

B2B Life Cycle Acquisitions

Business analytics help you control your customer credit lines and avoid defaults.

All business customers are *not* created equal. Even companies that look solid at first glance can hide festering problems that eventually can impact *your* bottom line. Avoid late payment and collections tomorrow by learning more about your customers who are requesting credit lines today.

Experian's Business Information Services can help you evaluate the financial fitness of new or existing customers so you can manage the amount and terms of the credit you extend better. Our advanced data-mining and analytics applications rapidly sift through hundreds of millions of pieces of information to provide valuable insights into companies of all types and sizes, from mom-and-pop stores to multinational corporations. Experian's business acquisition products not only are vital to making solid business decisions, but are backed by professional customer service that's responsive, knowledgeable and available whenever you need it.

The top five questions you must ask before extending credit

Successful credit management requires you to evaluate carefully the financial health of every business that asks for credit terms. This is true even for so-called "preapproved" customers, since only an in-depth analysis can provide the information you need to make sound financial decisions. Consider asking the following questions:

1. **Is the business what it claims to be?** — Companies needing credit have been known to provide less-than-accurate information to win approval. Before opening an account, you need to confirm the applicant's bona fides, including its location, size, number of employees, annual volume, years of operation and similar financial indicators.
2. **What is its payment history?** — Although past performance does not guarantee future results, a company's payment history is often a strong indicator of how it is likely to behave in the near future.
3. **Are there hidden factors that could affect its ability to pay?** — Are there pending judgments, lawsuits, bankruptcies, regulatory citations or other "red flags" that could make it difficult for the applicant to meet its obligations in the future?
4. **How much credit should you extend?** — All credit contains an element of risk, but you can mitigate that risk by limiting the amount of credit you extend based on factors such as the customer's sales volume, debt-to-asset ratio and similar aspects.
5. **Under what terms should you extend credit to this customer?** — You can mitigate risk further by carefully calibrating the combination of interest rates, minimum payments and other contract terms based on each customer's individual financial metrics.

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Experian acquisition products help you build a solid credit portfolio

With Experian's acquisition products, you can answer all five of these questions confidently and build a solid credit portfolio that will stand the test of time. These products allow you effectively to:

- Confirm the legitimacy of your credit applicants.
- Determine each customer's credit history accurately.
- Uncover hidden weaknesses that could undermine an applicant's creditworthiness.
- Accept or reject credit applications based on the best available data.
- Optimize the size and terms of each credit account to minimize risk.

Experian's acquisition products include:

BusinessIQSM — BusinessIQ is Experian's comprehensive online commercial-credit-management application that brings the industry's best practices and top analytical intelligence right to your desktop. From providing risk information, payment histories and key public record data, BusinessIQ provides the solutions you need to establish quality customer accounts and processes across the credit life cycle.

DecisionIQSM — DecisionIQ allows you to create an automated credit scorecard based on the criteria most important to your particular business. Variables include customer aging information, payment histories, debt-to-asset ratios, etc. The result is a unique score you can use to rate each applicant against standards you establish.

Dynamic AccessSM — Whether integrating with your system of record or just looking for specific data segments, Dynamic Access delivers real-time, XML data segments when you need them.

Experian business acquisition products are helping companies and organizations across a wide spectrum of industries including:

- Financial-services companies.
- Business-services companies.
- Hospitality organizations.
- Travel services.
- Technology corporations.
- Auto dealerships.
- Insurance companies.
- And many more.

Your best source of business data

Experian Business Information Services is your best source of business-acquisition data. Here you'll find:

- Better coverage in the small-to-midsize enterprise market.
- Better coverage of newer, smaller companies.
- Results scrubbed of all self-reported data.
- Better hit rates.
- Award-winning customer service.
- Better pricing, better service, better data.
- Experian is your best value in business information data — bar none.

Contact Experian today

In today's challenging economy, you have to select the customers you choose to do business with carefully. To find out more about how we can help you minimize your risk and maximize your profits through data driven – customer acquisition, contact your local Experian sales representative, call 1 800 520 1221.