

Business Information Services

Product overview



Capabilities

Quality data with an approach you can count on — every step of the way

Gain the distinctive edge you need to make better decisions throughout the Customer Life Cycle, as you acquire, manage and collect from your customers while preventing fraud at every stage.

With robust, third-party-verified data on millions of U.S. businesses and business owners, Experian® leverages state-of-the-art technology and more than 30 years' experience in data management to offer unprecedented insight into your customers, especially small and midsize businesses. Get what you need — when you need it — so you can focus on realizing the greatest return.

Acquire

Take a closer look at any new applicant with Experian's extensive, third-party-verified business data. By providing tradeline, collection, public record and demographic information on millions of U.S. businesses, Experian offers a complete view of an applicant's commercial and personal credit history to help you make risk decisions with confidence.

Manage

Prioritize risk and improve your bottom line with Experian's customer management offerings. Our products and services can score and monitor your overall customer base and alert you to new derogatory or new positive

information. Score your entire portfolio, rank accounts by risk, prioritize collections, and identify businesses that warrant additional attention.

Collect

Ensure you're paid first with tech-savvy products designed to prioritize your collection opportunities and maximize your time. Identify which customers have the highest probability of paying you back, and focus your resources on those accounts. Whether you are in the early, middle or charge-off stage of the collections process, Experian's accurate data and up-to-date technology will help expedite collections activity while discouraging future delinquencies.

Prevent fraud

Safeguard your business with innovative tools that stop loss. From application, transaction and Internet fraud to simple authentication, Experian brings together industry best practices that balance customer convenience with privacy protection.

With Experian's holistic approach to consumer and commercial financial data and its analytics, you'll be working with a consultative business partner committed to mitigating risk and deepening your understanding of potential customers.

To learn more, call 1 800 520 1221 or visit www.experian.com/b2b.

Product name	Target market by Customer Life Cycle phase					Description
	Prospect	Acquire	Manage	Collect	Fraud	

Full database access

Commercial Risk Database SM	•	•	•	•	•	Access Experian's complete business database, including 700 data aggregates covering areas such as company information and demographics, Intelliscore SM information, public filings and judgments, and substantial trade information.
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Credit life cycle management

BusinessIQ SM	•	•	•	•	•	BusinessIQ is an easy-to-use Web application that provides access to the tools necessary for managing the entire credit life cycle.
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Report products

BusinessIQ Premier Profile SM		•	•			The most robust of all Experian business credit reports, this report provides a comprehensive view of a business's financial obligations as well as fraud screening, credit limit recommendation, more background information on the business and more data elements than any other report.
Business Owner Background Report SM — Linkage		•	•	•	•	Identifies an owner's relationship with current and former business interests. Provides consumer and commercial data. Also available for principals, partners or key senior employees.
Business Owner Background Report SM — Fraud		•			•	The same features provided through Business Owner Background Report — Linkage, plus extensive Fraud indicators and investigative content.
Business Owner Background Report SM — Comprehensive		•			•	The same features provided through Business Owner Background Report — Fraud, plus an owner's consumer credit report.
Small Business Credit Share SM		•	•			Developed exclusively for Small Business Credit Share consortium members, this report provides exclusive expanded content including performance information on financial and nonfinancial products such as credit limit, account utilization and payment performance. The report also provides in-depth information on business owners, guarantors, public records and collections associated with small businesses.

Benefits**Available in BusinessIQ**

<p>Get unlimited transactions for new account approval, portfolio management and model building with Experian's extensive and accurate coverage of small to medium-sized businesses.</p>	
<p>Delivers comprehensive business credit tools that let you manage your entire customer portfolio from the time an application for credit comes in through collection on delinquent accounts. The portal also brings you Experian's breadth of expertise, allowing you to work smarter, not harder — so you can optimize time with profitable customers.</p> <p>Most of the credit tools in this document are available in BusinessIQ. Please see the <i>Available in BusinessIQ</i> column for details.</p>	
<p>Find all of the credit background you need, including fraud and credit line recommendations, in one report. Reduces the amount of research needed. Reduces risk in acquisition of new clients.</p>	
<p>Understand a business principal's total liability across all businesses they are associated with and how each performed under their management. Verify the individual's signing authority and view indicators of potential fraud. Identify potential business assets and alternative locations for commercial collections and skip tracing.</p>	
<p>Provides all the benefits listed above, plus identifies fraud risk factors. Includes the BizIDSM consumer fraud risk score, high-risk addresses and phone numbers, as well as hidden current or previous business associations that may indicate fraud or conflict of interest. Includes indicators of suspicious consumer credit activity and screens the business principal against the Office of Foreign Assets Control (OFAC) list.</p>	
<p>Provides all the benefits listed above, plus the business owner's consumer credit information. The combination of a business owner's personal credit information and business information provides unique insights unavailable through other sources.</p>	
<p>Increased visibility into payment performance, credit utilization and business ownership for more accurate credit and fraud risk assessment of small businesses. Ability to assign more profitable terms and line assignments.</p>	

