

# Intelliscore Plus<sup>SM</sup>

Make critical business decisions  
with confidence



Dramatically improve financial results and efficiency with Intelliscore Plus,<sup>SM</sup> Experian's strongest business score that provides breakthrough performance in identifying risky accounts. Now you can draw on the power of Experian's commercial and owner data to make critical credit decisions through a streamlined single-inquiry process.

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**Optimize decisions with enhanced predictive models**

Having access to the most predictive business scores is critical for companies to make quick, reliable credit decisions and manage portfolios.

Experian<sup>®</sup> has created one of the industry's most powerful tools for fast and accurate risk assessment. Intelliscore Plus is a predictive powerhouse that uses advanced statistical techniques and accesses more than 800 commercial and owner variables, including tradeline and collections information, recent credit inquiries, public filings, new account activity, key financial ratios, as well as other performance indicators, to give you an unparalleled view of your prospects and customers.

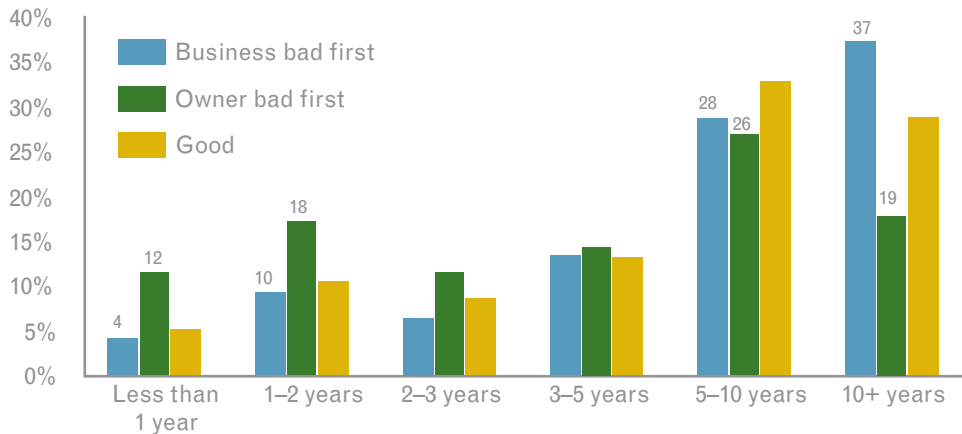
**Assess risk more accurately with blended data**

Recent studies have shown that when determining the risk potential of small businesses, evaluating both business and owner credit performance is more predictive than employing a commercial or a consumer risk model alone.

Drawing upon blended data, Intelliscore Plus helps address a credit industry dilemma: Which goes bad first, the credit history of the business or that of the business owner? In fact, the leading indicator of distress varies by business age and size, with business scores deteriorating first more often than owners' scores for businesses with more than 10 years' experience. The numbers reverse for businesses with less than five years' experience.

## Relationship of business credit to business owner's credit

Distribution of businesses by years in business



As more business owners leverage their personal assets to meet business obligations, reviewing personal credit histories along with commercial credit information is a prudent practice that is permitted under the Fair Credit Reporting Act.

While optimal results are generated with blended credit information, Intelliscore Plus also provides highly predictive scores on the business or the owner. You choose whether or not to request a commercial-only or blended score based on the information included in your inquiry. Whether or not the results are blended, you can count on Experian's industry-leading information to provide unparalleled insight, precision and flexibility for evaluating financial health.

**Leverage the power of Experian's BizSource<sup>SM</sup> commercial database**  
Intelliscore Plus draws on data from Experian's powerful BizSource<sup>SM</sup>

database, which integrates business intelligence, comprehensive commercial data and more than 30 years of database management expertise. Experian's business data quality is renowned. All data is third-party verified, validated, and updated within the previous six months. Combined with revolutionary search and match technology, BizSource works behind Intelliscore Plus to ensure the data feeding the scoring models is accurate and comprehensive.

### How to read the Intelliscore Plus report

#### 1. Company information

Key information, including business name, address, phone number, Experian Business Identification Number (BIN), date the company's file began in the Experian database, year of incorporation and Standard Industrial Classification (SIC) code. The report displays the primary name and address and also may display the name and address most closely matching your inquiry.

#### 2. Owner/Guarantor information

Name and address associated with the proprietor of the business. Report may list up to four owners/guarantors.

#### 3. Full report number

Use the full report number within the same business day to receive the Business Profile Report and/or Business Owner Profile at a discounted price. These profiles will provide insight into the detailed payment performance and public record information for this company.

#### 4. Intelliscore Plus

A statistically based credit-risk score that can combine business and proprietor credit data to predict the likelihood of serious delinquency in the next 12 months. Scores range from 0 to 100, where lower scores indicate higher risk.

#### 5. Factors lowering the score

Indicates the factors most influential in lowering the score from a top value of 100.

