



# Small Business Credit Share<sup>SM</sup>

When it comes to small-business financial data, we're in this together.

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When navigating the world of small-business credit, it helps to have an experienced partner. Experian's Small Business Credit Share<sup>SM</sup> is a consortium that pools information on small businesses to give you a more robust view. As a financial services professional, Small Business Credit Share helps you manage risk while remaining competitive and profitable.

## Three common business challenges

- **Predicting Risk** – Controlling slow pay and write-offs while quickly approving accounts in a highly competitive environment.
- **Secure and compliant** – Adhering to ever growing regulations and insuring the data you are using is compliant and secure.
- **Efficiency through segmentation** – Managing a large portfolio and minimizing losses but doing so with limited resources. Where do you focus?

## Access to expanded data

Small Business Credit Share enables clients across multiple industries to share expanded data from their commercial portfolios for their mutual benefit. Data includes lines of credit, credit cards, loans and leases. In exchange, members receive exclusive access to unique account data as well as data elements from nonfinancial trade contributors. Only Small Business Credit Share members have access to this information.

## A diversity of data sources

Our data assets come from a wide array of providers, with an emphasis on small and midsize businesses. This diversity of offerings provides a more global risk assessment that includes enhanced trade, collections, public record and guarantor data. With Experian's Business Information Services, you get authentication, monitoring and scoring on businesses and guarantors — all from a single, trusted source.

## The best of both worlds

Small Business Credit Shares draws from BizSource<sup>SM</sup>, Experian's enhanced technological infrastructure designed by the same team that brought you File One<sup>SM</sup>, Experian's world-class consumer credit database. Our state-of-the-art search algorithms deliver precise results, and the database design allows for more rapid integration of product enhancements and expanded capabilities. All this power is backed by the knowledge and experience of Experian, which has helped small businesses and guarantors manage credit for more than 40 years.

Our extensive modeling experience and capabilities allow us to deliver highly predictive generic and custom risk models quickly and easily. Small Business Credit Share offers one database, one solution and one inquiry for maximum efficiency.

Product sheet

## Small Business Credit Share<sup>SM</sup>

### A blended approach

Today, many small-business owners leverage their personal assets to start and grow their businesses. This is why Experian® blends both business and consumer data to produce the most accurate predictors of small-business success. Experian also offers a large number of financial, leasing and trade payment records through an extended network of trade reporters, extensive third-party collections data, a repository of public record data and consumer credit information. Together, these produce predictive data no other company can match.

### Start contributing and start growing

Work with an industry leader. Start contributing your data to Small Business Credit Share today. You'll gain a significant competitive advantage that can help you grow into a stronger, better future.

To find out more about the Small Business Credit Share consortium, contact your local Experian sales representative, call 1 800 520 1221 or visit [www.experian.com/b2b](http://www.experian.com/b2b).