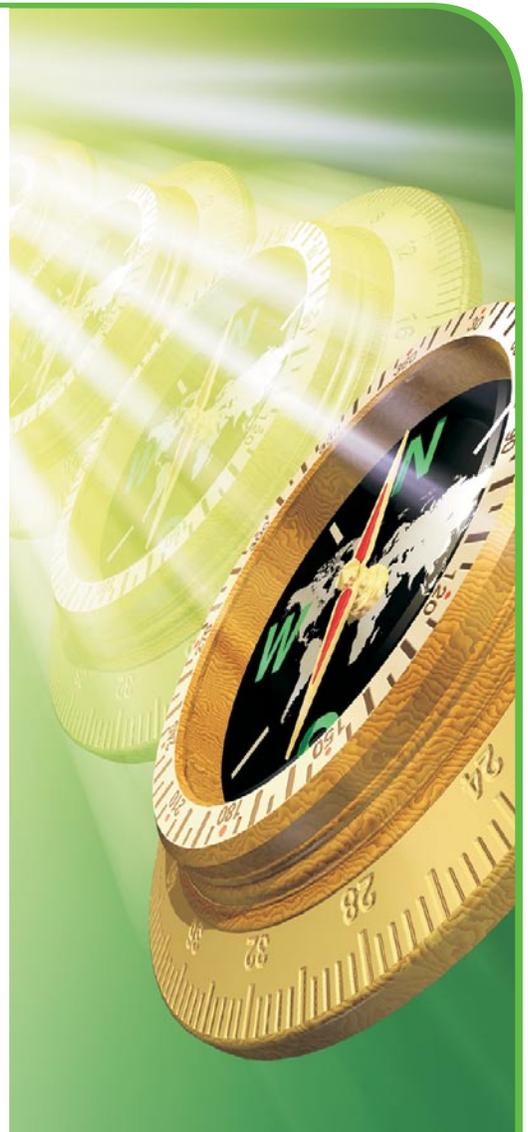


MetroNet®

User guide



MetroNet[®]

User guide

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MetroNet® — overview

This user guide is intended for Experian's clients accessing MetroNet®, one of the nation's most up-to-date and accurate consumer and commercial skip-tracing tools. It provides access to comprehensive data on more than 140 million households and 19 million businesses, including:

- Consumer names, addresses and telephone numbers
- Business names and addresses
- Change of address information
- Current name and address associated with telephone numbers
- Best known address for a Social Security number and up to two previous addresses
- Neighbor names, addresses and telephone numbers for current and former addresses
- Other household members
- Surnames
- Standard Industrial Classification (SIC) codes and categories

In addition, clients can optionally search through Electronic Directory Assistance to locate missing telephone numbers or validate new ones.

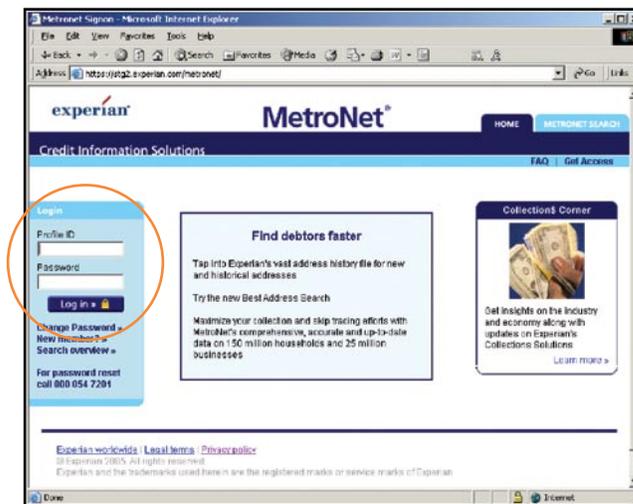
For additional product-related questions, contact Customer Support at 800 831 5614.

For technical service questions, contact the Technical Support Center at 800 854 7201.

Logging in to MetroNet

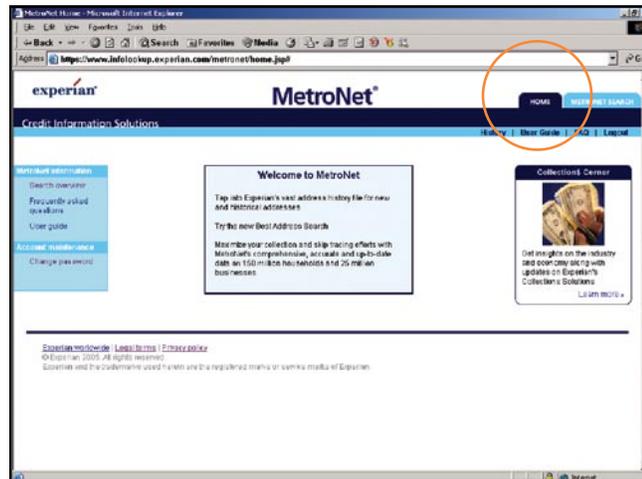
To log in to MetroNet, enter the valid profile ID into the **Profile ID** field and then enter a valid password into the **Password** field and select **Log in**.

The MetroNet Web site automatically will time out after 60 minutes of inactivity, and the user will need to log in again to re-establish access.



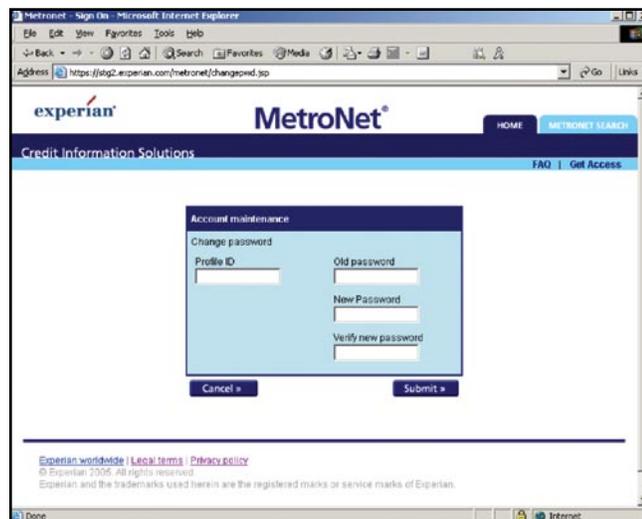
Change password

When using the product for the first time, users are required to change the password they were assigned. Additionally, they may change their password at any time by clicking the **Home** tab and then selecting **Change Password**, located in the **Account maintenance** section.



