eSolutions Prescreen Solutions Suite

Instant Prescreen User guide

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eSolutions

Experian's eSolutions enables Web access for clients to many solution suites. This User guide outlines Instant Prescreen, a product available in the Prescreen Solutions Suite. User guides for other solution suites can be found on the eSolutions education page. The features and benefits of this delivery option are listed below:

Features

- User-friendly interface with tips and help content embedded in the application process to help clients with their report requests
- Batch processing to enable clients to send a multiple-record file to process multiple reports in one transaction
- Web-enabled User groups to introduce new products and provide client training; recorded and archived for reference anytime
- Quarterly newsletter to introduce new products and functionality
- Delegated administration of Users via Access Control System (ACS)
- Secured Socket 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 (Internet Explorer® 5+ or Netscape® 6+)
- Multiple User access to the File One℠ credit database

Benefits

- No additional cost to the Experian User
- Highly secure application
- Allows clients to manage their own Users, including powerful usage reporting capabilities
- Available 24 hours a day, seven days a week
- Lower client training time and associated costs

Target clients

eSolutions is ideal for clients that access Experian reports from multiple locations but do not have volume levels that require or justify dedicated or leased-line access. In addition, this delivery method will appeal to those Experian clients that require access to Experian products from a remote location. Furthermore, since access is through the Internet, no additional hardware or software is required beyond a standard CPU with a modem and Internet access.

eSolutions is browser-based and is presented in a User-friendly Web application format. Typical industries using eSolutions are financial services, banking, automotive, collections, credit union, and telecommunications, energy and cable (TEC). eSolutions provides clients with an immediate view into the credit health of their customers.

This User guide is intended for clients accessing Instant Prescreen, a quick and easy cross-selling tool that allows you to immediately extend preapproved offers of credit to prospects when they're most responsive — at the point-of-contact.

When interacting with prospects, whether online or in person, credit grantors have only a brief window of time to maximize new account opportunities. With Experian's Instant Prescreen, you can increase your new account acquisitions by making instant, preapproved credit offers to qualified customers or prospects at the point-of-contact. Instant Prescreen is a non-consumer initiated transaction that works in the background while you're completing their original transaction. For example, an existing customer calls into your call center to transfer balances from savings to checking. While you're on the phone with them, you can initiate an Instant Prescreen request to see if the consumer qualifies for a credit card or perhaps even an auto or home equity loan. If the transaction comes back as preapproved, you can make them the offer. Another example is when you are opening a new DDA (Direct Deposit Account). Upon opening the DDA, you can initiate an inquiry using Instant Prescreen to see if your prospect is pre-approved for a credit card or a line of credit. ***Note:*** *If the consumer applies for credit — e.g., a credit card or line of credit, do not use Instant Prescreen. Instant Prescreen is **only** to be used to pre-approve consumers for products that they have not requested. Once a consumer requests credit, this becomes a consumer-initiated transaction, which requires the use of a standard credit profile report to make a credit granting decision versus an Instant Prescreen report.*

Soft inquiries

If the prospect is preapproved, the Instant Prescreen inquiry will result in a 'soft' inquiry posted to the prospect's credit file, which has no impact on their future credit-worthiness as with normal 'hard' credit inquiries.

Flexible decisioning logic

Instant Prescreen allows you to define and change your score approval range whenever you need to. With this flexibility, you can easily make instant, preapproved credit offers based on your current credit policy.

Reporting

Usage reports that indicate product usage/time frame by individual User(s) and subcodes are available via the **Reporting** link in the sub-navigation of the Prescreen tab.

Billing and inquiry logging

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 are asked to select your subcode at the beginning of each inquiry. If you are not sure of the correct subcode to use, please ask your Designate. Selecting incorrect subcodes will cause inquiry logging and billing errors. Instant Prescreen inquiries are posted to the consumer's credit file using the subcode selected.

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 Access Control System, eSolutions currently uses a Secured Socket Layer with 128-bit encryption, coupled with a User ID and password for every User accessing eSolutions.

## User IDs and passwords

Users are not to share IDs and/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.