Product name

Target market by Customer Life Cycle phase

Description

Prospect Acquire Manage Collect Fraud

Report products (continued)

Small Business Credit Share SM Peer Benchmarking Reports	•	•	•			Developed exclusively for Small Business Credit Share consortium members to provide an analysis of key metrics of a member's portfolio performance compared to their peers. Features include an eight-rolling-quarter analysis of key metrics such as average risk score and portfolio risk distribution.
International		•	•			Real-time, comprehensive credit reports on businesses in Western Europe and Brazil, as well as reports that are researched and assembled on request for businesses in more than 200 additional countries.
Business Profile Report		•	•			This credit profile provides a current, objective picture of how a business handles its financial obligations, including detailed trade, public record, collection and background information.
Business Owner Profile		•	•			This credit profile on a business owner provides a comprehensive look into the owner's financial status.
Business Summary Report		•	•		•	Frequently used to help verify whether a business is active and/or legitimate, this credit summary allows users to make quick assessments on low-balance account transactions.
International Profiles		•			•	United Kingdom Profile gives the most comprehensive business and financial information on companies in the United Kingdom. International Developed Profile provides information on businesses in more than 200 countries.

Scoring products

Intelliscore Plus SM	•	•	•	•		As Experian's strongest commercial risk model to date, this all-industry product uses business information or blended business and consumer information to predict the likelihood of delinquency within 12 months.
DecisionIQ SM		•	•			The decisioning module within BusinessIQ SM that allows you to create credit policies driven by your risk tolerance, combined with our information and analytics to consistently automate your decisions.

Benefits**Available in BusinessIQ**

Provides insight into portfolio performance relative to peers. Enables penetration and risk analysis of specific industries and geographic areas for strategic development. Provides a powerful tool for communicating performance to auditors and senior management.	
Unify your worldwide credit practices and departments with credit reports from a single provider — Experian. Reduce research time; make informed credit decisions even on overseas businesses where risk assessment information can be limited.	✓
Reduce risk in acquisition of new accounts with a comprehensive view of credit history and creditworthiness. Gain peace of mind that the information used for decisions comes from reliable third-party sources.	✓
Evaluate business-owner risk from a commercial standpoint to get a comprehensive view of a small business. This report typically is used in conjunction with Business Profile Report.	✓
Process high-volume, low-dollar credit checks cost-effectively. The summary classifies accounts into risk categories by analyzing trade experiences and determining the presence or absence of collections data and derogatory public record filings.	✓
Obtain up-to-date information on businesses in more than 200 countries.	✓

Make quick, accurate, consistent and cost-effective management decisions. Immediately identify new accounts meeting decisioning criteria, and re-evaluate those previously declined. When evaluating small businesses, access blended data, the most predictive risk-assessment tool for small businesses and microbusinesses.	✓
Establish a scorecard for automated decisions. Set exception rules to designate treatment of an application, and select a credit line recommendation. Excellent for basic decisioning users.	✓

Product name

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Scoring products (continued)




DecisionIQ SM Plus		•	•			The same tools provided through DecisionIQ with the addition of a more sophisticated decisioning engine, which supports creating custom credit policy rules.
DecisionIQ SM Premier		•	•			The same tools provided through DecisionIQ and DecisionIQ Plus, with the additional ability to create credit applications and deploy them on your Website for easy access by your customers.
Small Business Credit Share SM financial acquisition score		•				Developed exclusively for Small Business Credit Share consortium members, this score is highly predictive of severe delinquency or chronic late payments on a variety of financial products (cards, loans, leases, lines). Scores may be used in their standard configuration or rapidly customized to optimize performance at a fraction of the cost of custom scores.

Portfolio management and scoring products

Account Monitoring Service SM			•	•		This account management tool allows users to monitor changes to their business-to-business customers' credit-risk profiles.
Portfolio Alert Advisor SM			•	•		Review alerts generated from the Account Monitoring Service with this Web-based application and manage alerts through the review process using workflow capabilities.
Portfolio Scoring			•	•		Implement Experian's Intelliscore SM models in batch mode to assess the risk level of your entire portfolio as well as each individual account.
Small Business Credit Share SM Portfolio Risk Scores		•	•		•	Developed exclusively for the Small Business Credit Share consortium, this report's portfolio risk scores enable you to quickly identify financial accounts most likely to become delinquent on financial, loan, credit card or retail card payments within the next 12 months.

Benefits**Available in BusinessIQ**

Designed for a more sophisticated user. Provides the necessary tools to automate credit decisioning process, gaining cost efficiencies, better control of decisioning process and process consistency.	
Includes all the benefits of DecisionIQ and DecisionIQ Plus with the additional advantage of fully integrated, custom credit applications. Collect and process credit information online through an automated system powered by our tools and data. The complete process is seamlessly handled through your Website.	
Enables Small Business Credit Share members to more accurately identify risk on financial products for small businesses. Armed with this information, members can make better decisions on terms and line assignments, improving profitability and competitiveness.	

