

Commercial Risk DatabaseSM

Gain unlimited insight into Experian's full commercial database



Offering in-house access to the deepest data on small and midsize businesses, Experian® helps you retrieve the critical information you need, when you need it. Our Commercial Risk DatabaseSM harnesses the power of the BizSourceSM database and TrueSearchSM matching technology right inside your own firewall, providing the quality data you need for in-depth model development and unlimited use in decision making. It puts the power of more than 30 years of business expertise in your hands and lets you decide how to use it.

Highlights:

- Information on 40 million plus businesses
 - Over 700 data fields
 - Corporate Linkage
 - **New!** Commercial vehicle information
 - Expanded data from Small Business Credit Shareprogram
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Unlimited value

With Experian's Commercial Risk Database, information on millions of U.S. businesses is stored on your system, so you can gain a comprehensive view of every new and existing customer based on your company's unique risk needs.

The system can help you:

- **Assess new accounts:** Use a full range of information to evaluate new applications based on the data that makes sense for you
- **Monitor portfolios:** Put your complete book of business through continuous review, regardless of account size
- **Conduct re-evaluations:** Review existing accounts for possible cross-sell and up-sell opportunities as well as reductions or increases in credit lines

Comprehensive insight

Commercial Risk Database clients enjoy unlimited access to Experian's BizSource credit risk data, which is all third-party-verified to ensure the highest data quality. You select the depth of information required, and the data is automatically delivered monthly or quarterly for use on your system. BizSource derives its data from a variety of the most reliable sources available:

- Credit grantors — trade and financial services
- Collection agencies
- Certified public records such as bankruptcies, tax liens, judgments, UCCs, and corporate records
- Firmographic data sources
- **New!** Commercial vehicle information including number, type, and age of vehicles

Corporate Linkage

Corporate Linkage is available in all Experian products, including Commercial Risk Database,SM and is part of the backbone of Experian's database. It allows greater decision-making capabilities by giving you a clear and insightful picture of all relationships within a corporate family. When deciding whether to extend credit to a particular business, determining which relationships to grow or working

to meet your "Know Your Customer" requirements, you need a complete picture of a business.

Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers such as branch, headquarters, subsidiary and parent are used to clearly indicate the location type and relationship structure within the corporate family.

Simplifying the process of managing risk

Experian's Commercial Risk Database removes the barriers to risk management, so you can benefit from our unprecedented insight anytime you need it.

Process overview

1. Access Experian's full file of trade, public record, scoring and firmographic data
2. Select the depth or the amount of data from 660 data fields; also select the breadth of data/coverage — national, by state or other
3. Data is delivered monthly for use on your system, with unlimited transactions