When prompted, type the new password into the appropriate boxes and press **Submit**. Guidelines for changing the password:

- There must be at least two numbers (0 to 9) in the password. There can be more, but there must be at least two.
- The password must contain eight characters.
- There cannot be two of the same character adjacent to each other. (For example, these would not be allowed anywhere in a password: AA, BB, CC, 55, 77, etc.)
- Users may include the special characters of @, # or \$ in various positions of the password, taking the place of A to Z characters.



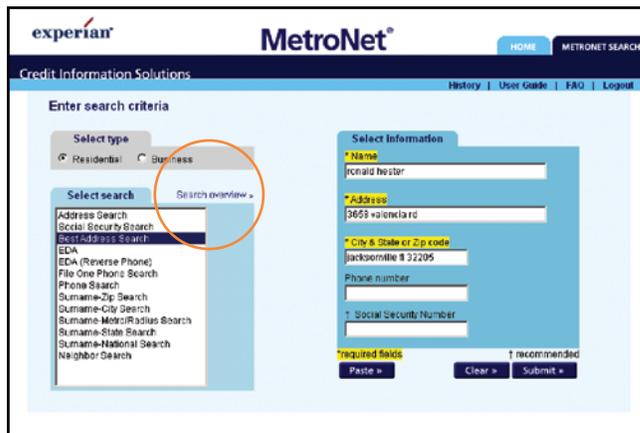
The message “Password Changed Successfully” will be displayed on the **search** page to indicate that the password was changed successfully.

If a user forgets his or her password, Experian’s Technical Support Center can reset it. This will require the user to change the password the next time he or she uses the product. Experian personnel do not have access to passwords, nor can they confirm or change passwords.

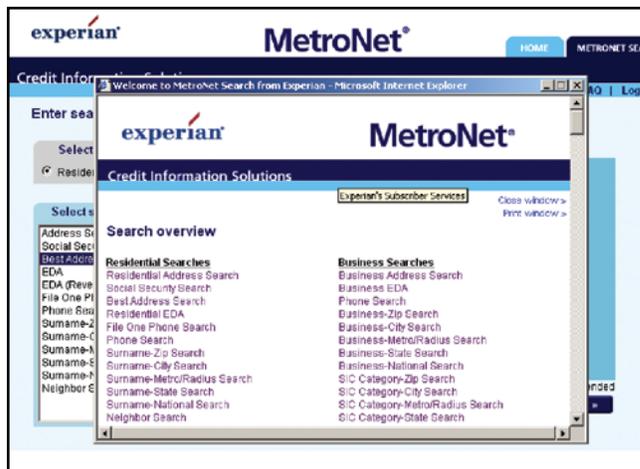
Reference materials

Users can access the **Frequently Asked Questions (FAQ)** link located at the top of the **MetroNet Search** page.

Additionally, users can find descriptions of the available searches online by selecting **Search Overview**, located to the right of the **Select Search** menu list.



Search overview will display the available searches categorized by residential and business type. Select a search to learn more.



MetroNet search descriptions

MetroNet address search

MetroNet address searches allow for the retrieval of data from the MetroNet database via a person's address. Address searches must be qualified by either city and state or ZIP Code.[™] This search will return up to five database entries matching the search criteria.

Whenever an address search is executed and matches exist on the database, a list of database entries are returned, consisting of full name or business name, address, telephone number, city, state, ZIP Code and county. If the requested address does not exist on the database, the address considered to be closest (nearest) to the requested address will be returned.

To execute an address search, select the address search from the **Select Search** menu list. Fill in the appropriate search criteria for an address search and press **Submit**.

For more field-specific information, please read the residential address search and business address search sections below.

Change of Address (COA) — address search functionality

Change of Address (COA) checks to see if the input address and surname match a record on the MetroNet COA database. If it does, the COA will be returned along with the original residential match. COAs are not returned for business address searches.

Possible new address information available for consumer

When performing a residential address search, if there is no COA information available for the consumer being searched, MetroNet will attempt to determine if there is a more current address available by searching other Experian proprietary data sources.

If a new address is available, the user will be prompted to view the more current address detail by clicking the **View SSN** button on the screen. A full name is required on input to view the more current address data. The user's profile ID must comply with the Gramm-Leach-Bliley (GLB) Act. The user may choose not to view the more current data. This option is available only for residential searches.

General information

Residential address search

By entering the surname of the person for whom the user is searching, plus the house address, city and state or ZIP Code, MetroNet address search can provide the information below:

- Telephone number (if available)
- USPS® standardized address
- County
- Household members will include information on three other family members (if available)

When a COA is found, you will see the information available from MetroNet for the input address and the COA. If no COA is available for input, the system returns one record.

If that listing is not available, the “nearest house found” or “multi-surnames found” will be displayed.

When executing a residential search, the user should make sure to search the appropriate database by selecting the residential search type.

	Required fields	Optional fields (only affects addresses that are “multi-surnames found” units)	Ignored fields
Residential address search	Address; city and state or ZIP Code™	Surname; first name or initial; first name or initial search qualifier must be set for use	Telephone number; Social Security number

Business address search

Business address search allows the user to verify business names and addresses and search for telephone numbers. By entering a street address, city and state or ZIP Code, the user will be able to see which business is listed at that address, plus a phone number.

When executing a business search, the user should ensure that he or she searches the appropriate database by selecting the business search type.

	Required fields	Optional fields	Ignored fields
Business address search	Address City and state or ZIP Code	Business name	Telephone number

MetroNet Social Security search

MetroNet Social Security search allows for the retrieval of data from the MetroNet database via a consumer’s Social Security number. This search will return up to five database entries that meet the match criteria.

Whenever a Social Security number search is requested and matches exist on the database, a list of database entries are returned, consisting of full name, address, city, state, ZIP Code, telephone number (if available), date of birth, (if available) and age (if available). If the Social Security number has been reported as deceased, it will be indicated as such on the screen. If a date for when Social Security death benefits have been paid is known, the date will be displayed.

