



Business Credit AdvantageSM

Manage your small-business credit report and receive instant alerts.

Business Credit AdvantageSM is a self-monitoring service that allows unlimited access to a company's business credit report and score. An invaluable tool for proactively managing your business credit, Business Credit Advantage provides a fast, economical way to access your company's business credit report and guard against identity theft. Ongoing knowledge of exactly what's in your company's credit report ultimately can help your business optimize future growth, from building capital to gaining customers.

Your business credit score defines your company

Managing your company's business credit score is essential for success. Like personal credit, business credit can impact everything surrounding your business. Your commercial credit score reflects your company's image to potential lenders and business partners. Unlike personal credit, anyone can view your business credit report and score for any reason.

Protect your company's credit information

Experian[®] monitors business credit information daily, ensuring immediate action may be taken if something changes in your profile. Instant email alerts to changes in a business credit report also protect you from potential fraud or default.

Business Credit Advantage effectively helps to:

- Protect your company's business information from misuse or fraud.
- Provide better awareness and avoid surprises.
- Ensure immediate action is taken when changes occur in a commercial credit report.
- Manage the factors that drive a company's business credit score.

- Maximize opportunity for business growth and reputation.
- Enable healthy management behaviors separating personal credit risk from business credit risk.

Unlimited report access and instant change alerts

Business Credit Advantage draws information from Experian's BizSourceSM database, which contains more than 27 million credit-active businesses in the United States. Other features include:

- Unlimited access to the most comprehensive report Experian has on a particular business.
- Proactive email alerts to changes in a company's business credit report.
- History of score trends and alerts with user's account dashboard.
- 24-7 instant online access and daily monitoring.

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Change of address alerts for business identity theft warnings

Business Credit Advantage includes reported changes to your business's address. This type of event is a key indicator of potential fraud. With early notification of this change, you receive an additional layer of fraud protection.

Examples of other email alerts include:

- Business address changes.
- Credit score changes.
- Newly opened credit tradelines.
- Credit inquiries on the business profile.
- Uniform Commercial Code filings.
- Public record filings, including bankruptcy, liens and judgments.
- Collection filings.

Business Credit Advantage is available through www.experian.com/BusinessCreditAdvantage and SmartBusinessReports.com[®] as either a monthly or an annual plan.

To find out more about Business Credit AdvantageSM, contact your local Experian sales representative, call 1 800 520 1221 or visit either of the Websites above.