



PERSONA PLUS

Fast, Economical Online Support for Informed Hiring Decisions

PERSONA PLUS™ provides affordable information that is crucial to the hiring decision. Drawing from a consumer credit database of more than 200 million records, PERSONA PLUS returns a job applicant's identification information and financial history in a concise, easy-to-read online report. For maximum efficiency, PERSONA PLUS organizes credit account information by type and provides more details regarding an applicant's historical payment performance.

PERSONA PLUS provides you with valuable insight into an applicant's financial relationships and performance. In addition to providing decision support for general staffing purposes, PERSONA PLUS assists you in evaluating candidates for positions that require financial or information-sensitive responsibility. Used as a stand-alone screening tool or as a cost-effective supplement to more extensive background investigations, PERSONA PLUS quickly verifies applicant-supplied information.

Critical Information For Your Hiring Decisions

PERSONA PLUS assists in identifying application fraud and reduces the risk of basing hiring decisions on incomplete or inaccurate information. PERSONA PLUS also provides:

Valuable Identity Confirmation — delivers comprehensive online reports that confirm an applicant's name (including additional names or aliases), Social Security number, addresses and reported employment history.

Financial Performance Insight — reveals the scope of an applicant's financial relationships and performance, including debt obligations and payment history.

Easy-to-Read Format — groups credit account information by type and provides totals for quick, precise review. Also, payment history is provided in an easy-to-read 24-month display.

Gain Extra Decision Support with Value-Added Services

Maximize the validation capabilities of PERSONA PLUS with optional services such as:

- **Additional Fraud Protection** — offers extra protection against application fraud with SAFESCAN®, a nationwide system that alerts you to fraudulent and potentially fraudulent information elements.
- **Social Security Number Verification** — a Social Security number verification based on information from major Equifax customers who have provided the exact Social Security number for the same identity (Note: the Social Security Administration *does not* verify Social Security numbers.)
- **Consumer Telephone Numbers** — a listing of the applicant's current and former telephone numbers along with area codes.

continued

- **Directory Information** — On-Line DirectorySM provides the names, telephone numbers and addresses of companies having credit activity with an applicant.
- **Fast, Easy Access** — offers instant online access via System-to-System, PC/Direct Access Terminal (DAT) or Equifax ePORT™ (Internet delivery).

PERSONA PLUS delivers fast, cost-effective confirmation of employment application information — including demographic and financial information for additional hiring decision support.

- 1 The credit reporting agency address and telephone number are provided for consumer contact (to be used on adverse action or declination letters).
- 2 Full name plus former names and known aliases (when available) are provided.
- 3 Up to three addresses (with dates reported) and telephone numbers (optional service) are provided.
- 4 Applicant's Social Security number is verified for assured accuracy (optional service).
SSN has been verified through major Equifax reporting customers, not the Social Security Administration.
- 5 Up to three last-reported employers are listed along with verification of employment dates (when available) — confirming application accuracy and indicating employment stability or mobility.
- 6 File content including public records, collections, account statuses and other information is summarized for evaluation at a glance.
- 7 An inquiry alert appears if three or more inquiries occurred within the past 90 days.
- 8 A public records/other information section is provided containing courthouse records with dates, amounts and outstanding balances.
- 9 Collection items are provided with dates, amounts and payment status in a separate section.
- 10 A complete listing of credit account activity discloses the scope of an applicant's debt obligations, current account statuses and historical payment performance. Accounts are grouped by type and totaled for quick, precise review. An easy-to-read 24-month payment history allows for efficient evaluation.
- 11 A two-year record of inquiries identifying creditors who have reviewed the applicant's credit file is provided along with review dates.
- 12 Notification of employer responsibilities regarding consumer rights related to the use of credit information for employment purposes.
- 13 Notification that the file has gone through SAFESCAN — an optional service offering extra protection against fraudulent or potentially fraudulent information elements.

The Equifax Total Solution

PERSONA PLUS is part of a growing family of innovative products and services that comprise the Equifax *Total Solution* — your strategic master plan for business growth and risk management. Call 1-800-879-1025 to contact an Equifax representative today. For more information about Equifax, visit us online at www.equifax.com.

PERSONA PLUS-FILE FOR EMPLOYMENT PURPOSES

1 *001 EQUIFAX INFORMATION SERVICES
P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111

2 *CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238
9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00
3 TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00
410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99
46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96

****ALSO KNOWN AS-CONSUMER, JACK****
****FORMER NAME-CONSUMER, QUINCY****

4 SSS-900-00-0000 SSN VERIFIED: Y
01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00
5 02 EF-ENGINEER, ACME MFG, SAN JOSE, CA
03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

6 *SUM-07/82-09/01, PR/OI-YES, FB-NO, ACCTS:7, HC\$450-160K, 4-ONES, 1-TWO, 1-FIVE,
1-OTHER, HIST DEL - 1-THREE, 1-FOUR

7 INQUIRY ALERT-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01

8 ***** PUBLIC RECORDS OR OTHER INFORMATION *****
04 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,
INDIVID, PERSONAL, DISMSD CH-7
05 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

9 ***** COLLECTION ITEMS *****
LIST RPTD AMT/BAL DLA/EOA AGENCY/CLIENT STATUS/SERIAL
03/98 05/98 \$532 11/97 401YC363 ACB COLLECTIONS PAYMENT
\$300 I DR JONES 202012

FIRM/IDENT CODE	CS	RPTD	LIMIT	HICR	BAL \$	DLA MR (30-60-90+)MAX/DEL
EOA/ACCOUNT NUMBER		OPND	P/DUE	TERM		24 MONTH HISTORY
SUNTRUST J/	111BB6875 R1	09/01 07/01	---	2500 20	650	09/01 02
SEARS J/	111DC29 R5	08/01 10/99	---	1478 30	903	03/01 22 (03-01-01) 432*****/****2**2***
ACCOUNT CLOSED BY CREDIT GRANTOR						
WACH I/	111BB771 R1	08/01 07/82	---	5000 135	4500	07/01 99
REVOLVING TOTALS				---	8978	6053
				155	185	
AM EX J/	1110N250 01	09/01 01/95	---	450 123	123	09/01 08
OPEN TOTALS				---	450	123
				---	123	
WAMU J/	11FM1117 I2	08/01 05/96	---	160K 1350	156K	07/01 63 (02-01-00)10/98-13 *****2**/****2*****
HOME LOAN						
FORD MOTOR I/	111FA2982 I1	03/98 02/93	---	12500 275	0	03/98 60
AUTO LOAN						
INSTALLMENT TOTALS				---	160000	156000
				1350	1350	
GRAND TOTALS				---	169428	162176
				1505	1658	
WACH SC	111BB771	04/97 07/82	---	---	---	
LOST OR STOLEN CARD						

11 *INQS-BURDINES 111DC304 09/06/01 FRIEDMAN'S 111JA105 08/31/01
SUNTRUST 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00
SEARS 111DC304 10/11/99 EMPL 111UE502 10/08/99

12 EMPLOYER:

BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT,
THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THE CONSUMER REPORT,
ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA. EQUIFAX HAS
PROVIDED YOUR COMPANY WITH COPIES OF THE CONSUMER'S RIGHTS STATEMENTS FOR THIS PURPOSE.

&
END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01

13 SAFESCANNED

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