Direct Check[®]

Online credit grantor system saves time and money



In today's business environment, it is more important than ever to access information quickly and easily in a cost-effective manner. Direct CheckSM from Experian is the fastest, most inexpensive way to contact other credit grantors and obtain the necessary, updated information about your customer.

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[™] 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

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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

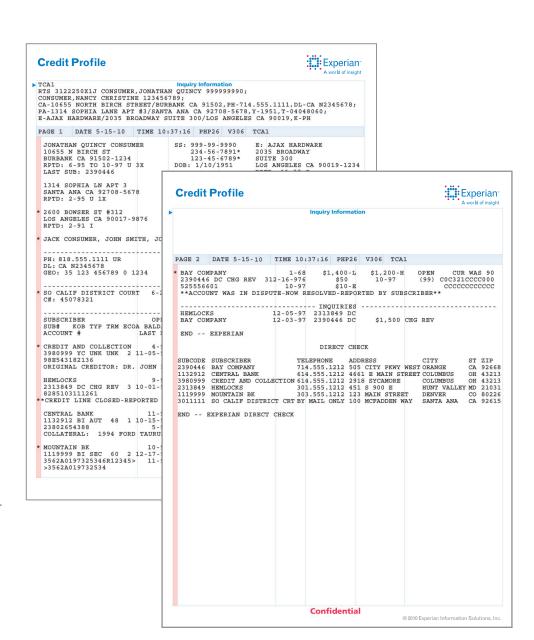
When you need to follow up, Direct Check is the fastest, least costly way to get more information from your Credit Profile, Social Search, Employment Insight and/or Address Update reports.

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.



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