, open auto loan and open auto lease (four attributes).

Score models

The following score models are available through the internet with Collection Advantage:

- **RecoveryScore^{SM} —** Rank orders delinquent accounts based on the relative amount expected to be collected over the next six months. Scores range from 400 to 800, with high scores representing greater collectability (collectability, in this context, is the likelihood of payment and the rank-ordering of the payment amount). Two versions of the score are available: bankcard and retail.

- **VantageScore® —** Provides high-quality tri-bureau risk prediction and consistent decisioning.

- **Bankruptcy Watch® —** Forecasts the likelihood of a consumer filing bankruptcy or exhibiting seriously delinquent or derogatory behavior over the next 12 months.

- **SureView^{SM} —** Forecasts the likelihood of a consumer exhibiting seriously delinquent or derogatory behavior on a subprime bankcard account over the next 12 months.

- **Telecommunications, Energy and Cable Risk Model^{SM} —** Addresses the unique credit characteristics of the wireless communications industry and can be used in all phases of the customer life cycle. This model is a risk-assessment tool that rank orders consumers by their potential risk for seriously derogatory behavior, including charge-offs, repossessions, collections, bankruptcies and foreclosures.

- **Scorex PLUS^{SM} —** Optimizes risk management during acquisitions and throughout the customer life cycle.

- **Bankruptcy PLUS^{SM} —** Predicts the likelihood of future bankruptcies of any type of account within 24 months. It includes a score range of 1 to 1,400 (low score = low risk) and delivers up to four score factor codes.

- **National Risk Model v2 —** Analyzes a consumer's entire Credit Profile Report and summarizes it into a score, assessing the potential risk for seriously derogatory behavior such as charge-offs, repossessions, collection accounts, foreclosures and bankruptcies.

Reporting
Usage reports that indicate product usage/time frame by individual user(s) are available.

Billing
If you have access to more than one subcode, it is critical that you are aware which subcode is to be used for which purpose. You will be asked to select your subcode at the beginning of each inquiry or before you submit an inquiry. If you're not sure which subcode to use, please ask your designate. Selecting incorrect subcodes may cause billing errors.

Security
Experian's Information Technology team is committed to ensuring a high level of information security both internally and externally. In addition to the highly secure registration process via the ACS, Access currently uses a Secure Sockets Layer of 128-bit encryption coupled with a user ID and password for every user accessing Access.

User IDs and passwords
Don't share IDs or passwords for any reason.

Head designates and security designates can provide you with new products and services, update your ID or reset your password. Both our security platform and the application itself are reviewed and audited by a third-party vendor. Security controls, procedures and policies are placed through a rigorous security assessment process.

First-time user login

In order to access Collection Advantage via the web, first-time users first must be set up by their security designate. Once set up, you will receive a notification that you have been granted access.
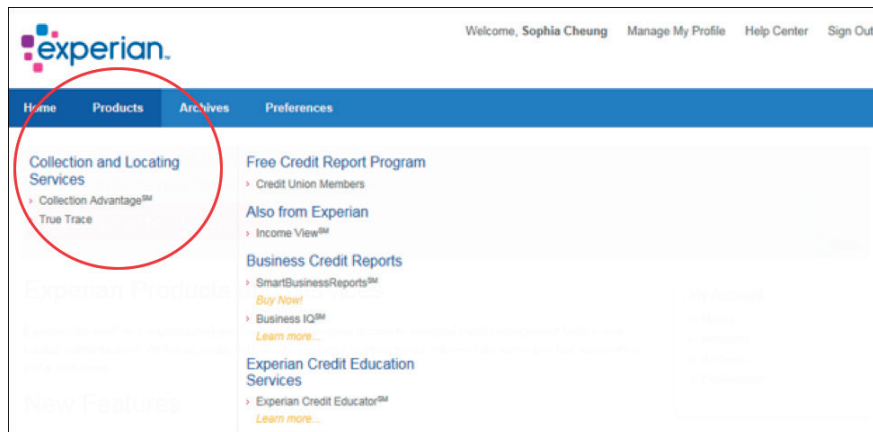
Users may access Collection Advantage via the following URL: www.experian.com/access.
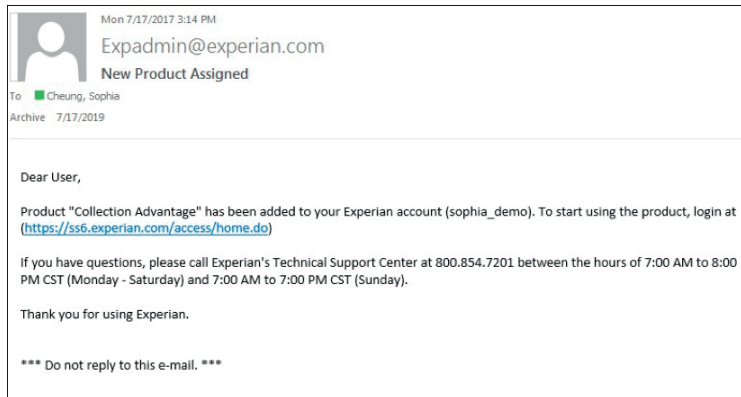
Navigating to Collection Advantage

Once you have logged in, place your mouse over the **Products** tab and click the Collection Advantage^{SM} link in the drop-down menu to navigate to the inquiry page.