Reduce delinquency and bad debt by proactively monitoring your customers. Save time and money with this efficient account management process. Improve results of collections efforts.	
Proactively manage risk, reduce delinquency and bad debt, improve collections results, and reduce time and money spent managing customers.	
Quickly segment your customers into risk groups for targeted action. Track portfolio risk and customer risk over time to identify trends and adjust credit policies. Prioritize and expedite collections efforts.	
Delivers Experian's most predictive business scores, exclusively for Small Business Credit Share members. Created using proprietary information, for three scoring models. The all-financial model provides broad financial risk across multiple financial products. Two targeted models optimize performance on product-specific portfolios: commercial credit card and commercial retail credit card.	

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Collections and collections-prevention tools

Business Collections Suite SM			•	•		A Web-based collections tool to help clients identify difficult-to-locate commercial debtor information and also target delinquent customers with a letter notification on Experian letterhead.
Delinquency Notification Service SM				•		With this service, delinquent debtors receive a notification letter on Experian letterhead detailing their delinquent account status. Each letter also offers the debtor 60 days of free access to his or her business credit report.
Collections Recovery Tool SM				•		Our commercial skip-tracing tool leverages Experian's BizSource SM data repository to supply multiple contact names, addresses and telephone numbers of business accounts. Each report also includes a 90-day cross-trade payment summary, which displays payment information across multiple tradelines.
Business Credit Notification Services			•			With this service, urgent and nondelinquent debtors receive a notification letter on Experian letterhead detailing delinquent account status. Each letter offers the debtor 60 days of free access to his or her business credit report.
Declined Credit Notification Services			•			This service provides letter notification to potential customers that were recently declined business credit with a free 60-day trial to access the debtor's business credit report.

Fraud prevention products

BizID SM		•			•	Commercial fraud prevention and authentication service. Consolidates business and business owner data assets and analytics into one location. Delivers fraud prevention and compliance information to help meet regulatory requirements. Mitigate risk and acquire the best customers without a large investment of resources.
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Benefits**Available in BusinessIQ**

Promote collections activity and streamline collections efforts.	
Motivate debtor payments and improve debt recovery.	✓
Identify difficult-to-locate debtors, and gain actionable insights into the payment behaviors of debtors.	✓
Educate business debtors on the importance of maintaining a positive business credit report.	
Educate business debtors on the importance of maintaining a positive business credit report.	
Access business and/or business owner information at a single point of verification. Limit false positives and improve overall report accuracy with predictive analytics. Assists with industry regulations, including the USA PATRIOT Act and Red Flags Rule. Acquire your best customers with flexible risk thresholds and automated decisioning policies.	✓

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Online transactional services

SmartBusinessReports™ and Experian® Business Credit and Monitoring Services	•	•	•	•	•	With instant online access to a variety of Experian business credit reports and business credit monitoring services, these Websites target small businesses in need of monitoring their own credit profile or evaluating the creditworthiness of other businesses.
ContractorCheck SM	•	•	•		•	This consumer-friendly online tool allows clients to find contractors and easily check the critical components of a contractor's business background.
Business Credit Facts	•	•	•		•	Our interactive business community Website contains partner-contributed content for small businesses to understand, build and update their business credit information.
Supplier Check Reports SM	•	•	•	•	•	Supply chain evaluation reports containing information such as risk ratings, payment histories, rising delinquencies, severe delinquency indicators on key account types, probability of business failure, records of legal judgments and industry financial statistics.

Mobile services

BizGo SM	•	•				A mobile Web application that allows users to verify a company's current information and check its overall credit standing from a Web-enabled cell phone, PDA or other handheld device.
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Breach services

Business Credit Advantage SM					•	A business data breach resolution service to address potential damages to business clients and customers who were put at risk by a loss of data. Service includes delivery of Business Credit Advantage monitoring alerts.
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Benefits**Available in BusinessIQ**

<p>Instantly access business credit reports and monitoring services with an easy and secure credit card transaction, or become an affiliate of these valuable services for your small-business customers.</p> <p>www.smartbusinessreports.com www.businesscreditadvantage.com</p>	
<p>Find reliable, licensed contractors, and assess if further research is required before hiring or referring contractor business.</p> <p>www.contractorcheck.com</p>	
<p>Learn about small-business credit and the important role it plays in the business market.</p> <p>www.businesscreditfacts.com</p>	
<p>Understand the financial health, strength and risk of suppliers and evaluate a supplier's risk of business failure.</p> <p>www.suppliercheckreports.com</p>	
<p>Check business credit on the go. BizGo helps business and sales professionals make critical lending decisions and identify potential customers, suppliers or partners while away from the office.</p> <p>www.experianbizgo.com</p>	
<p>Help protect the identity of small-business clients and customers with Experian's business credit monitoring tool to maintain customer loyalty.</p>	

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