Prescreen tab

Once a User has logged in, clicking the **Prescreen** tab will display the Prescreen Solutions Suite page. This is where a User can access ***Prescreen Solutions*** product materials.
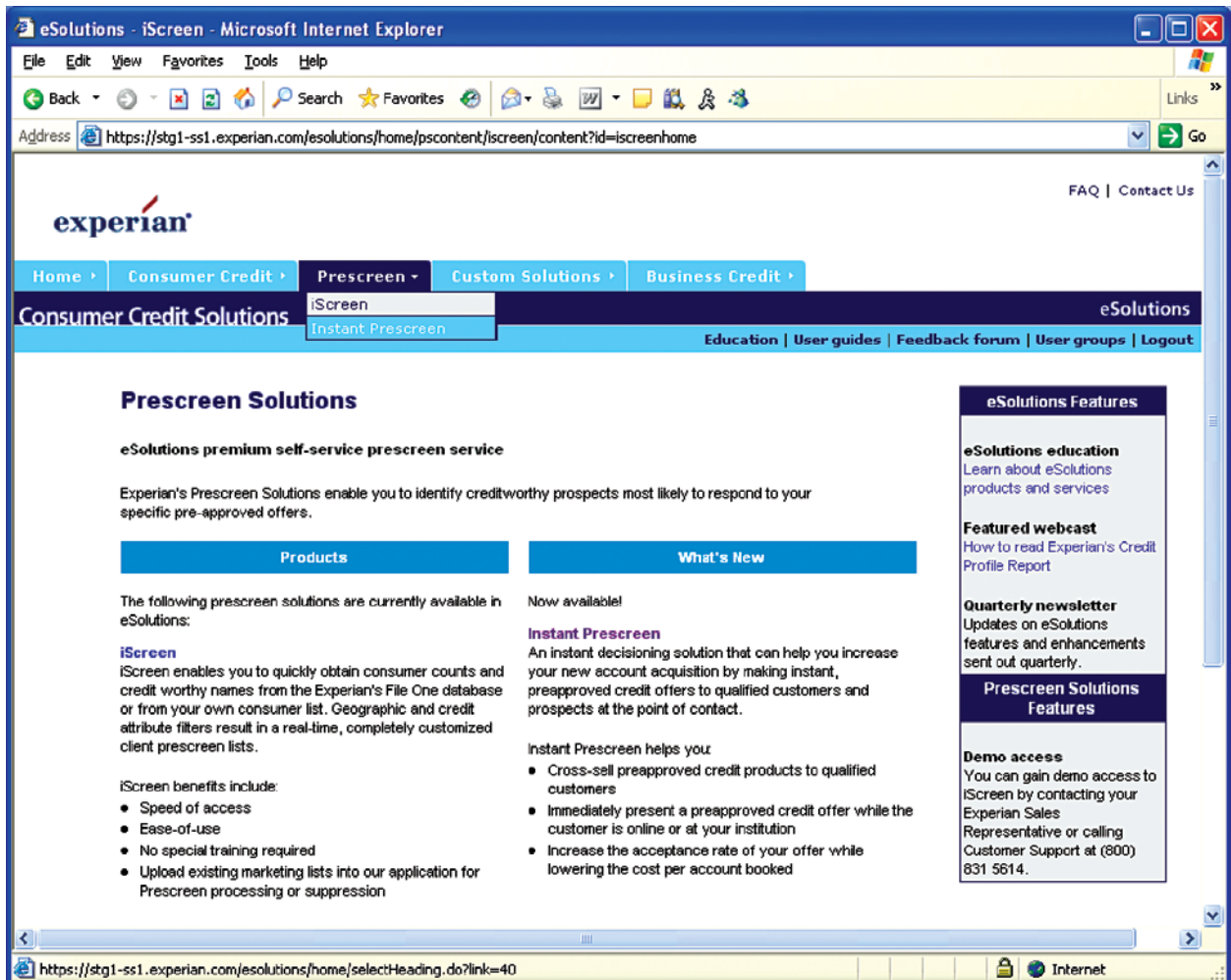
Example:
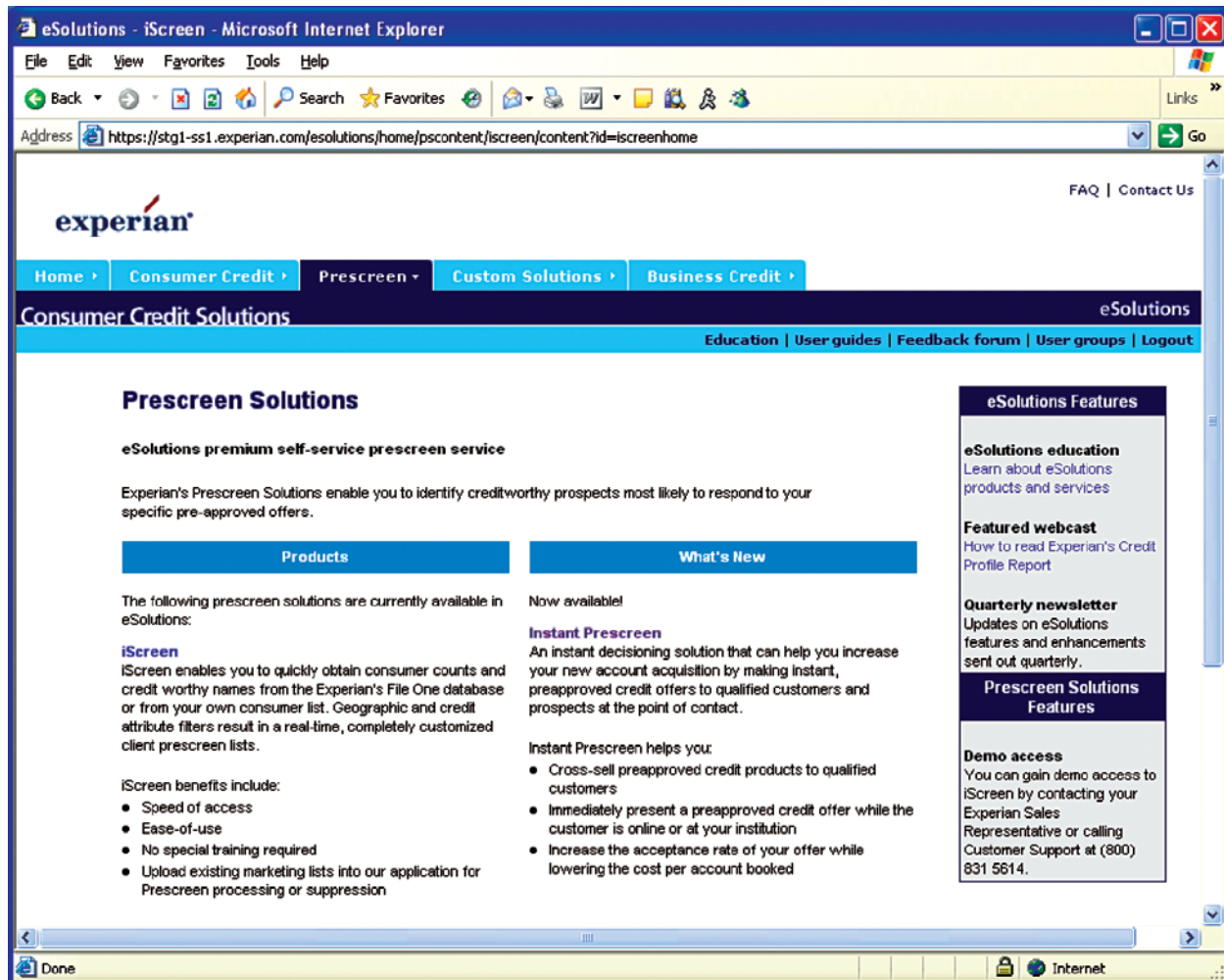
Navigating to Instant Prescreen