To execute this search, select the Social Security verification search from the **Select Search** menu list. Enter the search criteria in the appropriate fields and press **Submit**.

General information

By entering the consumer’s Social Security number, the MetroNet Social Security search can provide the information below:

- Name and most current address associated with the Social Security number entered
- MetroNet telephone number (if available)
- Date of birth or year of birth (if available)
- Age (if available)
- Notification of deceased Social Security number or notification of valid/invalid Social Security number
- Social Security deceased date (if applicable)
- If the user’s profile ID is GLB compliant, up to two previous addresses will be returned
- Current occupants and phone numbers at the prior two addresses (if available)

	Required fields	Optional fields	Ignored fields
Social Security search	Nine-digit Social Security number	Surname Address City State ZIP Code™	Telephone number

MetroNet best address search

MetroNet best address search allows for the retrieval of data from Experian’s File OneSM credit database via a name and address. The user’s profile ID must be GLB certified to use this search option. The best address search of MetroNet will take a consumer name and address and attempt to find a more current address using the power of Experian’s GLB credit information to link from an old address up to the current “best” address.

To execute this search, select the best address search from the **Select Search** menu list. Enter in the search criteria in the appropriate fields and press **Submit**.

Please note that a complete first name must be entered in order for the search to work properly.

General information

Best address search allows the user to search Experian’s credit file to find the best name and address information available for a consumer. Output will be the most current address known to Experian and up to nine previous addresses between the most current and the “starting” input address. Up to 10 addresses will be returned in total.

Best address search returns:

- First name and, if known, middle initial
- USPS® standardized current “best” address
- Social Security number on file
- Date of birth or year of birth (if available)
- Age (if available)
- Social Security deceased date (if available)
- MetroNet telephone number (if available)

	Required fields	Optional fields	Ignored fields
Best address search	Full name Address City State	ZIP Code™ Nine-digit Social Security number	Telephone number

MetroNet comprehensive search

The comprehensive search uses the best of Experian’s File One database, in conjunction with the MetroNet core database, to provide skip-tracing professionals with a dynamic, one-click search to identify updated contact information. The user’s profile ID must be GLB certified to use this search option.

To execute this search, select the comprehensive search from the **Select Search** menu list. Enter the search criteria in the appropriate fields and press **Submit**.

Please note that a complete first name must be entered in order for the search to work properly.

General information

Comprehensive search allows the user to search Experian’s credit file and MetroNet database to locate updated contact information and address history for a consumer.

A single input request containing consumer name with address (Social Security number is optional) returns:

- Best (current) address for consumer or change of address (if available)
- Social Security number, for consumer supplied on original request (if available)
- Notification of deceased Social Security number
- Social Security number deceased date, if applicable
- Address history for the consumer (up to 10 prior addresses posted)
- Current occupant name and phone number (where available) at each prior address
- Telephone numbers for the consumer derived from credit and noncredit sources

- Likely matching surname listings (potential relatives) within a 50-mile radius
- Businesses and their telephone number at the same address, if a multifamily dwelling unit (this may locate landlords, leasing agents, etc.)

MetroNet Electronic Directory Assistance and reverse Electronic Directory Assistance search

MetroNet EDA searches allow a search of the Electronic Directory Assistance databases. There are currently two types of EDA searches available.

In the traditional EDA search, MetroNet requires the business or consumer name, address, city and state or ZIP Code.™ A **reverse phone** EDA search requires only the 10-digit phone number. In either type of search, MetroNet then will route the request to the central directory assistance provider and return up to 10 telephone name and address listings. Please note it is possible to return a “nonpublished” (NP) listing instead of a name and address listing.

Residential listings are divided into three major groups:

Listed — These are the bulk of the listings that directory assistance offers. There is unrestricted access to these listings.

Nonlisted — These listings do not appear in printed white-page directories. However, these listings are available from operator assistance (411 and 555 1212).

Nonpublished — These listings do not appear in printed white-page directories and are not available from any operator-assisted services.

The traditional EDA search will display two scores for each listing returned. A brief overview of both score methods is listed below.

Best pick score

The best pick score is a number that can range from 0 through 89, with 89 being the highest possible score. Scores of 40 or higher are likely to be your targeted consumer, while scores of 20 or higher are generally strong leads. The score uses a proprietary algorithm that takes into account how many components of the name and address were keyed that match the EDA search results. In addition, the uniqueness of the matches can affect the score.

Confidence code

The confidence code is a two-position field with the first position being the sequence number of the EDA result record (up to 10 hits may be returned). The second position is an alphabetic letter that gives a hierarchical code detailing the matched fields.

- A. Match on house number, street name, city or ZIP Code, surname, first name
- B. Same as A, except match on first initial

- C. Same as A, except match on surname only
- D. Match on street name, city or ZIP Code,[™] surname, first name
- E. Same as D, except first initial
- F. Same as D, except surname only
- G. Match on city or ZIP Code, surname, first name
- H. Same as G, except first initial
- I. Same as G, except surname only
- J. Match on house number, street name, city or ZIP Code; mismatch on surname
- K. Same as J, except no house number match
- L. Match on city; mismatch on surname
- M. Match on surname with first name; mismatch on city or ZIP Code (vanity town name possibilities)
- N. Same as M, except first initial
- O. Same as M, except surname only
- P. Mismatch on surname and city or ZIP Code
- X. Nonpublished record; unavailable for display
- Y. Nonlisted record; unavailable for display
- Z. Caption record

To perform an EDA search, select **EDA** or **EDA (reverse phone)** from the **Select Search** list. Enter the search criteria in the appropriate fields and press **Submit**.

When executing a residential search, the user should make sure to search the appropriate database by selecting the **residential** search type.

When executing a business search, the user should make sure to search the appropriate database by selecting the **business** search type.

