

Clear Bureau™

A traditional credit report that leverages Experian's Consumer Credit Profile Report for assessing credit decisions.



Clear Bureau is a traditional credit report that provides a composite history of a consumer's identification information, public records, fraud shield indicators and credit data designed to help lenders make informed credit decisions. Clear Bureau leverages Experian's Credit Profile Report that is generated by Experian's File OneSM system*.

Clear Bureau delivers detailed information from the consumer's traditional credit profile that is not available in other Clarity products.

Get direct access to Experian's traditional data through Clarity in a single integration. When combined with other Clarity products, Clear Bureau provides a comprehensive view of a consumer's credit history.

*File One is Experian's relational database that contains current and historical identification and credit data for over 220 million credit active consumers.

Features

- Consumer identifying information
 - Including consumer name, address, Social Security Number, date of birth, phone number
- Employment information
- Fraud shield indicators
- Profile summary
- Public records
- Trades
- Inquiries
- VantageScore® or FICO® Score

Benefits

- Access to Experian's File One data directly through Clarity with a single integration
- More detailed information from the consumer's credit profile
- Provides a more holistic and comprehensive view of a consumer's credit assessment when combined with Clarity products
- Soft hit at Experian (does not impact the consumer's traditional credit scores)
- FCRA adverse actionable

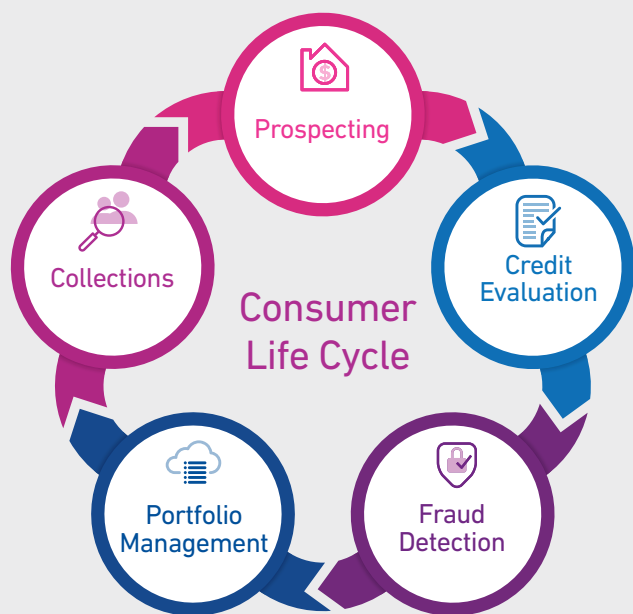
Contact us for more information: 727-953-9725 | ClaritySales@experian.com

Consumer Credit Life Cycle

Solutions for the Entire Consumer Life Cycle



From prospecting to collections, and every stage in between, Clarity's solutions help lenders successfully navigate each stage of the consumer credit life cycle.



You don't have to choose between managing risk or growing your business – do it all with the industry's most relevant and predictive data.

With the combined power of Clarity and Experian at your fingertips, the sky is the limit.



Prospecting

- Clarity Prescreen Direct Mail Solutions
- Clear Prequalification™



Credit Evaluation

- Clear Credit Risk™
- Clear Advanced Attributes™
- Clear Recent History™
- Clear Bank Behavior™
- Clear Income Attributes™
- Clear Bureau™
- Clear Bureau Lite™
- Clear Bank Attributes™



Fraud Detection

- Clear Fraud Insight™
- Clear Fraud Attributes™
- Clear Digital Identity™
- Clear PC Fraud™



Portfolio Management

- Clear Portfolio Alerts™
- Clear Account Review™
- Clear Express Portfolio Review™



Collections

- Clear Profile™