Place your mouse over the Prescreen tab and click on the **Instant Prescreen** link in the Prescreen drop-down menu to navigate to the Instant Prescreen inquiry page.
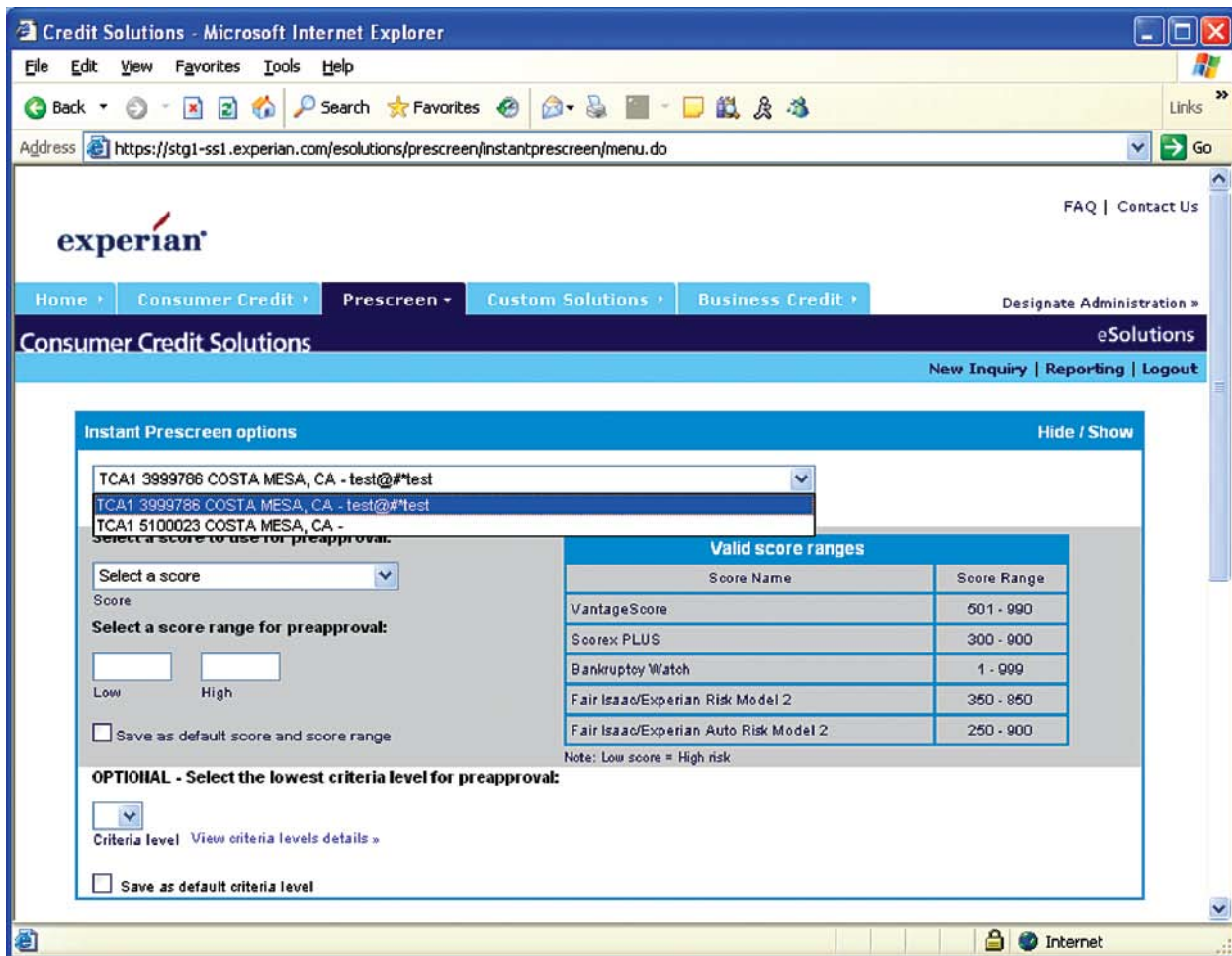
Example:

Instant Prescreen

Begin an Instant Prescreen inquiry by selecting the appropriate billing subcode from the drop-down menu.
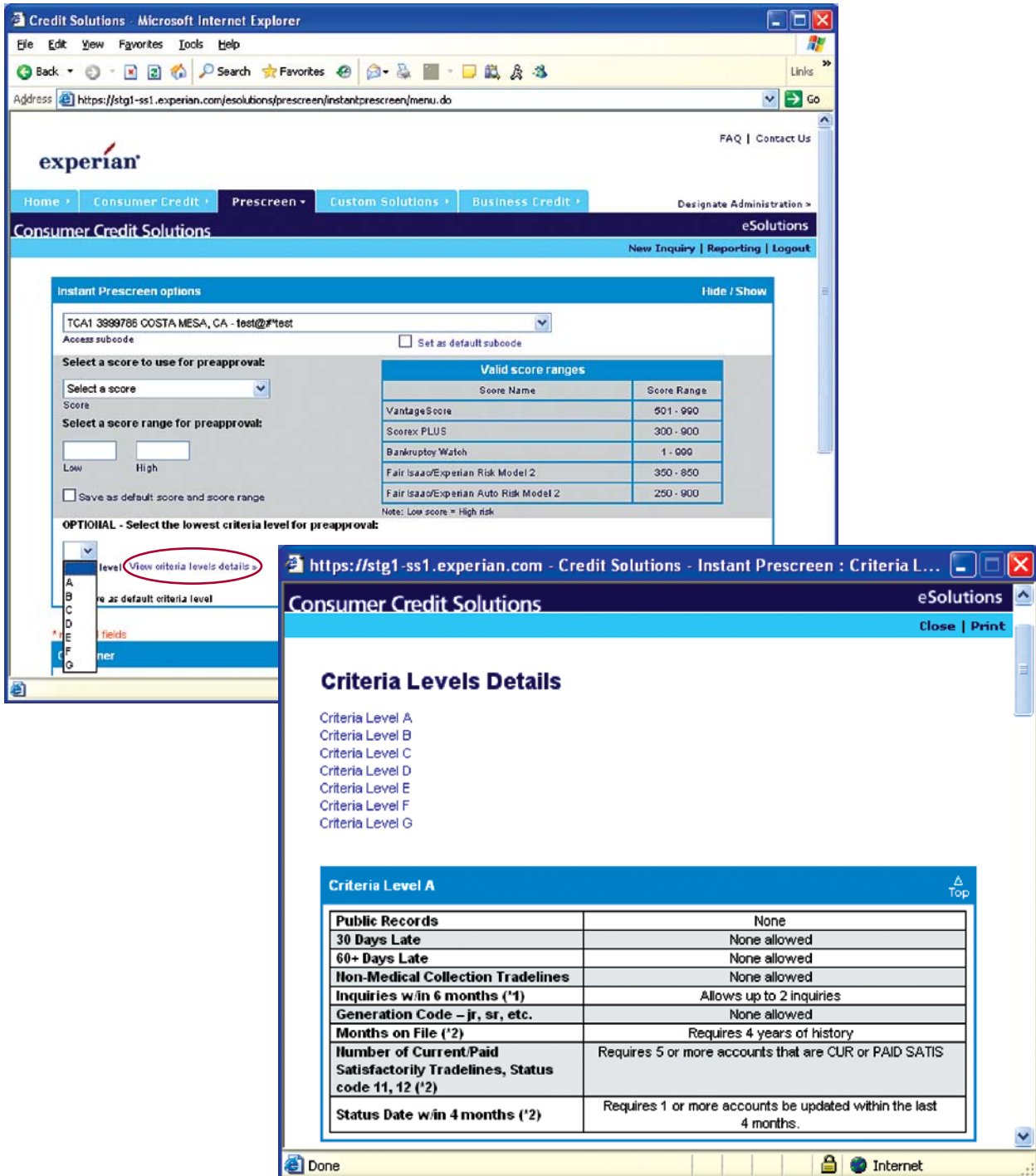
Example:

Next, select the score to use for preapproval. Then, enter both the lowest acceptable score and the highest acceptable score for preapproval. The available scores and score ranges are listed on the Instant Prescreen inquiry page. The User should save the score and score range as the default so the next time the Instant Prescreen inquiry page is accessed, the default score and score range will display automatically. The preapproval criteria should be modified only if the lending policy changes. In other words, the User should not modify the score, score range or criteria level, except with his or her management's approval.

