

# Social Search

## The most complete source of consumer identifying information

Consumers are hard to find when identifying information is outdated or incomplete. Social Search can help. Using only a Social Security number, Social Search gives you access to the latest consumer information from File One<sup>SM</sup> Experian's continuously updated national database of more than 220 million consumers. This lets you locate hard-to-find consumers — people who have changed their names or moved without a forwarding address — quickly and easily.

### The search is on

By accessing Experian's more than 220 million individual consumer files, Social Search gives you the information you need for:

- Collections.
- Fraud detection.
- Skip tracing.

### Simple and comprehensive

Social Search is easy to use. As an authorized subscriber, you can input up to 20 Social Security numbers on an inquiry into Experian's consumer credit database. Our comprehensive system then searches for and retrieves identifying information on up to 10 consumers associated with the same Social Security number.

Social Search is a powerful and cost-effective tool for tracking down a consumer when all other identifying information is outdated or incomplete.

### Benefits

- Helps locate hard-to-find, skipped individuals.
- Warns of potential fraudulent activity associated with Social Security numbers.
- Improves collections/recovery efforts with current address information on your accounts.
- Reveals inconsistencies in consumer-supplied information to assist in fraud detection.

### Social Search reports

Two types of reports are available:

**FCRA Social Search** — This report is for subscribers that have a permissible purpose according to the Fair Credit Reporting Act (FCRA). It provides all available consumer identifying information and displays the inquiry on the consumer's disclosure.

**GLB Social Search** — This report is primarily for clients with Gramm-Leach-Bliley (GLB) exception that require only essential consumer identifying information. No inquiry is displayed on the consumer's disclosure.

## Social Search

Both output reports allow you to enter up to 20 Social Security numbers per inquiry. When multiple consumers are associated to the same Social Security number, the results are sorted in order, beginning with the consumer most frequently associated with the inquiry Social Security number. Multiple addresses per consumer also are sorted in this order.

Each Social Security number entered on the inquiry will be validated automatically against Experian's table of invalid Social Security numbers.

### Report elements

Consumer identifying information and features displayed on output reports include:

- Best name and all other known names.
- Best address and up to 10 other known addresses.
- Best Social Security number and up to four other reported Social Security numbers, with the last four digits of nonmatching Social Security numbers masked.
- Spouse's name (or initial).
- Full date of birth (or year only).
- Best employment and up to one other known employment.\*
- Date each employment was first reported and last updated.\*
- Date each address was first reported and last updated.
- Origination source of each address and employment.\*
- Counters indicating the number of subscribers reporting the consumer's same address and Social Security number.
- Subcode of the subscriber that last reported the best address.\*
- Add-on product options include Fraud Shield<sup>SM</sup>, Demographics Band and Direct Check.\*

\*Not included on GLB report.

### How to access Social Search

Social Search is triggered by entering the "9-" keyword, followed by a Social Security number. Up to 20 Social Security numbers may be entered by separating them with a comma (,). Teletype, CPU-to-CPU and batch processing through the Experian Access<sup>SM</sup> platform.

### Add-on product options

Three optional Experian products are available with Social Search:

**Fraud Shield** — Experian's fraud detection service alerts you to potential fraudulent activity found in the Social Security number and address information. This option can be invoked on an inquiry-by-inquiry basis by entering the "SHIELD" keyword at the end of the inquiry or by asking your sales representative to activate Fraud Shield for all Social Search inquiries.

**Demographics Band** — Experian<sup>®</sup> provides telephone number information to enhance your identification and verification efforts. Experian's Social Search report with demographics is your most complete and current source of consumer identifying information.

**Direct Check** — Available only with the FCRA Social Search report, Experian's Direct Check will decode all last reporting subscriber numbers displayed with each address. The Direct Check report will print directly following the Social Search report and will be sorted in ascending order by subscriber number. To invoke the service, enter the "K-PH" keyword at the end of the inquiry or ask your sales representative to activate the service for all Social Search inquiries.

Social Search can help you save time and money finding hard-to-reach consumers. Contact your local Experian sales representative or call 1 888 414 1120.

**Reminder:** Social Search requires permissible purpose under the Fair Credit Reporting Act (FCRA) and the Gramm-Leach-Bliley (GLB) Act. Social Search cannot be used for the following:

- Sequential Social Security number searches to try to clarify an illegible Social Security number listed on an application. If the Social Security number on a credit application is illegible, contact the consumer for verification.
- Random Social Security number accesses. Entering a random Social Security number to attempt to locate a consumer is strictly prohibited.