General information

MetroNet’s EDA search can assist in locating and verifying telephone numbers. The EDA search provides the following data elements:

- Consumer or business name
- Consumer or business address, city, state, ZIP Code™ and county
- Consumer or business telephone number or nonpublished/nonlisted indicator
- Best pick score for consumer listings

	Required fields	Optional fields	Ignored fields
EDA search (traditional)	Surname City/State and/or ZIP Code	First name or initial street name	Telephone number Social Security number
EDA search (reverse phone)	Seven-digit phone Three-digit area code		Surname First name or initial Street name City/State and/or ZIP Code Social Security number

MetroNet File OneSM phone search

MetroNet File OneSM phone search allows for the retrieval of data from Experian’s File One credit database via a person’s name and address. The user’s profile ID must be GLB certified to use this search option. Whenever a File One phone search is requested and matches exist on the File One database, up to three database entries will be returned, consisting of full name and telephone number.

To execute a File One phone search, select **File One phone search** from the **Select Search** list. Enter the search criteria in the appropriate fields and press **Submit**.

General information

MetroNet’s File One **phone search** can assist in verifying telephone numbers and names. File One phone search provides the following data elements:

- Consumer name
- Consumer telephone number

	Required fields	Optional fields	Ignored fields
File One phone search	Name House number Street name City State	ZIP Code™ Nine-digit Social Security number	Telephone number

MetroNet phone search

MetroNet phone searches allow for the retrieval of data from the MetroNet database via a consumer or business telephone number. Phone searches must be qualified by either ZIP Code or area code. This search will return the total number of records from the database matching the telephone number being searched, with up to 30 matching database entries being returned. Whenever a phone search is requested and matches exist on the database, a list of database entries will be returned, consisting of full name, address (if available), telephone number, city, state, ZIP Code and county.

To execute a phone search, select phone search from the **Select Search** list. Enter the search criteria in the appropriate fields and press **Submit**. The simplest way to enter the telephone number would be to enter the 10 digits, like 3455551212, although hyphens and parentheses are accepted. Phone search automatically checks both residential and business databases to find a listing that matches the telephone number entered.

General information

The MetroNet phone search can assist in verifying telephone numbers, names and addresses, or it can identify the name and address to which a telephone number belongs. By simply entering an area code and telephone number (or ZIP Code with seven-digit telephone number if no area code is available), MetroNet phone search provides the following data elements for numbers:

- Consumer or business name for the telephone number listing
- USPS® standardized address
- Household member(s) (for residential numbers)
- Demographics such as date of birth and sex for household members and time on file (for residential numbers)
- SIC code (for business numbers)

	Required fields	Optional fields
Phone search	Seven-digit telephone number with three-digit area code or five-digit ZIP Code	Name House number Street name City State Social Security number

MetroNet surname search

MetroNet surname searches allow for the retrieval of data from the MetroNet database via a person’s surname. Surname searches may be qualified a variety of ways by using various search criteria. The regional search criteria available for surname searches are city, ZIP Code,™ state, metropolitan area (within a 150-mile radius of the city being searched) and national (searches the United States from east to west). The total number of records that meet the match criteria are returned.

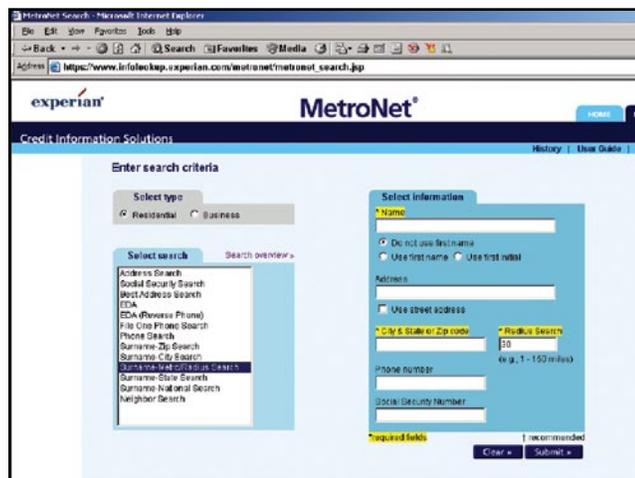
Whenever a surname search is executed and matches exist on the database, a list of database entries will be returned. Each entry returned consists of the following information: name, address and telephone number (if available), city, state, ZIP Code, county and the number of months the person has lived at that address.

To execute a surname search, select the appropriate surname region from the **Select Search** menu list. Fill in the appropriate search criteria for the type of surname search and press **Submit**.

Surname searches may be further qualified by entering a first name or first initial and/or a street name. Please note that the first name indicator and street name indicator can be used for any of the surname search types. Use of these options will narrow the number of listings considerably. If a first name or initial is used in the search criteria, it should be entered first in the **name** field. For example, John M Doe would be correct. Doe, John M would not be entered correctly. Please refer to the surname search processing options section for further explanation.

For national searches, outputs are sorted by ZIP Code starting from Massachusetts and ending in Hawaii — i.e., searching for “Mike Douglas” in the United States will begin with Mike Douglas in Mahopac, New York (10541) and then go to Sarver, Pennsylvania (16055); Bethlehem, Pennsylvania (18015); Saxe, Virginia (23967); all the way to Hawaii.

For Metro/Radius searches, the user can expand the radius searched by changing the default search radius value of 30 in the radius search box. Enter a radius of up to 150 miles to be searched.



General information

Surname searching allows the user to search a defined geographical region using the following:

- Last name
- First name or first initial in conjunction with the last name
- Street name in conjunction with the last name
- First name or first initial, street name and last name

Surname search returns:

- First name and, if known, middle initial
- Telephone number (if available)
- Indications of other household members with the request of first name
- Standardized address with county
- Time on file
- Total number of names matched

The different types of surname searches available are:

- National search
- State search
- Metropolitan search (radius)
- City search
- ZIP Code™ search

	Required fields	Optional fields	Ignored fields
National surname search	Surname	First name or initial search qualifier must be set for use. Street name search qualifier must be set for use.	House number City State Telephone number ZIP Code Social Security number
State surname search	Surname State	First name or initial search qualifier must be set for use. Street name search qualifier must be set for use.	House number City Telephone number ZIP Code Social Security number

	Required fields	Optional fields	Ignored fields
Metropolitan/Radius surname search	Surname City/State or ZIP Code™ Radius (30 miles default)	First name or initial search qualifier must be set for use. Street name search qualifier must be set for use.	House number Telephone number ZIP Code Social Security number
City surname search	Surname City State	First name or initial search qualifier must be set for use. Street name search qualifier must be set for use.	House number Telephone number Social Security number
ZIP Code surname search	Surname ZIP Code	First name or initial search qualifier must be set for use. Street name search qualifier must be set for use.	House number Telephone number City Social Security number

MetroNet neighbor search

MetroNet neighbor searches allow for the retrieval of neighbor data from the MetroNet database via an address. This search will return up to 30 database entries matching the search criteria.