Example:
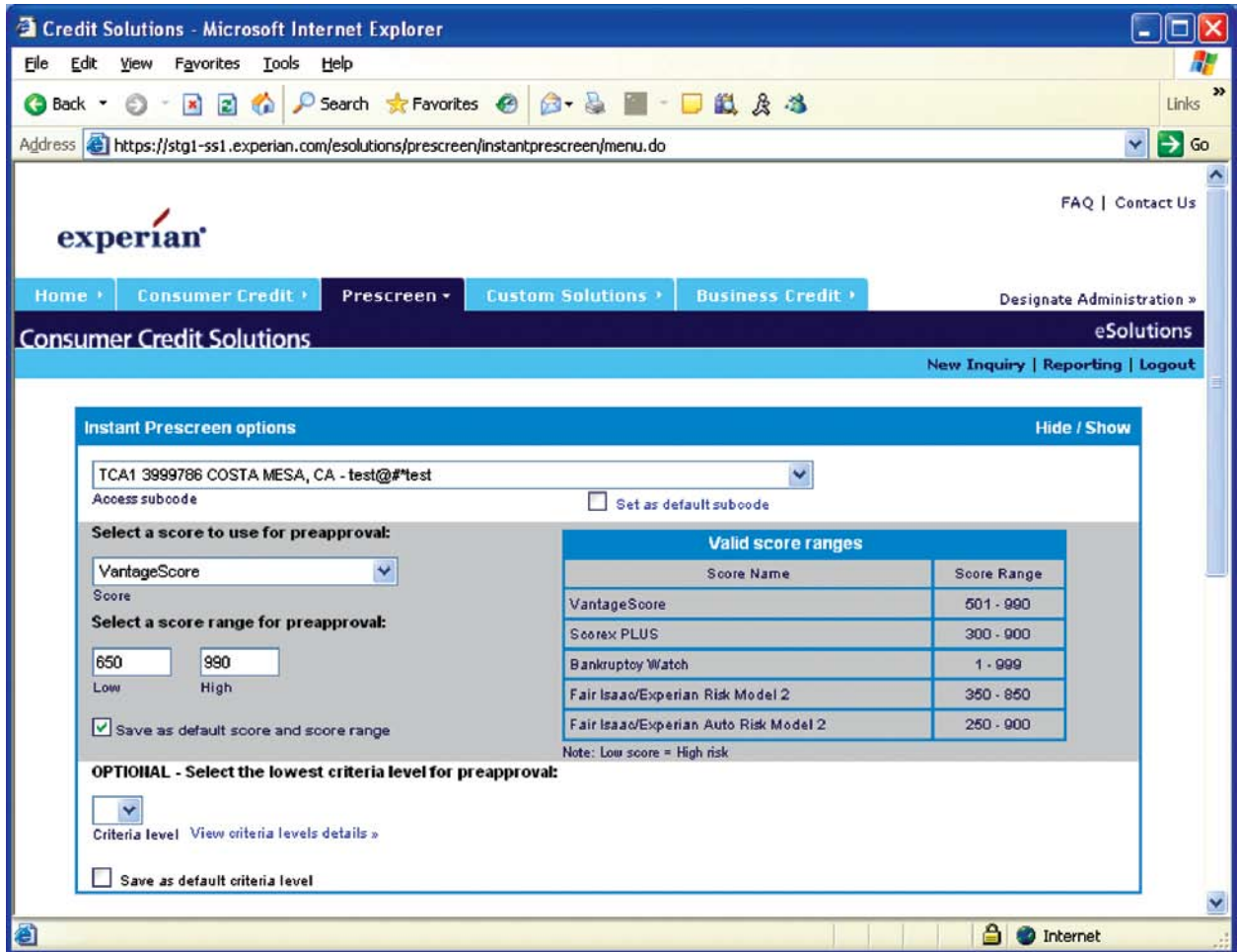
An optional step is to select a criteria level to use for preapproval in addition to the selected score and score range. The User has the option to save a default criteria level so the next time the Instant Prescreen inquiry page is accessed, the default criteria level will display. Click on the **View criteria level details** link to view the details for each criteria level.

Example:

Enter all required fields on the consumer. Be sure to enter all data in all of the required fields (as indicated in red) before submitting your transaction.

Example:

Instant Prescreen results

The Instant Prescreen Decision Report will then be displayed. Output options include a printer-friendly format or download as an Adobe® Acrobat® PDF. Select the **new inquiry** link to begin a new Instant Prescreen inquiry. Select the **edit inquiry** link to return to the inquiry page and modify the original inquiry request (optional). The results will contain either a **yes** response or a non-response.