#### 6. All-industry risk comparison

Determines the percentage of businesses that have a higher likelihood of becoming severely delinquent compared with this business.

#### 7. Intelliscore Plus action

Provides a default risk assessment message; the field may be customized to display your company's credit policy message with customized score ranges.

**Intelliscore Plus — BLENDED BLUEBERRIES**

Subcode: 123456      Ordered: 10/05/2008 10:51:41 PDT  
 Transaction number: C777888899  
 Search inquiry: blended blueberries | new york | NY | michael testcase | 123 main | hometown | NY | 50875

**Experian**  
A world of insight

**Intelliscore Plus™**

**1 Identifying Information**

**1 BLENDED BLUEBERRIES**  
789 1ST ST TREET  
NEW YORK, NY 54392  
(800) 555-1212

**2 MICHAEL TESTCASE**  
123 MAIN  
HOMETOWN, NY 50875

**3 Business Identification Number:** 555712456  
**Full Report Number:** FR-1066205444  
**Years on File:** 11 (FILE ESTABLISHED 11/1997)  
**SIC Code:** GROCERIES & RELATED PROD, NEC - 5149  
**Tax ID:** 55-1234567

**Owner/Guarantor SSN:**

**Blended Model**

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.

**4 Intelliscore Plus: 34**

High risk Low risk  
0 Based on business and owner credit 100

**5 Factors Lowering the Score**

- PAST PRESENCE OF COMMERCIAL ACCOUNT DELINQUENCY
- NUMBER OF COMMERCIAL COLLECTION ACCOUNTS
- NUMBER OF DEROGATORY COMMERCIAL PUBLIC RECORDS
- AVERAGE AGE OF ALL PERSONAL ACCOUNTS

**6 All-Industry Risk Comparison**  
When compared to all businesses, 33% of businesses indicate a higher likelihood of severe delinquency than this business.

Based on your company's action or risk threshold, this business falls within the following category:

**7 MEDIUM-HIGH RISK**

**8 Business Credit Information**

Current Days Beyond Terms (DBT):	15
Monthly average DBT:	0
Highest DBT previous 6 months:	15
Highest DBT previous 5 quarters:	48
Total continuous trades:	10
Current continuous trade balance:	\$200
Trade balance of all trades (14):	\$200
Average balance previous 5 quarters:	\$20
Highest credit amount extended:	\$1,500
6 month balance range:	\$0-\$0

**9 Business Legal Filings and Collections**

Bankruptcy filings:	0
Tax lien filings: (FILED 10/06-05/08)	3
Judgment filings:	0
Total collections: (PLACED 05/05-05/08)	2
Sum of legal filings:	\$8,917
UCC filings:	0
Cautionary UCC filings present?	No

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**Owner/Guarantor Information — MICHAEL TESTCASE**

**10 Owner Account Information**

Open bank card trades reported previous 6 months:	
Bankcard balance-to-limit ratio previous 6 months:	51%
Open revolving trades:	6
Available revolving credit reported previous 6 months:	\$23,583
Percentage of auto lease trades 30+ days delinquent:	0%
Percentage of real-estate trades 30+ days delinquent:	0%
Credit inquiries previous 6 months:	0

**11 Owner Legal Filings and Payment Status**

Age of oldest trade:	4 YRS 11 MO
Satisfactory trades previous 24 months:	6
Trades presently delinquent previous 6 months:	0
Collections, legal filings or derogatory accounts:	0
Derogatory public records filed within 24 months:	0
Derogatory public records greater than \$250:	0

CREDIT LIMIT: \_\_\_\_\_  
 TERMS: \_\_\_\_\_  
 COMMENTS: \_\_\_\_\_  
 SIGNATURE: \_\_\_\_\_

*Experian prides itself on the depth and accuracy of the data maintained on its databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions. Give credit where credit is due. Call 1 800 520 1221 and select option #4 for more information.*

End of report 1 of 1 report

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Intelliscore Plus — BLENDED BLUEBERRIES 2/2

Sample report

- 8. Business credit information**  
Summary of the number of trade experiences, trade performance and amount of credit extended.
- 9. Business derogatory filings**  
Legal filings and collections that may impact the business's performance, including the date range of the filings.

- 10. Owner/Guarantor account information**  
Summary of the owner's/guarantor's consumer credit account performance, including bankcard, revolving, auto lease and real-estate accounts.

- 11. Owner/Guarantor derogatory filings and payment status**  
Legal filings and collections that may impact the owner's/guarantor's performance, as well as current satisfactory and delinquent payment statuses.

**Put Intelliscore Plus to work for you**  
 Experian's dedicated Business Information Services team has developed a powerful resource that generates highly predictive scores with greater speed and accuracy to make managing small-business credit more reliable and easier than ever before.

To find out more about Intelliscore Plus, contact your local Experian sales representative or call 1 800 520 1221.

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