

# Direct Check<sup>SM</sup>

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<sup>SM</sup> from Experian is the fastest, most inexpensive way to contact other credit grantors and obtain the necessary, updated information about your customer.

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When you need to contact a credit grantor or court directly, do it automatically with Direct Check. This convenient online service is the fastest way to check an individual item on a customer's report and get the required information for:

- Collections
- New accounts
- Fraud detection and security
- Skip tracing
- Loan activity

### **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<sup>SM</sup> 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

Experian  
 475 Anton Blvd.  
 Costa Mesa, CA 92626  
 T: 1 888 414 1120  
 www.experian.com

**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, least costly way to get more information from your Credit Profile, Social Search, Employment Insight and/or Address Update reports.

**Direct Check data fields**

The 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™

To find out more about Direct Check, contact your local Experian sales representative or call 1 888 414 1120.

Credit Profile		Experian A world of insight	
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 5-15-10	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			
1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 2-95 U 1X		SS: 999-99-9990 E: AJAX HARDWARE 234-56-7891* 2035 BROADWAY 123-45-6789* SUITE 300 DOB: 1/10/1951 LOS ANGELES CA 90019-1234	
* 2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 2-91 I			
* JACK CONSUMER, JOHN SMITH, JC			
PH: 818.555.1111 UR DL: CA N2345678 GEO: 35 123 456789 0 1234			
* SO CALIF DISTRICT COURT 6-2 C#: 45078321			
----- 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 ADDRESS CITY ST ZIP 2390446 BAY COMPANY 714.555.1212 505 CITY PKWY WEST ORANGE CA 92668 1132912 CENTRAL BANK 614.555.1212 4661 E MAIN STREET COLUMBUS OH 43213 3980999 CREDIT AND COLLECTION 614.555.1212 2918 SYCAMORE COLUMBUS OH 43213 2313849 HEMLOCKS 301.555.1212 451 S 900 E HUNT VALLEY MD 21031 1119999 MOUNTAIN BK 303.555.1212 123 MAIN STREET DENVER CO 80226 3011111 SO CALIF DISTRICT CRT BY MAIL ONLY 100 MCFADDEN WAY SANTA ANA CA 92615			
END -- EXPERIAN DIRECT CHECK			

Credit Profile		Experian A world of insight	
Inquiry Information			
PAGE 2	DATE 5-15-10	TIME 10:37:16	PHP26 V306 TCA1
* BAY COMPANY 1-68 \$1,400-L \$1,200-H OPEN CUR WAS 90 2390446 DC CHG REV 312-16-976 \$50 10-97 (99) CUC321CCCC000 525556601 10-97 \$10-E CCCCCCCCCC			
**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 ADDRESS CITY ST ZIP 2390446 BAY COMPANY 714.555.1212 505 CITY PKWY WEST ORANGE CA 92668 1132912 CENTRAL BANK 614.555.1212 4661 E MAIN STREET COLUMBUS OH 43213 3980999 CREDIT AND COLLECTION 614.555.1212 2918 SYCAMORE COLUMBUS OH 43213 2313849 HEMLOCKS 301.555.1212 451 S 900 E HUNT VALLEY MD 21031 1119999 MOUNTAIN BK 303.555.1212 123 MAIN STREET DENVER CO 80226 3011111 SO CALIF DISTRICT CRT BY MAIL ONLY 100 MCFADDEN WAY SANTA ANA CA 92615			
END -- EXPERIAN DIRECT CHECK			

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