Example:

Step 1: Begin a Collection Advantage inquiry by selecting the appropriate billing Access subcode and permissible purpose from the drop-down menus. Permissible purpose is the reason for the inquiry on the consumer. The default is Collection (2H). Each Collection Advantage request posts an inquiry to the consumer's credit file. Ensure that you have permissible purpose prior to submitting a transaction. This type of inquiry is viewable only to the consumer when he or she receives a copy of the report.

Reference field (optional) — Choose the type of reference information you would like to enter. Use the free-form field to the right to enter the reference information.

Example:

STEP 1: Inquiry Details

Billing Information

* Access Subcode: TCA1 0999447 COSTA MESA, CA - Test Subcode

Account Information

* Permissible Purpose: 2H

Reference Field: - Type -

Step 2: Enter the consumer's information. Be sure to enter data in all required fields (as indicated by a red asterisk) prior to submitting your transaction.

Input format for consumer information fields:

- **Full name (required) —** Enter data as first name, middle name, last name — space separator, no commas.
- **Current address (required) —** Enter data as predirectional, street number, street name, postdirectional, unit type and unit number — space separator, no punctuation.
- **City, state and/or ZIP Code™ (required) —** Enter data as city, state and/or ZIP Code (five or nine digits) — space separator, no commas. If city/state combination is used on inquiry, ZIP Code is required.
- **Social Security number (optional) —** Enter data as nine numeric values, optionally separated by spaces or special characters.
- **Phone number (optional) —** Enter up to three phone numbers when inquiring. Phone numbers can be entered as seven- or 10-digit numeric values, optionally separated by spaces or special characters.

Example:

STEP 2: Individual's Information

Personal Information

* First Name:

Middle Name:

* Last Name: - Gen. -

Social Security:

Current Address

* Street Address:

* City, State &/or Zip:

Telephone

Phone Number:

Phone Number:

Phone Number:

Step 3: Select up to five risk model add-ons.

Example:

Step 4: Select the appropriate package, individual option and/or score(s). Collection Advantage lets you select a package option in conjunction with individual option(s) and scores to have all results return in a single transaction. When selecting individual options in conjunction with a package, the system won't allow you to select an option inclusive to the package. For example, if you select the **Address, Phone, Scrub and Analysis** package, the only individual options available to select are **Tradelines and Inquiries** and risk models.

If you select **No Package,** at least one data option must be selected.

Example:

Collection Advantage results

The Collection Advantage search results will then be displayed. The results page provides two options to navigate through the results: quick links ( ) at the top and scrolling up/down. Each quick link ( ) provides the data elements included in the package selected and/or the individual option/score requested.

Select the **New Inquiry** link in the upper-right corner to begin a new Collection Advantage inquiry.

Example:

The summary of the results is at the top. Following the summary information, the details of the requested data elements begin.

Example:

Collection Advantage results
Results provided
Alert details

(displayable with packages #3–#6)

- **Fraud alert —** Fraud Shield 10 check:

    – **High-risk input address —** Result received when the input address is considered high-risk according to the Fraud Shield check.

    – **Input SSN not issued by Social Security Administration (SSA) —** Result received when the input SSN is reported as nonissued by the SSA.

    – **No fraudulent address or SSN —** Result received when no hit on Fraud Shield 10 check.

- **Deceased information** (displayable with packages #2–#6 and the Deceased Information individual option):

    – **SSN verified as deceased in SSA file —** Result received if input SSN reported by SSA as deceased. If SSN reported as deceased, provides date of birth and date of death of deceased.

    – **No deceased information found —** Result received if no deceased information reported by SSA.

- **Bankruptcy information** (displayable with packages #2–#6 and the Bankruptcy Information individual option):

    – **Type of bankruptcy and status** (e.g., Chapter 7 petition) and status date.

    – **No bankruptcy information found —** Result received in no bankruptcy data on file.

Personal information
(displayable with all packages and the Best Name and Address individual option)

- **Best name —** Provides Experian's best name.

- **Best address —** Provides Experian's best address.

- **Date of birth —** Provides Experian's date of birth.

- **Other name(s) —** Provides Experian's other name(s).

- **Other address(es) —** Provides Experian's other address(es).

- **Best social security number —** Provides best SSNs on file for consumer from Experian's File One database.

- **Other social security number —** Provides additional SSNs on file for consumer.

- **Reported dates —** Provides dates first and lasted reported to Experian.