Whenever a neighbor search is executed and matches exist on the database, a list of database entries are returned, consisting of full name, address, city, state, ZIP Code, county and telephone number (if available).

To execute a neighbor search, select the neighbor search from the **Select Search** menu list. Fill in the appropriate search criteria for a neighbor search and press **Submit**.

For more field-specific information, please read the residential neighbor search and business neighbor search sections below.

COA — neighbor search functionality

When a neighbor search is executed and a COA is found, the neighbors of both the input address as well as the COA are returned. COAs are not returned for business neighbor searches.

Possible new address information available for consumer

When performing a residential neighbor search, if there is no COA information available for the consumer being searched, MetroNet will attempt to determine if there is a more current address available by searching other Experian proprietary data sources.

If a new address is available, the user will be prompted to view the more current address detail by clicking the **View SSN** button on the screen. A full name is required on input to view the more current address data. The user's profile ID must be GLB compliant. The user may choose not to view the more current data. This option is available only for residential searches.

To execute a neighbor search, select the neighbor search from the **Select Search** menu list. Fill in the appropriate search criteria and press **Submit**. When executing a residential search, the user should make sure to search the appropriate database by selecting the **residential** search type.

General information**Residential neighbor search**

By entering the house address, city, state or ZIP Code,TM MetroNet residential neighbor search can provide the following:

- Household member(s)
- Telephone number (if available)
- House number and street address
- City, state and ZIP Code
- County
- Change of address (if available)
- Up to 30 neighbors with telephone numbers (if available)
- Time on file

If a listing is no longer available, the “nearest house found” or “multi-surnames found” will be displayed.

	Required fields	Optional fields
Residential neighbor search	Address City/State and/or ZIP Code	Surname First name or initial Telephone number Social Security number

Business neighbor search

The business neighbor search function allows the user to search for a listing of up to 30 neighboring businesses. The information returned includes:

- Company name
- Street address
- City, state and ZIP Code™
- Telephone number
- SIC code

As with residential neighbor searches, up to 30 neighbor listings will be returned.

To execute a neighbor search, select the neighbor search from the **Select Search** menu list. Fill in the appropriate search criteria and press **Submit**. When executing a business search, the user should make sure to search the appropriate database by selecting the “business” search type.

	Required fields	Optional fields
Business neighbor search	Address City/State and/or ZIP Code	Business name Telephone number

MetroNet business name search

MetroNet business name searches allow for the retrieval of data from the MetroNet database via a business’s name. Business name searches may be qualified using a variety of geographical measures, including ZIP Code, city, metropolitan area, state and national (searches the United States from east to west). Business searches will return the total number of records that meet the match criteria. Whenever a business name search is requested and matches exist on the database, a list of database entries will be returned, consisting of business name, address, telephone number, city, state and ZIP Code.

To execute a business name search, select the appropriate geographic region from the **Select Search** menu list. Fill in the appropriate search criteria for the type of business search and press **Submit**. When executing a business search, the user should make sure to search the appropriate database by selecting the **business** search type.

For Metro/Radius searches, the user can expand the radius searched by changing the default search radius value of 30 in the radius search box. Enter a radius of up to 150 miles to be searched.

General information

Business search

Business listings can be searched by business name on a ZIP Code, city, metro, state or national basis; by address; or by phone number. The system returns five listings per screen. To view the address and phone number for a company name, the application allows the user to select any listing of an individual company on the screen. The screen also shows the number of listings available for viewing under each business name.

Please note that there is a business search logic referenced as “business string search.” Users simply enter as much of the business name as they know in the “business name” field — along with any other search criteria — and all business listings containing the portion of the business name that they entered will be displayed. For example, if the user conducts a search on “pizza” in a certain ZIP Code,[™] all the business names that include the word “pizza” within that ZIP Code will be returned.

Business name searching allows the user to search a defined geographical region using:

- Business name
- Street name in conjunction with business name

Business name searches return:

- Business name
- Telephone number (if available)
- Standardized address with county
- SIC code

The different types of business name searches available are:

- National search
- State search
- Metro/Radius search
- City search
- ZIP Code search

	Required fields	Optional fields
National business search	Business name	House number Street number City State Telephone number ZIP Code
State business search	Business name State	House number Street name City Telephone number ZIP Code
Metro/Radius business search	Business City/State or ZIP Code Radius (30-mile default)	House number Street name Telephone number

	Required fields	Optional fields
City business search	Business name City State	House number Street name Telephone number ZIP Code™
ZIP Code business search	Business name ZIP Code	House number Street name Telephone number City

MetroNet Standard Industrial Classification (SIC) code category search

MetroNet SIC category search allows for the retrieval of business data from the MetroNet database via an SIC category description. Use this search like the yellow pages phone book and input a category like florist, library, realtor, mechanic shop, etc.

SIC category search may be qualified using a variety of geographical measures, including ZIP Code, city, metropolitan area, state and national (searches the United States from east to west). Each of these searches will return up to five matching records and indicate how many matching records are available to view.

General information

SIC category search

Business listings can be searched by an SIC category based on a ZIP Code, city, metro, state or national basis. The system returns five listings per screen.

SIC category searching allows the user to search a defined geographical region using an SIC category like florist or pizza.

