



## Introducing BusinessIQ<sup>SM</sup>

Advance your business



# Introducing BusinessIQ<sup>SM</sup>

- BusinessIQ<sup>SM</sup> is the control center that brings the industry's best credit practices and top analytical intelligence right to your desktop.
- Module-based approach that integrates all the tools your credit department needs into one access portal:
  - ▶ Application review (reports and scores)
  - ▶ Preventing fraud
  - ▶ Managing your portfolio
  - ▶ Collecting on delinquent accounts

Business	Business ID	Score	DSR	Collections	Payment Trend	Total Balance	Highest Credit Amt. Extended	No. Alerts
WESTERN EXPRESS LLC	10000000	2.00	100	NA	NA	\$ 5,342	\$ 0.000	0
WTA HOMES, INC.	10000000	2.00	100	NA	NA	\$ 1,174	\$ 14,100	0
TRC HOLDING	10000000	4.00	100	NA	NA	\$ 20,000	\$ 20,000	0
OROWELL LABORATORIES	10000000	0.00	40	NA	NA	\$ 101,000	\$ 178,700	0
MI HOLDINGS	10000000	4.00	100	NA	NA	\$ 27,000	\$ 27,000	0
AND INC.	10000000	10.00	0	NA	NA	0.0	\$ 0.000	0
TECHNOLINFORMATION	10000000	20.00	0	NA	NA	\$ 60,000	\$ 200,000	0
AVI, AIRCRAFT LEASING	10000000	10.00	0	NA	NA	\$ 10,000	\$ 200,000	0

Date	Business	Trigger Type	Priority
10/10/2011	10000000	100% delinquency	High
10/10/2011	10000000	100% delinquency	High
10/10/2011	10000000	100% delinquency	High



# Modules within BusinessIQ

- Core Credit
- Decisioning
- Alerts
- Portfolio Analysis
- Collections

Its user | Change password in 0 days | Subcode 9 | Change subscriber | Sign off | My Settings

Home | Expanded Search | Portfolio | Alerts | Decisioning | Collections | Report Manager | System Administrator | Resources

Quick Search: Business Name, City, State or ZIP, Telephone, OR, Search, Expanded Search

Welcome to BusinessIQ!

TRY THE NEW BusinessIQ MODULE. FREE TRIAL. Try now

Experian has some updates for you

- Downtime Alert Tuesday Sep 20th
- New & Improved

**My Tasks**

Due Date	Task
05/11/2010	Full credit profile on Lu...
06/18/2010	Cancel DNB Contract

Manage Tasks | Create a Task

**Top 10 Riskiest Businesses**

Business	Business ID	Score	DBT Continuous	Payment Trend	Trade Balance	Highest Credit Amt. Extended	No. Alerts This Month
SCOTT AND ASSOC LLC	700000250	2.00	105	N/A	\$ 6,343	\$ 6,300	0
MTA HOMES INC	748802450	2.00	10	N/A	\$ 1,174	\$ 14,100	0
F47 DESIGN	702429580	4.00	105		\$ 20,599	\$ 20,500	0
CROWELL DIAGNOSTICS	700000522	5.00	43		\$ 151,388	\$ 178,700	0
MK SOLUTIONS	900001490	9.00	105	N/A	\$ 27,067	\$ 27,100	0
AXD INC	700000840	18.00	0	N/A	\$ 0	\$ 5,300	0
TESCH LITHOGRAPHICS	700001060	20.00	0	N/A	\$ 93,945	\$ 281,400	0
ALLY SHEET LITH INC	700001575	25.00	0		\$ 78,073	\$ 466,600	0

**Alerts Summary: Top Priority Thread**

Date	Business	Trigger Type	Priority
06/03/10	ECURTZ GUITAR MANUFAC	LEN (8)	40
07/05/10	TESCH LITHOGRAPHICS	L91 (8), L61 (11)	35
07/31/10	RAMEZAN PIZZERIA	L91 (2), L61 (5), CC	28

**DNS Campaign Summary**

Date	Campaign code	Number of letters	Outstanding debt	CTR per

**Portfolio Risk**

Legend: High (Red), Med-High (Orange), Medium (Yellow), Low-Med (Green), Low (Dark Green), Recent Bankruptcy (Grey), Insignificant (Red)



## Web-based system

- Easy to implement – no hardware or software configuration
- Quick to deploy across multiple sites
- Head designate administrator can:
  - ▶ Set and enforce credit policies with all users
  - ▶ Maintain central control to customize:
    - Scores
    - Filters
    - Policies