File One Phones
File One Phones number details (displayable with all packages and the Telephone Numbers individual option)

- **Phone —** Appends up to three phone numbers from Experian's File One database:

  - **Reported source —** Source of phone number.

  - **Date to file —** Date reported to file.

  - **Last update —** Date last reported to file.

  - **No client phones matched to File One Phones —** Result received when phone number(s) used on inquiry don't match to File One Phones or when no phone number provided on inquiry.

MetroNet
(displayable with packages #5–#6 and the MetroNet Phones and Change of Address individual option)

- **Best name —** Provides MetroNet's best name.

- **Best address —** Provides MetroNet's best address.

- **Best telephone —** Provides MetroNet's best phone.

Electronic Directory Assistance details
Displays Electronic Directory Assistance phone numbers found.

Bankruptcy
(displayable with packages #2–#6 and the Bankruptcy Information individual option [when found on file for a consumer])

- **Court name —** Name of court bankruptcy filed.

- **Court code —** Reporting number of court reporting bankruptcy.

- **Filing type —** Chapter and status code of bankruptcy (e.g., Chapter 7 petition).

- **Original filing date —** Date bankruptcy filed.

- **Status date —** Date current status reported.

- **Equal Credit Opportunity Act code —** Consumer's association to bankruptcy (reference Experian's *Glossary of Account Conditions* for further details).

- **Creditor name —** Name of creditor (judgment only).

- **Docket number —** Bankruptcy docket number with court (if available).

- **Book page —** Book and page filed with court (if available).

- **Bankruptcy indicator —** Voluntary indicator; may only display if consumer voluntarily dismissed the bankruptcy.

- **Asset amount —** Asset amount included in bankruptcy.

- **Liabilities amount —** Liabilities included in bankruptcy.

- **Repayment percent —** For Chapter 13 bankruptcy only.

- **Adjustment percent —** For Chapter 13 bankruptcy only.

Score summary
(displayable when any score option is selected)

- **Name —** Provides the name of the score selected:.

  - **Score —** Score received.

  - **Score factors —** The key items determining the score (not all score models provide score factor codes to display).

Tradeline details
(displayable with package #6 and the Tradelines and Inquiries individual option)

- Appends up to 10 open tradelines in the following order: up to two mortgages, up to two home equity/second mortgages, up to five bankcards, up to seven auto loans and up to 10 retail from highest to lowest, based on available credit amount and most recent balance date. The tradelines provide creditor's name, purpose type, credit amount, balance amount and available credit (if applicable). This option also includes up to five most recent inquiries in the last six months, displaying most recent to oldest.

- **Subscriber name —** Creditor's name.

- **Purpose type —** Type of tradeline.

- **Credit amount —** Amount of credit line.

- **Balance amount —** Balance of credit line.

- **Available credit —** Available credit of tradeline.

- **Reported date —** Date tradeline was last reported.

Credit attributes
(displayable with packages #4–#6 and the 33 Credit Attributes individual option)

- **Attribute description —** Attribute number and description.

- **Result —** Result of attribute.

FCRA attributes

Displays FCRA attributes reported on the Credit Profile for the following:

• Total number of bankruptcies voluntarily withdrawn by the consumer.

• Total number of accounts closed by the consumer.

• Total number of accounts in dispute by the consumer.

• Chapter 7 Bankruptcy.

• Chapter 11 Bankruptcy.

• Chapter 12 Bankruptcy.

• Chapter 13 Bankruptcy.

Printing/Saving your results

In the upper-right corner of the results page, two links are provided: **Print View** and **PDF**. Choosing **PDF** allows you to save the document as a PDF document.

Example:

Product demonstration

You can demo within the Collection Advantage application by using two demonstration subcode options from the billing subcode drop-down menu.

• **Option A —** The STAR 2000 database test method lets you enter any of the test profiles into the interface in order to produce specific output results. *(Note: You must submit applicable paperwork to be provided STAR 2000 test case CD-ROM for this option.)*

• **Option B —** The prefill demo method, once selected, automatically prepopulates required fields within the inquiry page using one test case. This is the recommended method for the majority of users to sample or demo the service. It lets you select the appropriate package, individual option and/or score(s) for your training purposes or to become more familiar with the options available.

Archive search and usage reports

When this option is enabled, designates and users will see the **Archives** tab in the menu bar. Click the **Archives** tab and select **Collection Advantage**. Enter the search criteria and click the search button.

Reports can be downloaded as PDFs or in an Excel spreadsheet format.

Designates have the ability to view all reports accessed for the subcodes they manage. By default, you have access to your own reports.

Example:

This functionality is provided as a service to our clients. Experian's liability is limited to the storage of the data for 12 months. To request this functionality, head security designates must call Customer Support at 1 800 831 5614. Please refer to the *Internet Security Guidelines* for additional information.

For additional Access support, contact our Customer Support Center at 1 800 831 5614 or our Technical Support Center at 1 800 854 7201.