

Phil Jacobs
Florida



RE: Request for public comment: FACTA Notices, Matter No. R411013

Hello,

I am a victim of identity theft. Experian has repeatedly refused to follow the law. It took them months before they would put a fraud alert on my report. They have refused to remove fraudulent accounts from my credit report, even with letters from the creditors indicating the accounts are not mine. Experian says they "verified" the accounts. I don't know how they could verify the fraudulent accounts when neither TransUnion or Equifax verified them and the furnishers say the accounts are not mine. They listed over 20 addresses for me, in states that I have never even visited. When I asked them to remove the addresses, they refused. Same with the 8 different social security numbers they listed for me. Experian knows that each individual is issued one social security number. By refusing to remove incorrect personal data, Experian facilitates fraud. I even opted out of all 3 bureaus for credit solicitations over a year ago. I recently checked my Experian report and they are still allowing companies to access my report to offer me products. My situation is a classic example of why CRA's need more oversight.

Please read the attached six pages. They were printed from the website of Experian, one of the largest reporters of consumer information in the world. They never meant for the general public to see this. The exact url is:

http://www.experian.com/products/pdf/social_search.pdf

This service is Experian's way of circumventing existing laws that protect consumers.

Pay close attention to page 3, where Experian touts their "Nonpermissible version" of Social Search. This is a clear violation of current federal laws. If a company has no permissible purpose then they should not access a consumer's credit report or information.

On page 2, Experian points out that if a partial social search is used "no inquiry is displayed on the consumer's disclosure". Once again they are circumventing current laws. ALL inquiries made on a consumer's file are to be displayed, so the consumer can know who is accessing their information.

It is clear from the wording in the missive, that Experian knows they are breaking the law. They simply do not care. The penalties need to be made more severe and hold credit reporting agencies more accountable for their actions.

Social Search

Social Search and the Gramm-Leach-Bliley Act

Social Search from Experian® helps you reach hard-to-find individuals who may have changed their names or moved without a forwarding address. Using only the input of a Social Security number, it matches and retrieves consumer information from Experian's national, continuously updated database of nearly 200 million consumers.

The search is on

By accessing Experian's nearly 200 million individual consumer files, Social Search is an invaluable tool for:

- Account verification
- Collections
- Fraud detection
- New account processing
- Skip tracing

Simple and comprehensive

Social Search is easy to use. As an authorized subscriber, you can input one or more (up to 20) Social Security numbers on an inquiry into Experian's consumer credit database.

Then Experian's comprehensive system searches for and retrieves identifying information on up to 20 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 and/or incomplete.



Social Search provides you with:

- Up-to-date consumer identifying information instantly
- Key optional demographic information
- A list of related individuals (e.g. relatives, non-occupied individuals)
- Warning of potential fraudulent activity associated with Social Security number
- Alerts, including misspelled names, associated with your name, wife/husband and identity
- Alerts indicating multiple different consumers associated with the same Social Security number

How can Social Search help you?

- Verify your account information
- Locate the best address information for your business
- Improve collection efficiency on lists with current address information on file
- Review credit services on consumer reported addresses

Social Search reports

Two types of reports are available:

Full Social Search — This report is for subscribers who have a permissible purpose according to the FCRA. It provides all available consumer identifying information and displays the inquiry on the consumer's disclosure.

Partial Social Search — This report is primarily for noncredit grantors who require only essential consumer identifying information. No inquiry is displayed on the consumer's disclosure.

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

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

Report elements

Consumer identifying information and features displayed on output reports:

- 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
- 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 who last reported the best address*
- Add-on product options include Fraud ShieldSM, Demographics and Direct Check*

See the page titled "How to access Social Search" for further information and add-on product options.

*Not included on partial 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 tape-to-tape processing are available.

Add-on product options

Three optional Experian products are also 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 CHECK or L-SSN keyword at the end of the inquiry, or ask your sales representative to activate Fraud Shield for all Social Search inquiries.

Demographics — Experian now provides telephone numbers, driver's license number* and home ownership status* 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 full Social Search report, Experian's Direct Check will decode all last reporting subscriber numbers displayed with each address. The Direct Check report will print on a separate page directly following the Social Search report and will be sorted in ascending order by subscriber number. For CPU-ARF inquiries, Direct Check is available in versions six (6) and seven (7). 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.

Effective July 1, 2001, the Gramm-Leach-Bliley (GLB) Act restricts the use of personal private information collected in the course of delivering financial services products. This law affects the delivery of the Individual Reference Services Group (IRSG) nonpermissible version of Social Search and the Fraud Shield add-on product.