Example of yes response:
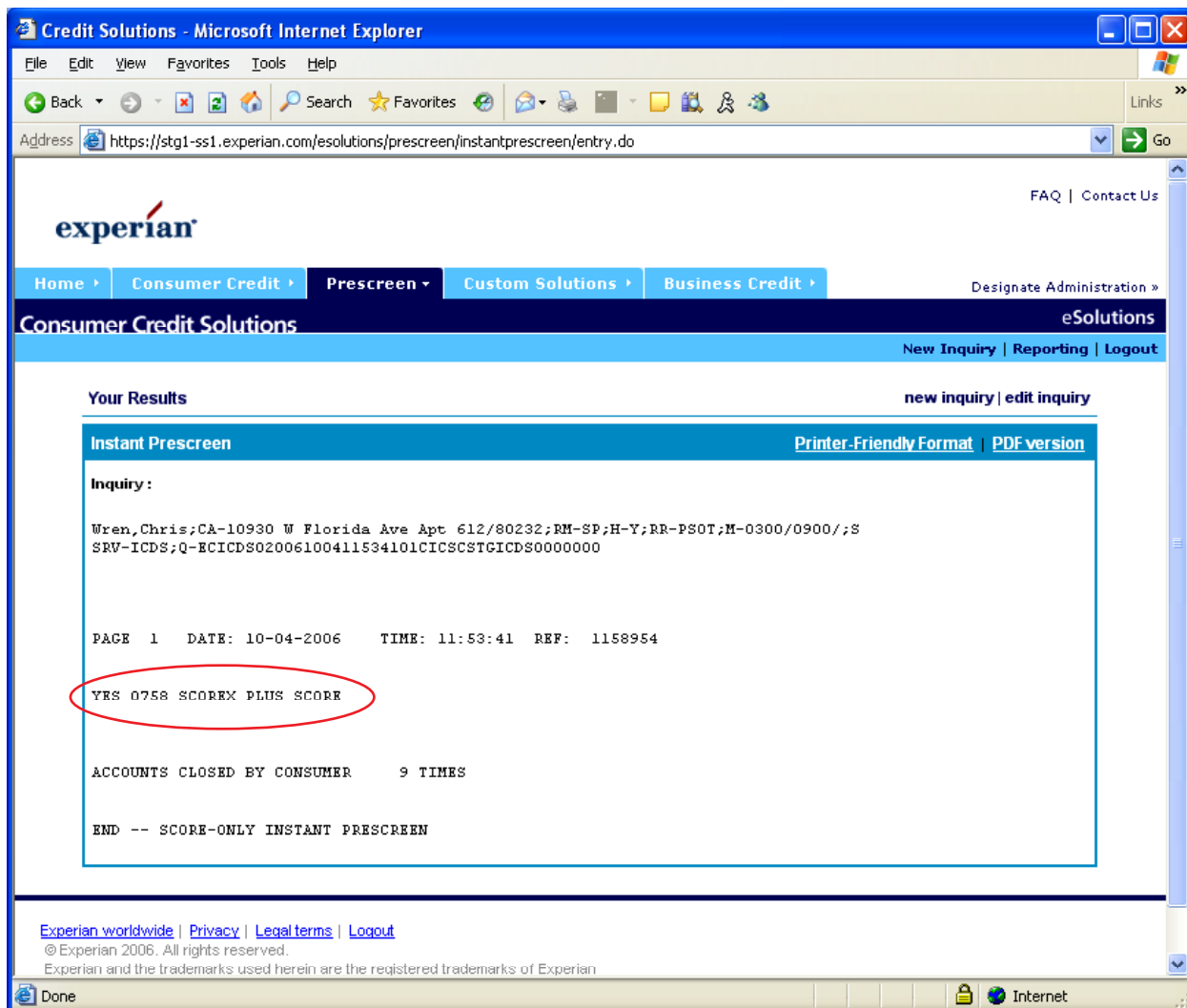
Example of non-response:
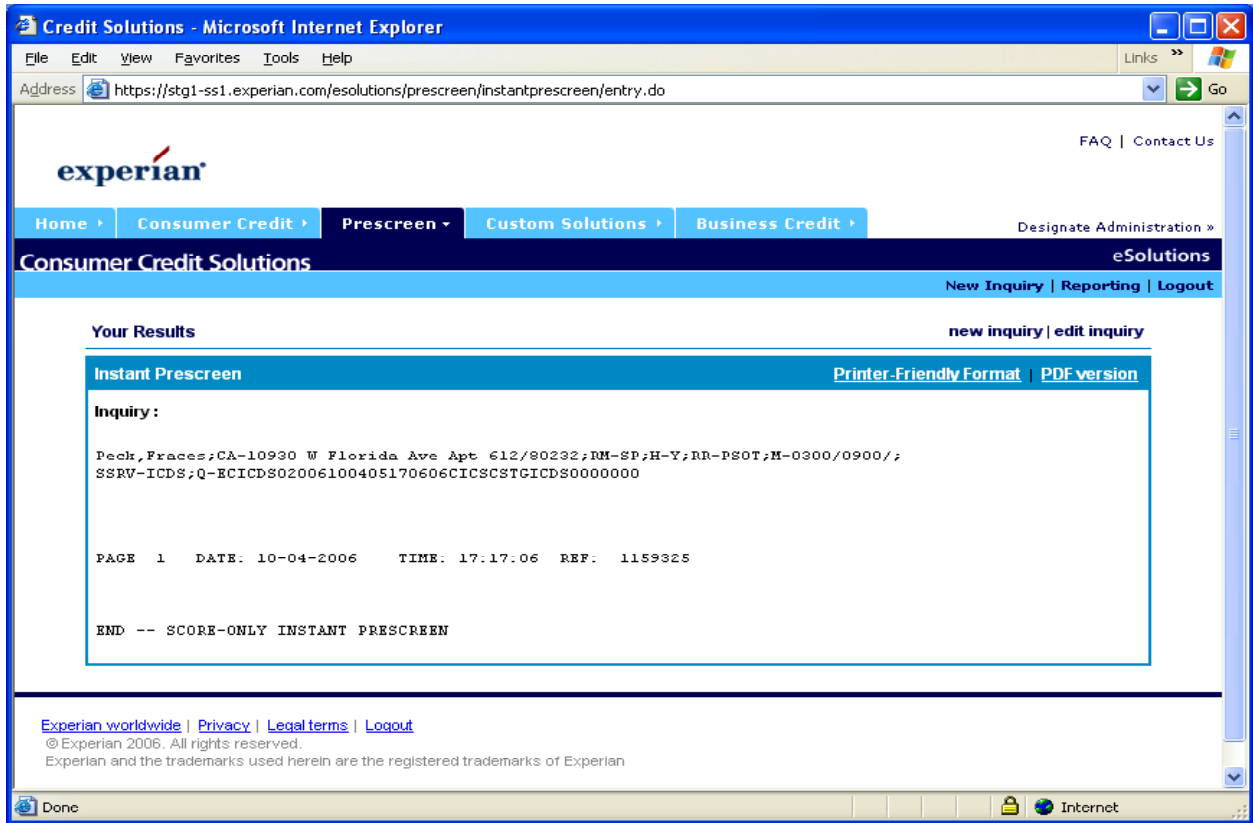
Instant Prescreen will return a **non-response** for the following reasons:

1. If the system is down
2. If Client's subcode is not flagged with the 20/220 and 40/460
3. If any of the following:
   - A – Error
   - B – Risk score did not meet Client's score cutoff
   - C – Opt Out match
   - I – FACS+/Fraud Shield hit detected
   - J – No record found
   - N – Internal error
   - 0 – Frozen profile
   - 9 – Blocked profile
   - K – Invalid subcode/password
   - F – Criteria/Attribute(s) did not meet cutoff

4. If the consumer fails on Fraud Shield[SM]:

    04 – Inquiry Social Security Number (SSN) has not been issued

    05 – Inquiry SSN recorded as deceased

    06 – Inquiry age younger than SSN issue date

    07 – Credit established before age 18

    08 – Credit established prior to SSN issue date

    10 – Inquiry address: high risk

    12 – Security statement present on report

    13 – High probability SSN belongs to another

    14 – Inquiry SSN format is invalid

    15 – Inquiry address: cautious

    16 – Onfile address: high risk

    18 – Onfile address: cautious

Support

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

Customer Support — 800 831 5614

Technical Support — 800 854 7201

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