In accordance with Experian's standard terms and conditions, clients may be asked to produce documents supporting permissible purpose for any Social Search inquiry. It is recommended that clients maintain application records in accordance with GLB Act safeguards and retention rules.

## Sample of FCRA Social Search report

```
PAGE 1 DATE 5-05-2017 TIME 13:46:43 V001 TCA1
RALPH L ALLEN SS: ***** 88X
10650 HOLMAN AVE APT 212 DOB: 01/06/76
LOS ANGELES CA 900245953 SF: ROBIN
RPTD: 5-13 TO 1-17 U 46X
LAST SUB: 6906014

2811 ARIZONA AVE APT 1
SANTA MONICA CA 904041570
RPTD: 7-03 TO 1-15 U
LAST SUB: 2309120

1410 S BENTLEY AVE APT 104
LOS ANGELES CA 900257310
RPTD: 3-11 TO 10-14 U
LAST SUB: 1229200

PO BOX 669
BODEGA BAY CA 949230669
RPTD: 7-11 U
LAST SUB: 1670160

140 S BENTLEY AVE # 104
LOS ANGELES CA 900493230
RPTD: 3-11 U
LAST SUB: 3202754

305 WALLIS ST
PASADENA CA 911064234
RPTD: 3-99 TO 12-07 U
LAST SUB: 3252000

T ANDERSON ALLEN, RALPH T CECIL, RALPH T ALLEN,
RALPH H ALLEN, RALPH CECIL, ANDERSON BILERL,
RALPH TRACEY ALLEN, RALPH ALLEN,
RALPH TRACY ALLEN

----- DEMOGRAPHICS -----
PH: 310.555.7004 IC PH: 310.555.9288 IR PH: 310.555.3373 IR
GEO: 06 037 265600 3 4480

----- FRAUD SHIELD SUMMARY -----
INPUT SSN ISSUED 1972-1976
FROM 2-01-17 INQ COUNT FOR SSN=0

END -- EXPERIAN SOCIAL SEARCH

DIRECT CHECK

SUBCODE SUBSCRIBER TELEPHONE ADDRESS CITY ST ZIP
1229200 AM CARD 800.555.2717 PO BOX 297871 FORT LAUDER FL 33329
1670160 WORLD FEDERAL BYMAILONLY PO BOX 91614 MOBILE AL 36691
2309120 RETAIL DEPT STORE 513.555.8566 9111 DUKE BLVD MASON OH 45040
3202754 BANK 800.555.2110 PO BOX 982238 EL PASO TX 79998
3252000 BANK CREDIT CARD 800.555.3117 PO BOX 15298 WILMINGTON DE 19850
6906014 EDUCATION LOANS 866.555.4352 5416 E BASELINE RD S MESA AZ 85206

END -- EXPERIAN DIRECT CHECK
```

Product sheet  
Social Search

## Sample of GLB Social Search report

```
RALPH L ALLEN SS: *****-****  
10650 HOLMAN AVE APT 212 DOB: 01/06/61  
LOS ANGELES CA 900245953 SP: ROBIN  
RPTD: 6-13 TO 2-17 46X  
  
2811 ARIZONA AVE APT 1  
SANTA MONICA CA 904041570  
RPTD: 8-03 TO 2-15  
  
1410 S BENTLEY AVE APT 104  
LOS ANGELES CA 900257310  
RPTD: 4-11 TO 11-14  
  
PO BOX 669  
BODEGA BAY CA 949230669  
RPTD: 8-11  
  
140 S BENTLEY AVE # 104  
LOS ANGELES CA 900493230  
RPTD: 4-11  
  
305 WALLIS ST  
PASADENA CA 911064234  
RPTD: 4-99 TO 1-08  
  
T ANDERSON ALLEN, RALPH T CECIL, RALPH T ALLEN,  
RALPH H ALLEN, RALPH CECIL, ANDERSON BILERL,  
RALPH TRACEY ALLEN, RALPH ALLEN,  
RALPH TRACY ALLEN  
  
----- DEMOGRAPHICS -----  
PH: 310.470.7004 PH: 310.477.9288 PH: 310.828.3373  
GEO: 06 037 265600 3 4480  
  
----- FRAUD SHIELD SUMMARY -----  
INPUT SSN ISSUED 1936-1952  
  
END -- EXPERIAN SOCIAL SEARCH
```