Experian recommends three alternatives to ensure that your use of Social Search complies with the GLB Act. Your legal counsel can help you determine which option is right for you.

- If your usage qualifies as a permissible purpose, request use of the Fair Credit Reporting Act (FCRA) version of Social Search.
- If your usage does not qualify as permissible purpose but complies with Experian's reference product policies, you can request use of Experian's Checkpoint® Electronic Delivery Assistant-MetroNet® (CEM) products. Checkpoint is a verification tool with integrated Electronic Delivery Assistance (EDA) that can assist in preventing fraud. MetroNet, also with EDA access, is a business and individual locator product. Ask your Experian representative for details.
- You may request continued use of the nonpermissible version, as the GLB provides some exceptions. Your legal counsel can tell you if you qualify.

*Not included on partial report

Sample of Credit Profile Report using full Social Search

Credit Profile



TCA1 Inquiry Information
 RTS 3122250X1J 9-999999990,CHECK,K-PH

PAGE 1 DATE 5-15-01 TIME 10:37:16 PHP26 V306 TCA1

JONATHAN QUINCY CONSUMER
 10655 N BIRCH ST
 BURBANK CA 91502-1234
 RPTD: 11-93 TO 3-96 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: 4-91 I

1314 SOPHIA LN APT 3
 SANTA ANA CA 92708-5678
 RPTD: 7-93 U 1X
 LAST SUB: 1119999

E: BELL AUTOMOTIVE
 111 MAIN STREET
 BURBANK CA 91503
 RPTD: 10-89 TO 2-90 I

2600 BOWSER ST #312
 LOS ANGELES CA 90017-9876
 RPTD: 2-91 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

MICHAEL ALCHIN
 235 EAGLE POINT BLVD #15
 BUFFALO NY 14202-1191
 RPTD: 9-95 1X

SS: 234-56-7891*6X
 999-99-9990 1X
 YOB: 1964
 SP: JANE

 FRAUD SHIELD SUMMARY

INPUT SSN RECORDED AS DECEASED
 DOB: 1-10-1951 DOD: 3-30-1996
 INPUT SSN ISSUED 1965-1966
 FROM 3-01-96 INQ COUNT FOR SSN=8

FILE: COMMERCIAL BUSINESS ADDRESS:
 J&J INVESTMENTS
 2600 BOWSER ST #312
 LOS ANGELES CA 90017
 213.111.2222

END -- EXPERIAN SOCIAL SEARCH

Credit Profile



Inquiry Information

PAGE 2 DATE 5-15-01 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
3917776	CREDIT SOFTWARE	518.555.1221	9115 SARATOGA AVE	NEWARK	NJ	12027

END -- EXPERIAN DIRECT CHECK

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Sample of Credit Profile Report using partial Social Search

Credit Profile



TCA1 Inquiry Information
 RTS 3122250X1J 9-999999990,CHECK

PAGE 1 DATE 5-15-01 TIME 10:37:16 PHP26 V306 TCA1

JONATHAN QUINCY CONSUMER
 10655 N BIRCH ST
 BURBANK CA 91502-1234
 RPTD: 11-93 TO 3-96 3X

SS: 999-99-9990 5X
 234-56-7891* 1X
 123-45-6789* 1X
 DOB: 1/10/1951
 SP: SUSAN

1314 SOPHIA LN APT 3
 SANTA ANA CA 92708-5678
 RPTD: 7-93

2600 BOWSER ST #312
 LOS ANGELES CA 90017-9876
 RPTD: 2-91

* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

----- DEMOGRAPHICS -----

PH: 818.555.1111 R

PH: 706.432.9876 B

PH: 213.876.1234 B

MICHAEL ALCHIN
 235 EAGLE POINT BLVD #15
 BUFFALO NY 14202-1191
 RPTD: 9-95

SS: 234-56-7891*
 999-99-9990
 YOB: 1964
 SP: JANE

----- FRAUD SHIELD SUMMARY -----

INPUT SSN RECORDED AS DECEASED
 DOB: 1-10-1951 DOD: 3-30-1996
 INPUT SSN ISSUED 1965-1966

FILE: COMMERCIAL BUSINESS ADDRESS:
 J&J INVESTMENTS
 2600 BOWSER ST #312
 LOS ANGELES CA 90017
 213.111.2222

END -- EXPERIAN SOCIAL SEARCH

Confidential

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**To find out more about Social Search,
contact your local Experian sales
representative or call
800 333 4930.**

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