SIC category searches return:

- Business name
- Telephone number (if available)
- Standardized address with county
- SIC code

The different types of SIC category searches available are:

- National search
- State search
- Metropolitan/Radius search
- City search
- ZIP Code search

	Required fields	Optional fields
SIC category — ZIP Code™ search	SIC/Business category ZIP Code	House number Street number Telephone number City
SIC category — city search	SIC/Business category City/State	House number Street name Telephone number ZIP Code
SIC category — Metro/Radius search	SIC/Business category City/State or ZIP Code radius (30 miles default)	House number Street name Telephone number
SIC category — state search	SIC/Business category State	House number Street name Telephone number City ZIP Code
SIC category — national search	SIC/Business category	House number Street name Telephone number City State ZIP Code

Working in MetroNet

Screen functionality

Search

The MetroNet search page is made up of three sections:

- Search type — identify a residential or business search
- **Select Search** menu — select the search to perform
- **Select Search** information — data entry fields to supply elements upon which to search

When the user selects the search to perform, the required fields for that search will be highlighted in yellow. Press the **Submit** button after entering the search criteria.

If no criterion is entered and **Submit** is clicked, the application will return an error message indicating that no search criterion was entered.

Clear

The **Clear** button located at the bottom of the data entry fields will clear any search criteria entered.

Paging through available data

Surname and business searches can return multiple pages of results. The screen is limited in the amount of data that can be displayed on a page when multiple pages are available. The user can use the **next page** or **previous page** links to view any additional pages. Each page viewed will be billed to the user.

Printing

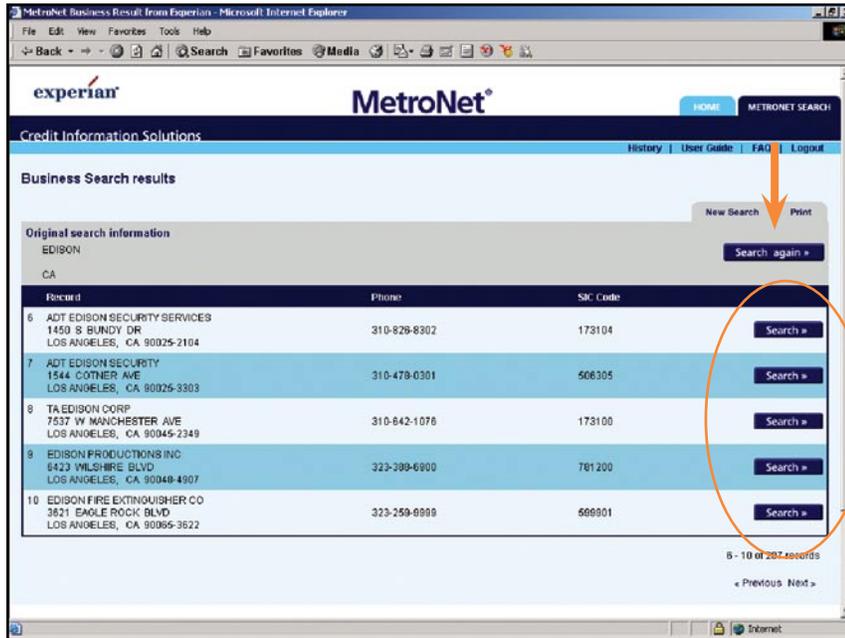
The user can print any data that is returned. The printed output will contain any data that has been returned.

To print data, click the Print tab located in the upper right of the search results screen.

Search versus Search Again buttons

The **Search Again** button on the results screen (in the original search information box) returns the user to the original data entry screen and retains the data that was entered in the exact same format as the original request.

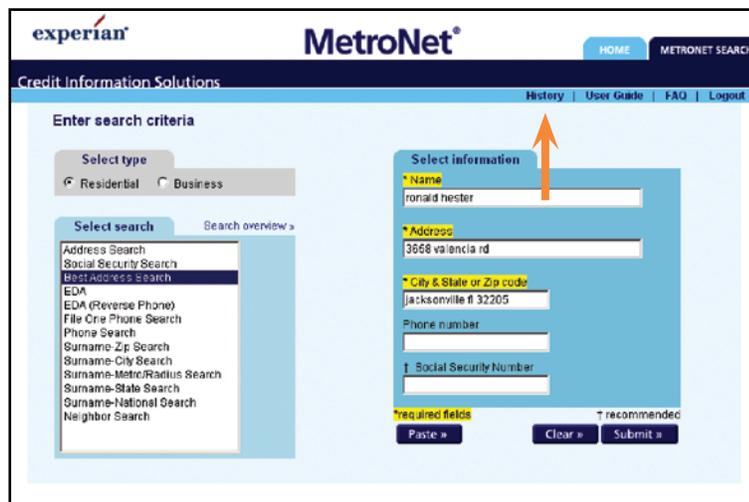
The search button on the results screen (within the record box) will copy the results from the search and populate the data entry screen. This allows the user to submit additional searches using the new results as the input, saving the user from keystroking the new data into the entry screen.



History

Within the same login session, the user can review the last 50 requests submitted and results returned.

To access the history log, select **History**, located at the top of the screen on the right side, above the **Select Information** entry fields.



A summary of the search type (residential or business), search selected, input elements and time with date stamp are captured. Additionally, the user can view the original results displayed by selecting the **View** button to the right of the transaction in the list.

Last 50 Searches
(Search history is deleted when you Log Out or your session times out)

7 records

[New Search](#)

Type	Search	Input	Time	
1 Residential	Neighbor	NEAREST ADDRESS FOUND 4401 N CLARK ST CHICAGO, IL 60640-5466	10/24/2005 13:11:12	View a
2 Residential	Address	ELWOOD BLUES 3600 clark avenue chicago, IL 60640	10/24/2005 13:10:53	View a
3 Business	Address	ELWOOD BLUES 3600 clark avenue chicago, IL 60640	10/24/2005 13:10:43	View a
4 Residential	Address	ELWOOD BLUES 3600 clark avenue chicago, IL 60640	10/24/2005 13:10:22	View a
5 Residential	Surname-National (page 1)	ROLLIN OIRULAT	10/24/2005 13:07:11	View a
6 Residential	Social Security	[REDACTED]-3031	10/24/2005 13:06:25	View a
7 Residential	Best Address	RONALD HESTER 3658 valencia rd jacksonville, FL 32205	10/24/2005 12:54:12	View a

7 records

History is deleted when the user logs off or the session times out. Session time-out is currently set to 60 minutes of inactivity. For users accessing via Subscriber Single Sign On, session time-out is 30 minutes.

Demographics

Please note that certain searches do not return demographics under any circumstances.

