

Address Update

Keeps you in touch with important customers

You can't afford to lose touch with good customers or overlook losses from problem accounts in today's competitive business climate. But manually maintaining current contact information can be time-consuming and costly. Address Update from Experian provides a simple and direct way for credit grantors and non-credit grantors alike to keep in touch with customers.

How to access Address Update

To access the service, simply input the G-G keyword at the end of the inquiry. The inquiry must contain the customer's name and address—and, if available, the Social Security number. Teletype, CPU-CPU and tape-to-tape processing is available.

Add-on product options

Experian offers four optional products available with Address Update:

Fraud ShieldSM—Experian's fraud detection service can be invoked on an inquiry-by-inquiry basis by entering the "SHIELD" keyword at the end of the inquiry. Or, ask your sales representative to activate Fraud Shield for all Address Update inquiries. See the Fraud Shield product sheet for more information about this service.

Demographics—Experian now provides telephone numbers, driver's license number* and home ownership status* information to enhance your identification and verification efforts. Address Update report with Demographics is your most complete and current source of consumer identifying information.

Direct Check—Experian's Direct Check provides the name, address and telephone number of all last reporting subscriber numbers displayed with each address. It is available only with the "Full" Address Update report. 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 Address Update inquiries.

Dual report—This option will deliver an Address Update report on both spouses with a single inquiry.

* Not included on partial report



The latest information at your fingertips

Address Update puts current addresses from Experian's nationwide, continuously updated database right at your fingertips. It is a simple and cost-effective way to maintain up-to-date address information, so you can reach important individuals and increase response rates to monthly billings and target mailings. It can also serve as a comprehensive, low-cost collections tool that provides you with the essential information, including optional demographic information, you need to track down skip accounts. Address Update is an excellent supplement to Experian's Social Search in cases where the Social Security number is unavailable, but the consumer's name and address is known.

Address Update puts an end to the problem of "no forwarding address" for you:

- Billing statements
- Collection activity
- Account correspondence and notifications
- Shareholder dividends
- Cross-selling efforts

Address Update reports

Two types of Address Update reports are available:

Full Address Update report—This report is for subscribers who have a permissible purpose to view credit information according to the federal Fair Credit Reporting Act. It provides all available consumer identifying information and displays the inquiry on the consumer's disclosure.

Partial Address Update report—This report is primarily for non-credit grantors. It provides only essential consumer identifying information and no inquiry is displayed on the consumer's disclosure.

Both reports provide up-to-date identifying information on a given consumer. If multiple addresses, employments, or Social Security numbers are shown for the consumer, the results are sorted in "bestness" order, i.e., the address listed first is most likely the consumer's current address. Names, addresses and Social Security numbers that do not match the inquiry will be displayed with an asterisk. A Social Security number entered on the inquiry will be validated automatically against Experian's table of non-issued and invalid Social Security numbers.

Report elements

Consumer's identifying information and features displayed on the Address Update report includes:

- Best name and up to five other names
- Best address and up to ten other known addresses
- Best Social Security number and up to four other reported Social Security numbers
- Spouse name (or initial)
- Full date of birth (or year only)
- Best employment and up to one other known employment*
- Date each address was first reported and last updated
- Date each employment 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 who last reported each address*
- Add-on product options, including Experian's Fraud Shield™, Demographics, Direct Check* and Dual report

* Not included on partial report

With Address Update, you can:

- Verify new account information
- Increase your ability to locate skip accounts
- Identify name changes and misspelled names
- Accurately retrieve identifying information on the right consumer
- Find shareholders and pension plan participants
- Increase the response rate of your targeted mailings
- Reduce costs of returned or undeliverable mail

Address Update also:

- Provides up-to-date consumer identifying information
- Eliminates time-consuming cross-referencing or sifting through directories
- Improves productivity and profitability for your credit operations

Sample of Credit Profile report using Full Address Update

Credit Profile		experian			
Inquiry Information					
▶TCA1 RTS 3122250X1J CONSUMER,QUINCY 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502,PH-714.555.1111,DL-CA N23456578; PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678,Y-1951;G-G,SHIELD,K-PH					
PAGE 1	DATE 5-15-00	TIME 10:37:16	PHP26	V306	TCA1
QUINCY CONSUMER 10655 N BIRCH ST BURBANK CA 91502-1234 RPTD: 11-97 TO 3-00 U 3X LAST SUB: 2390446		SS: 999-99-9990 5X 234-56-7891*1X 123-45-6789*1X DOB: 1/10/1951 SP: SUSAN		E: AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019 RPTD: 4-99 I E: BELL AUTOMOTIVE 111 MAIN STREET BURBANK CA 91503 RPTD: 10-94 TO 2-95 I	
1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 7-97 U 1X LAST SUB: 1119999					
* 2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 2-96 I LAST SUB: 1132912					
* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR					
----- DEMOGRAPHICS -----					
PH: 818.555.1111 UR DL: CA N2345678		PH: 706.432.9876 IB HM: OWNER		PH: 213.876.1234 UB	
----- FRAUD SHIELD SUMMARY -----					
INPUT SSN RECORDED AS DECEASED DOB: 1-10-1951 DOD: 3-30-2000 INPUT SSN ISSUED 1965-1966 TELEPHONE NUMBER INCONSISTENT W/ADDRESS DRIVER'S LICENSE INCONSISTENT W/ONFILE FROM 3-01-00 INQ COUNT FOR SSN=8 FROM 3-01-00 INQ COUNT FOR ADDRESS=15		INQ: PHONE ANSWERING SERVICE: ABC ANSWER-ALL 10655 N BIRCH ST BURBANK CA 91502 818.555.1212			
		FILE: COMMERCIAL BUSINESS ADDRESS: J&J INVESTMENTS 2600 BOWSER ST #312 LOS ANGELES CA 90017 213.111.2222			
END -- EXPERIAN ADDRESS UPDATE					

Credit Profile		experian			
Inquiry Information					
PAGE 2	DATE 5-15-00	TIME 10:37:16	PHP26	V306	TCA1
DIRECT CHECK					
SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST ZIP
1119999	MOUNTAIN BK	BY MAIL ONLY	123 MAIN STREET	DENVER	CO 80226
1132912	CENTRAL BANK	614.555.1212	4661 E MAIN STREET	COLUMBUS	OH 43213
2390446	BAY COMPANY	714.555.1212	505 CITY PKWY	WEST ORANGE	CA 92668
END -- EXPERIAN DIRECT CHECK					

To find out more about Address
Update, please contact your local
Experian sales representative or call
800 333 4930.

505 City Parkway West
Orange, CA 92868
800 333 4930

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