# Quick Search technology

- Accelerates your research
- Mimics the fastest industry-leading Internet search engines to find a company without typing in a full inquiry request
- Is located at the top of every page for easy access

**Quick Search**

Business Name\* crocker industries City\* State\* or ZIP Telephone BIN OR Search

**Suggestions** \*Required for Expanded Search

Name	Street	City	State	Zip Code	Phone	BIN
CROCKER INDUSTRIES	12345 TEST DISPLAY ST	PHOENIX	AZ	85032		928805939
CROCKER INDUSTRIES	55541 ANYPLACE ST	COSTA MESA	CA	92626		928805938
CROCKER INDUSTRIES	100 MAIN ST	PHOENIX	AZ	85032	602-555-1234	800914632

Not finding what you want? Select the "Search Button" or enter additional info in "Expanded Search"

Clear fields



## Alerts: Advanced capabilities

- Over 47 notification triggers
- Both positive and negative alerts so you can minimize risk or find opportunity
- Multitude of filtering options to ensure only actionable alerts are delivered
- Daily notification on bankruptcies, judgments, liens, collections
- Weekly notification on DBT and score changes
- Quick view on dashboard homepage

Trigger/Filter Set ? Set to Default Save Cancel

**Commercial Intelliscore Change** Priority 1

Withhold Change alerts on accounts with Intelliscore above

Deliver Score Change alerts on score declines of more than

Deliver Score Change alerts on score increases of more than

Withhold Score Change alert with a total credit balance below \$

**Intelliscore Plus Change** Priority 7

Withhold Change alerts on accounts with Intelliscore Plus Score above

Deliver Intelliscore Plus Score Change alerts on score declines of more than

Deliver Intelliscore Plus Score Change alerts on score increases of more than

Withhold Intelliscore Plus Score Change alert with a total credit balance below \$

**DBT Change** Priority 8

Withhold DBT Change alerts on accounts with DBT below

Deliver DBT Change alerts on DBT increases of more than

Deliver DBT Change alerts on DBT declines of more than

Withhold DBT alert with a total credit balance below \$



# Portfolio Scoring: Find risk and opportunity within your own portfolio

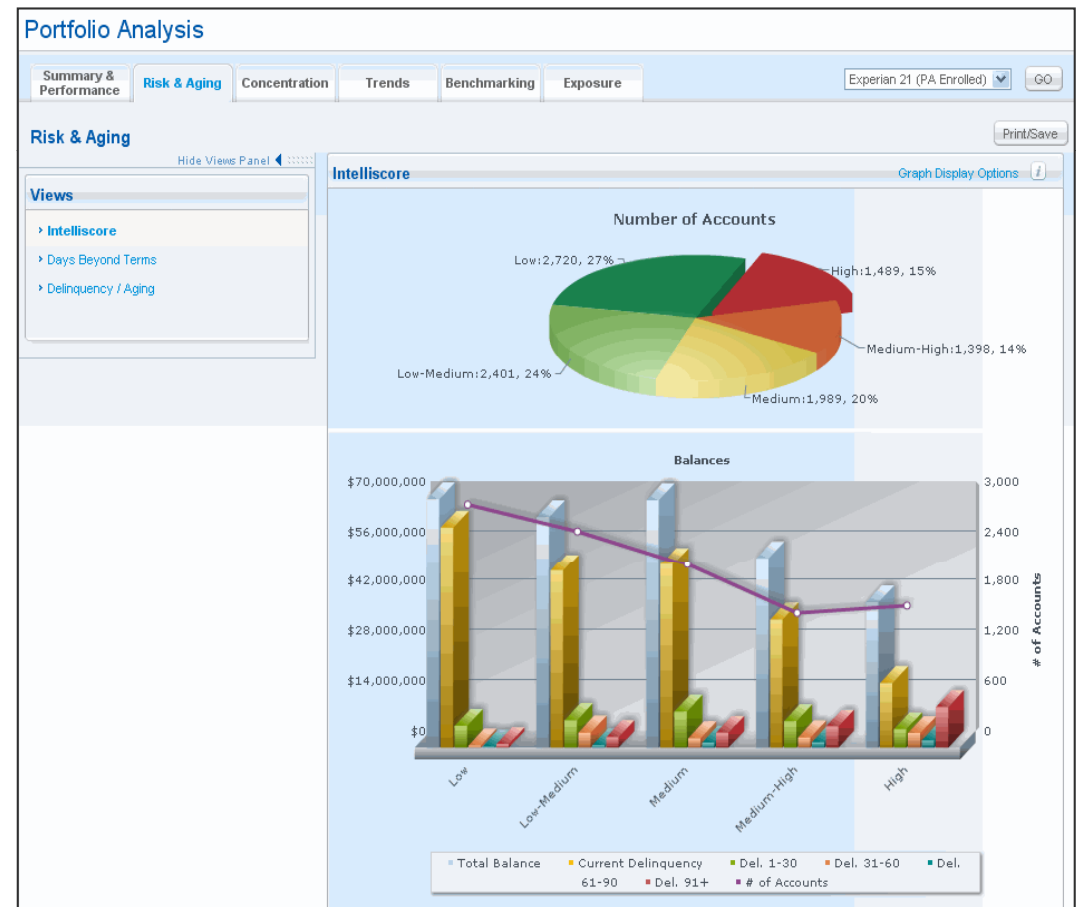
- Score contributed accounts or upload a list to score
- Identify risky accounts to take action on
- Identify healthy accounts to maximize your share of wallet
- Analyze the entire portfolio to make adjustments to your credit policies