Demographic tag definitions and applicable valid values:

Sex

The system infers the gender of an individual based on the individual’s first name. If only the first initial is given, the system automatically assumes the individual is male, unless additional supporting information shows the individual to be female.

Date of birth

Date of birth is formatted as MM/DD/CCYY. Consequently, 09/22/1948 indicates that the household member was born on Sept. 22, 1948. Date of birth information is acquired from reliable, accurate sources, such as driver’s license and voter registration files. Since some states will not release such data, this field may be blank or partially complete on certain records in the system with just a year of birth.

Time on file

Time on file is determined by calculating the length of time information on an individual household remains unchanged. Each month, if information on the household remains constant, the system will increase the length of residency by one. If, for instance, a phone number was changed or a phone line was added, the counter for time on file will be reset to zero.

Other household members 1 through 4

There can be up to four other household members. Including a spouse or children (above 18 years of age) or any member of the household with the same surname as the household surname. Full names are not always available. The date of birth for other household members is formatted as MM/DD/CCYY.

Address/Phone pander

If using the MetroNet product for marketing purposes, it is required that the results of a search be matched to the National Do Not Call phone pander file, individual state phone pander files, the Direct Marketing Association (DMA) phone pander file and the DMA mail pander file. In the event that the results match one of these files, special wording will appear in place of the address or phone number.

If the address is found on the DMA mail pander file, the words *address pander* will appear in the address field for every address returned by MetroNet that matches this file.

If the telephone number is found on any of the phone pander files mentioned above, the words *phone pander* will appear in place of the telephone number for every telephone number returned by MetroNet that matches these files.

Surname search processing options**First name**

“Do not use first name” option — This option is the default; it forces the first name flag to indicate that no first name is present for the search.

“Use first name” option — This search option forces the first name flag to indicate that a full name is present for the search. Limiting the search to the designated first name and surname in name field (versus only surname).

“Use first initial” option — This search option forces the first name flag to indicate that a first initial is present for the search. Limiting the search to the designated first initial and surname in name field (versus only surname).

Street flag

Use street name — This search option forces the street flag to indicate that the user wishes to search for records that match the street name and surname in the search criteria.

Prefixes and double surname processing

Please note that special scenarios can affect surname processing, including prefixes and double surnames.

Prefixes

This application considers the following to be special surname prefixes:

De Du La Le Mc St Van

When a special surname prefix is encountered as the second-to-last word in the name field, by default any spaces separating it from the last word will be removed (i.e., Du Bois = DuBois).

The user can override this functionality by turning off the special surname processing option.

This should rarely, if ever, be required.

An example of needing to have surname processing turned off is any name where the first name is "Van." As Van is both a first name and a special surname prefix, the surname processing option would think the name "Van Johnson" was "VanJohnson." Turning off surname processing would have MetroNet correctly read this as "Van Johnson." However, a scenario like this is rare, so this option should rarely be required.

By default, special surname processing is activated each time the application is started. In other words, if the user deactivates special surname processing and then exits the program, it will be reactivated as soon as the program is restarted.

Double surnames

For double surnames such as Smith-Jones, the application will remove the spaces surrounding the dash (i.e., Smith - Jones will become Smith-Jones). Turning off surname processing will allow the user to submit the spaces surrounding a dash. This is not recommended, as double surnames are not stored with spaces in our database.

For double surnames, try entering the name with and without a dash if you do not get the desired results the first time (i.e., Smith-Jones or Smithjones).

Nicknames

Work efficiently when searching for common first names with nicknames. For example, the first name Jennifer could be listed different ways. Try inputting "Jen," the first initial "J" or other combinations. The same holds true for various first names (i.e., Lindsay, Linsey, Linsay, etc).

Work from the most-specific to the least-specific name.

Glossary

Term	Definition
COA	Change of Address. Refers to the residential search option that allows passing of the input data through Experian's change of address file to check for a change of address.
EDA	Electronic Directory Assistance. Refers to a search of the databases belonging to a central source of directory assistance information. This search is the equivalent of calling 411 — directory assistance on the telephone. It requires the same input — name and address, including city and state — and returns the same information a directory assistance operator would return.
Hit	A hit is a match between the input data and a record in a MetroNet database. The hit could be in the residential database, the business database or one of the change of address databases.
Profile ID	The unique billing ID assigned by Experian to each MetroNet user. The profile ID identifies the profile settings for the user. The profile settings allow access to the system and control certain aspects of the functionality.

Search guidelines — which search to use

This section provides guidelines on what search to use for a given collections need. Searches are categorized by when a user may need to locate an account or to verify information.

Need to locate	Search sequence	Results
To locate the debtor by telephone or mail, or to conduct the most productive search if you are uncertain which one to use, consider:	Comprehensive search	Submit a single input request to locate updated contact information and address history for a consumer from Experian’s credit file and MetroNet databases.
To contact the debtor by telephone or mail, use:	Address search	Confirms address or may find new address from COA file; returns phone number if available; may also return household member(s) you can search on further. Note that switching to a business search at the same address may provide apartment manager phones.
If no hit, use:	EDA search	This will search regional and local Bell Operating Companies which are updated daily. <ul style="list-style-type: none"> • Complete name and address information on up to 10 telephone number listings • Listings are ranked, sorted and displayed by confidence score
If still no hit, use:	Surname search	If you want to look for consumers with the same last name in a given geography, or for a spouse or possible relatives, use this search. <p>If you think you’ve identified the debtor:</p> <ul style="list-style-type: none"> • Run an EDA search to see if a new address and phone are available <p>If you think you’ve identified the debtor’s spouse:</p> <ul style="list-style-type: none"> • Run that record through EDA to see if a new address and phone are available
You also can try:	Neighbor search	If a user calls neighbors as part of their skip-tracing policy, use this search.
Social Security number:	Social Security search	Use this search if you want to track by a Social Security number-based address, look for alternate names, or check for Social Security number deceased or nonissued flags.

Need to verify	Search sequence	Results
A telephone number:	Phone search	Use MetroNet phone search if you want to know to whom the telephone number belongs.
If no hit, use:	Reverse EDA	Will search regional Bell sources and return name and address on hits.

