

Prescreen

Customized and flexible to target your best credit prospects

Prescreen from Experian combines technology with comprehensive consumer credit information to identify your best prospects—creditworthy consumers with limited risk potential. Easily designates your criteria requirements with the unique customization and flexibility of this tool.

Increase your profits

With Prescreen, you will save money and increase the profitability of your campaign by focusing on your target audience, reducing high-risk accounts and keeping mailing costs down.

Eliminate guesswork with reliable information searches

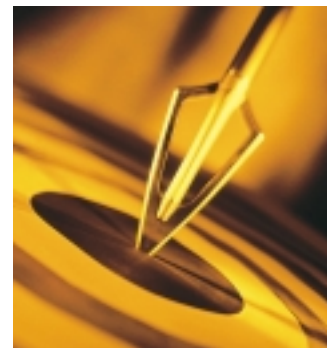
Prescreen evaluates the prospects on your list using Experian's nationwide database of over 200 million credit-active consumers. Our sophisticated search logic provides reliable retrieval of credit information belonging to a particular consumer, delivering the most complete credit picture possible.

The Social Security number and other consumer identifying information are utilized to implement the following five advanced search programs:

- **National Search**—Searches all areas of the country with a single inquiry. It uses all addresses from your name list, plus additional addresses in the database associated with the Social Security number you provide.

- **AKA Search**—Automatically retrieves and displays additional consumer data associated with alternative surnames—such as aliases or maiden names—when a Social Security number is available.
- **Nickname Search**—Automatically references a nickname table containing alternate first names which may be used by an individual.
- **Expanded Address Search**—Searches previous address identifiers in the database using an advanced file linkage.
- **Social Search**—Uses a consumer's Social Security number to identify alternative addresses that may contain additional credit information belonging to the consumer.

By gathering more comprehensive information on each prospect, Prescreen provides a clearer snapshot of each credit profile, allowing you to make more informed credit marketing decisions.



Improves your list before processing begins

To ensure that your prescreen will be more accurate and reliable, Prescreen features a preprocessing program that:

- Eliminates duplicate names
- Eliminates records with invalid information
- Matches records without Social Security numbers to Social Security numbers in our database, allowing for full use of our searches in the prescreen process
- Matches all names against several suppression files to eliminate consumers who do not want to be screened, are associated with unreliable addresses or are reported as deceased

Total customization and flexibility

Prescreen offers wide flexibility in establishing credit criteria based on your unique requirements. You segment your prospect list using up to 12 different levels of prescreen criteria, such as:

- Minimum depth and length of credit history
- Absence of derogatory information
- Absence of public record information

This flexibility lets you easily designate credit limits by criteria level and make unique offers for different consumer categories.

Technical service representatives are available to help you develop appropriate criteria levels. To help you understand why certain prospects failed your criteria, Experian provides statistics that categorize rejected records by the reasons for rejection.

Because these categories are customized to your specifications, you can better analyze a name list and ultimately improve criteria to meet your marketing needs.

Prescreen also offers the convenient option of predeveloped criteria. All you need to do is select the most appropriate levels.

The most accurate name source available

If you do not have your own name list to prescreen, use Experian's ExtractPlus list, the most accurate source of names available. The ExtractPlusSM list contains information on credit-active consumers throughout the United States, representing more than 95 percent of total U.S. households.

To find out more about Prescreen, contact your local Experian sales representative or call

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