# BusinessIQ - Sophisticated segmentation and analysis

- Better understand your portfolio to improve performance
- Multitude of ways to slice, dice and display including:
  - ▶ Summary & Performance
  - ▶ Risk & Aging
  - ▶ Concentration
  - ▶ Trends
  - ▶ Benchmarking
  - ▶ Exposure
- Printable reports







# BusinessIQ - Decisioning

- 1 5 Step process to automate decisioning
- 2 Results in a consistent automated decision with a credit limit; exception rules can be used for special handling. Custom rules and credit limits available.

### System Administration

Search & Reports | User Management | Alerts | Portfolio | **Credit Policies** | Collections | Usage Logs

< List of Credit Policies

#### Create New Credit Policy

Complete each of the steps. Then click on "Create new credit policy."

**Step 1\* Select a scorecard**

Scorecards

Viewing 1-25 of 250 items

Select	Scorecard	Scorecard Identifier	Description
<input type="radio"/>	[All Industries]	EXP100C	Lorem ipsum dolor sit amet consectetur adipiscing Cras nec leo est, quis a san dolor.
<input type="radio"/>	[All Industries]	EXP100M	Lorem ipsum dolor sit amet consectetur adipiscing Cras nec leo est, quis a san dolor.
<input type="radio"/>	[All Industries]	EXP100A	Lorem ipsum dolor sit amet consectetur adipiscing Cras nec leo est, quis a san dolor.
<input type="radio"/>	[Scorecard for Industry1]	EXP200C	Lorem ipsum dolor sit amet consectetur adipiscing Cras nec leo est, quis a san dolor.

[Edit scorecard](#)

**Step 2 - 4 Optional select the options to designate a business for manual review**

**Step 2** *Optional* select the options to designate a business for manual review

**Business Facts**

Years in business: Designate the business for Manual review if it has

**Derogatory Public Records**

Bankruptcy: Designate the business for Manual review if it has a

Liens: Designate the business for Manual review if it has m

Judgments: Designate the business for Manual review if it has m

Collections: Designate the business for Manual review if it has m

**Industry**

**Construction by Smith** Account number: 243567

Summary | **Credit Reports** | Alerts (5) | Decisions | Collections | Linkage | Accounts Receivable | History & Notes (2) [Create a Task](#) | [Add a Note](#)

Most recent reports

**Credit Decision: Approve\***  
Credit Limit: \$(Number) to \$(Number)  
[\\*Override reasons:](#) [Reasons] [Decision details](#) | [Override decision](#)

**Intelliscore Plus and Business Profile Report** [Print](#) | [Download](#) | [Alert me](#) | [More actions](#)

Pulled: Oct 14, 2009 [Pull New Report](#)

Transaction Number: C040590474

Search Inquiry: Smith Construction/ 1201 E. Woodhurst Dr/ Springfield, MO/66817 / Phone: 417 823 4678 [Maximize](#)

**Identifying information**


<b>CROCKER INDUSTRIES</b> 100 MAIN ST PHOENIX, AZ 85032 (602) 555-1234	<b>Business Identification Number:</b> 800014632 <b>Years on File:</b> 32+ (FILE ESTABLISHED PRIOR TO 01/1977) <b>SIC Code:</b> NATIONAL BANKS - 0021
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[See business statement on file details](#)