Search guidelines by collection cycle stage

This section provides guidelines on which search to use for a particular account situation. Key factors — such as age of debt or what account information is already available — impact which search order to use. These guidelines will help you identify just the right path for effective and fast searching.

Early-stage collections		Midstage collections		Late-stage collections/ Collection agency	
<ul style="list-style-type: none"> • Maximize contact and resource allocations • Separate high risk from low risk • Contact via mail or phone 		<ul style="list-style-type: none"> • Start skip-tracing activities • Identify bankruptcy or deceased • Segment and prioritize 		<ul style="list-style-type: none"> • Prioritize, locate and get commitment • Identify for legal actions 	
Suggested MetroNet searches					
First	Address search	First	Address search	First	Social Security number validation
Second	EDA	Second	EDA	Second	EDA
Third	Social Security number validation	Third	Social Security number validation	Third	Surname
		Fourth	Surname	Fourth	Best address
		Or comprehensive search		Or comprehensive search	
Here's why					
<ul style="list-style-type: none"> • Address search may have current number at targeted address. • Address search may have cohabitant at address. • Address search may yield a COA address. • EDA may give a new number and/or a new local address. • Social Security number validation may give a new address. 		<ul style="list-style-type: none"> • Address search is still a good starting point for good number at the address. • Address search may have cohabitant at address with phone. • Address search may yield a COA address. • EDA reconnect or phone at new local address. • May yield a Social Security number update prompt that indicates a new Social Security number address is available (GLB clients only). • Surname may be good for unusual surnames, or if common surname but uncommon first name, use first name/surname. • Comprehensive search enables you to submit a single input request to locate updated contact information and address history for a consumer from multiple data sources. 		<ul style="list-style-type: none"> • Likelihood that client address is good diminishes with time. The addresses provided with Social Security number validation become the better choice of current address. • Possible EDA reconnect or phone at new local address. • Surname searching for relatives may yield leads. • Best address search is valuable when Social Security number is not present and provided address might be several years old. • Comprehensive search enables you to submit a single input request to locate updated contact information and address history for a consumer from multiple data sources. 	

MetroNet quick reference guide

Technical Support Center (24 hours, seven days a week): 800 854 7201

Address search

Input name and complete address. The search will return:

- Confirmation of name and address
- Change of address information (if available)
- County
- Telephone number (if available)
- Time on file (displayed in months)
- Household members (if available)
- Household members' date of birth (if available)

Social Security number verification search

Input a Social Security number. The search will return:

- Name and most current address associated with the input Social Security number
- Notification of deceased Social Security number
- Notification of valid or invalid Social Security number
- Current telephone number at current address (if available)
- Up to two prior addresses for the Social Security number entered
- Current occupants and telephone numbers at the prior two addresses (if available)
- Approximate issue date of Social Security number
- State where Social Security number was issued
- Date of birth (if available)
- Age (if available)

Best address search

Search for the best consumer address available in the File OneSM credit header information. If a new address is found, the MetroNet[®] files are automatically searched to see if a current telephone can be provided for the new address.

Input name and address (and the Social Security number, if applicable). The search will return:

- Best name and address
- Social Security number on file (if available)
- Date range the address has been reported to Experian (xx/xx to xx/xx)
- Telephone number for the best address (if available)
- Up to nine additional addresses that have been reported between the input address and the current best address
- Date of birth (if available)
- Date death benefits were paid, if applicable
- Age (if available)

Comprehensive search

Submit a single input request to locate updated contact information and address history for a consumer from Experian's credit file and MetroNet databases.

Input name and address (and the Social Security number, if applicable). The search will return:

- Best (current) address for consumer or change of address (if available)
- Telephone numbers for the consumer derived from credit and noncredit sources
- Social Security number for consumer supplied on original request (if available)
- Notification of deceased Social Security number
- Social Security number deceased date, if applicable
- Address history for the consumer (up to 10 prior addresses listed)
- Current occupant name and phone number for each prior address (where available)
- Likely matching surname listings (potential relatives) within a 50-mile radius
- Businesses and respective telephone numbers at the same address if a multifamily dwelling unit (this may locate landlords, leasing agents, etc.)

Electronic Directory Assistance (EDA)

Search for a telephone number electronically through the Electronic Directory Assistance provider.

Input the business name, surname only or full name, with the city and state and/or Zip Code.TM

For published phone numbers, the search will return up to 10 listings that contain:

- Business or consumer name
- Street address, city, state, ZIP Code and county
- Telephone number or nonpublished indicator
- Best pick score (for residential records only), providing confidence level

For a reverse phone number search, input the phone number only. If the phone number is published, it will return:

- Name associated with the listing
- Street address, city, state, ZIP Code and county

File One PhonesSM

Search for a phone number in Experian's credit repository database, File One Phones.SM These phone numbers could include a published or nonpublished home telephone number, cell phone number, employer telephone number or telephone numbers associated with prior addresses. The search will return:

- Up to three telephone numbers
- Type of telephone number indicator, if available (i.e., residential phone)

Phone search

Search for the consumer or business listing associated with a telephone number. Input a phone number and, if it is a published number, the search will return:

- Name with complete address
- County
- Time on file (displayed in months)
- Household members (if available)
- Household members' date of birth (if available)

Surname search

Search a last name by geographic region (ZIP Code,TM city, state, metropolitan area or nationwide).

Input any of the following: last name only, first and last name, or first initial and last name with geographic region.

The search will return:

- Name with complete address
- County
- Telephone number (if available)
- Time on file (displayed in months)

Neighbor search

Input complete business or residential address. The search will return:

- Names and addresses for up to 30 neighbors
- If the person or business moved, names and addresses for up to 30 new and 30 former neighbors
- Telephone numbers (if available)
- Time on file (displayed in months) for residential records

Business name search

Search by a business name by geographic region (ZIP Code, city, state, metropolitan area or nationwide).

Input business name with geographic region. The search will return:

- Business name with complete address
- Telephone number (if available)
- Standard Industrial Classification (SIC) code

SIC code category search

Search by SIC category by geographic region (ZIP Code, city, state, metropolitan area or nationwide).

Input an SIC category such as pizza, florist, library, etc., with geographic region. The search will return:

- Business name with complete address
- Telephone number (if available)
- SIC code



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