**Commercial 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.

**Intelliscore Plus: 7**

High risk  Low risk

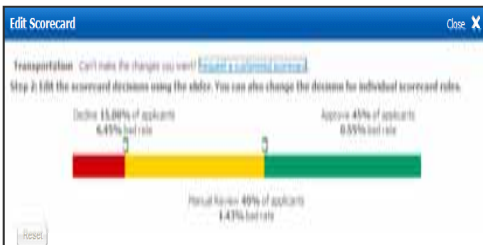
**Factors Lowering the Score**

- NUMBER OF DELINQUENT COMMERCIAL ACCOUNTS
- AVERAGE BALANCE OF RECENTLY DELINQUENT COMMERCIAL ACCOUNTS
- PERCENT OF ACTIVE COMMERCIAL ACCOUNTS
- AGE OF OLDEST REPORTED COMMERCIAL ACCOUNT

**All Industry Risk Comparison**

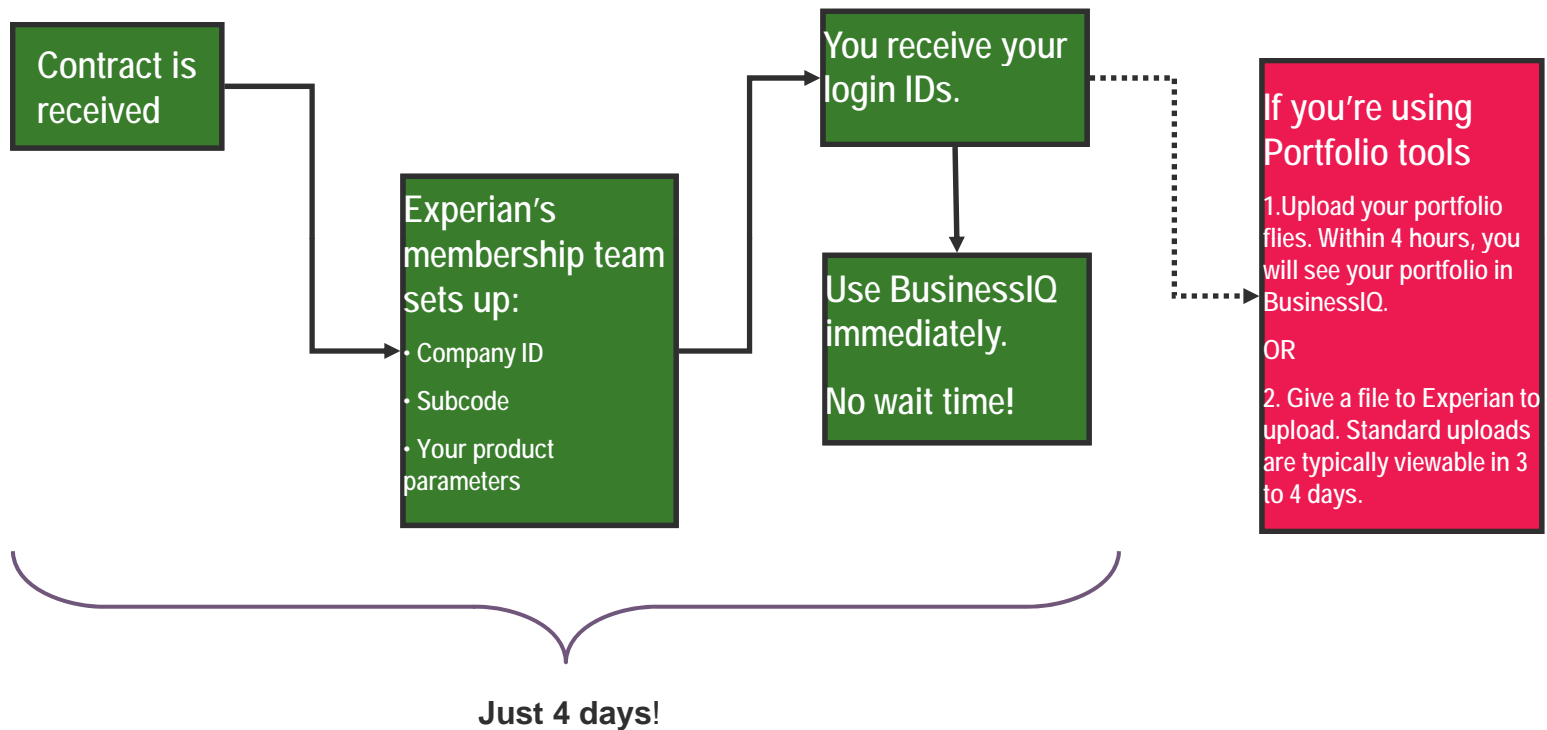
When compared to all businesses, 6% of businesses indicate a higher likelihood of severe delinquency than this business.

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





# Quick and easy to get started





## Experian business services guarantees

### What sets us apart from competitors

- Best coverage on small/mid-sized businesses\*
- Data integrity including Corporate Linkage – no self reported data
- Ability to blend owner data with business data
- Scores that regularly outperform competitors' in ability to predict risk
- Freshest data -- over 25M companies with active credit records – updated in the past 6 months. 24 / 7 updates on vital data like bankruptcies.
- Small Business Credit Share consortium with over 30M lines of data and the industry's best predicting scores
- Flexible and fair pricing options including subscription and pay-as-you-go
- Award-winning customer service

\*Verified by Forrester research in 2008.



# BusinessIQ – Report Manager

- 1 Report accessible for one year
- 2 User can filter on Category, Date or Group

The screenshot displays the BusinessIQ Report Manager interface. At the top, there is a navigation bar with tabs for Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager (selected), System Administration, and Resources. Below the navigation bar is a search area with fields for Business Name, City, State, ZIP, Telephone, and BIN, along with a Search button and an Expanded Search link.

The main content area is titled "Report Manager" and contains a "Filters" sidebar on the left and a "Report List" table on the right. The "Filters" sidebar includes sections for Category, Date, and Group, each with checkboxes and radio buttons. The "Report List" table shows a list of reports with columns for Date, Business Name, Category, User ID, Reference, and Group. A green circle with the number "1" is placed over the "Report List" title, and another green circle with the number "2" is placed over the "Filters" sidebar.

**Filters**

**Category**

- Reports Pulled(174)
- Credit Decision(18)
- Portfolio Scoring(0)
- Batch(0)

**Date**

- Last 30 days
- Last 60 days
- Last 90 days
- Last Year

**Group**

- Group for all california users
- Commercial Relations user group11

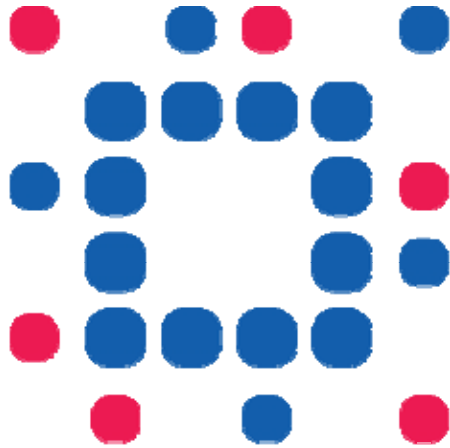
**Report List**

Viewing 1 - 25 of 192 items

Print Export

<< first < prev 1 2 3 4 5 next > last >> 25

Date	Business Name	Category	User ID	Reference	Group
05/22/2010	NICK BRAY	<a href="#">Business Summary</a>	2		Commercial Relations user
05/22/2010	NICK BRAY	<a href="#">Industry Trade Profile</a>	2		Commercial Relations user
05/22/2010	NICK BRAY	<a href="#">Business Profile</a>	2		Commercial Relations user
05/22/2010	KATHRYN MEDCALCS	<a href="#">Business Profile</a>	2		Commercial Relations user
05/22/2010	KATHRYN MEDCALCS	<a href="#">Industry Trade Profile</a>	2		Commercial Relations user
05/22/2010	KATHRYN MEDCALCS	<a href="#">Industry Trade Profile</a>	2		Commercial Relations user
05/22/2010	KANOCHÉ CORP	<a href="#">Business Profile</a>	2		Commercial Relations user
05/22/2010	DAVOL INC	<a href="#">Business Summary</a>	2		Commercial Relations user
05/22/2010	A B C TANK CO	<a href="#">Business Summary</a>	2		Commercial Relations user
05/22/2010	A B C TANK CO	<a href="#">Business Profile</a>	2		Commercial Relations user
05/22/2010	A B C TANK CO	<a href="#">Industry Trade Profile with scor</a>	2		Commercial Relations user
05/22/2010	LAND EYE CTR	<a href="#">Business Profile with Score</a>	2		Commercial Relations user
05/22/2010	KANOCHÉ CORP	<a href="#">Business Summary</a>	2		Commercial Relations user
05/22/2010	PROFESSIONAL VALUATION	<a href="#">Business Profile</a>	2		Commercial Relations user



Experian<sup>SM</sup>

A world of insight