



## Commercial Profile Database

**B C I** BUSINESS CREDIT  
INFORMATION INC.

intelligent decisioning made simple



# Commercial Profile Database (CPDB)

Provides full file of US marketing data from one comprehensive source



Use for prospecting, segmentation or re-marketing activities

- ▶ Leverage the full breadth of Experian's marketable universe
- ▶ Provides powerful marketing and firmographic data elements
- ▶ Prospecting: Find new clients for market expansion
- ▶ Segmentation: Leverage in tandem with the Commercial Risk Database (CRDB) for segmentation, modeling and analysis

Leverages Experian's BIN number for consistent and simplified matching



## Powerful marketing data



- 19M records
- Over 70 “firmagraphic” data elements
- Extensive address and location information
- Business profile information beyond sales, employees, and SIC
- Optional credit data elements including Intelliscore Plus

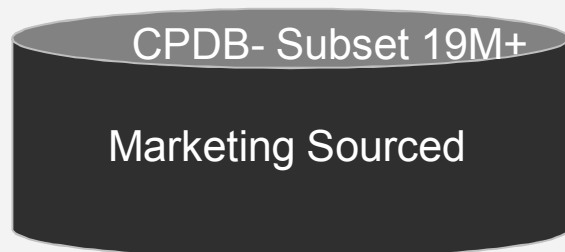


# Commercial Profile process with CRDB

## Step 1- Separately sourced files

### Commercial Profile (CPDB)

- Sourced specifically for marketing applications
- ONLY this file can be used for contact information and activities
- Supplemented with key credit data



### Commercial Risk (CRDB)

- Thousands of sources
- Some do not allow information use for marketing purposes
- Can be used for analytics: credit worthiness, capacity, market share, etc.
- MUST NOT use address/phone information for contact activities

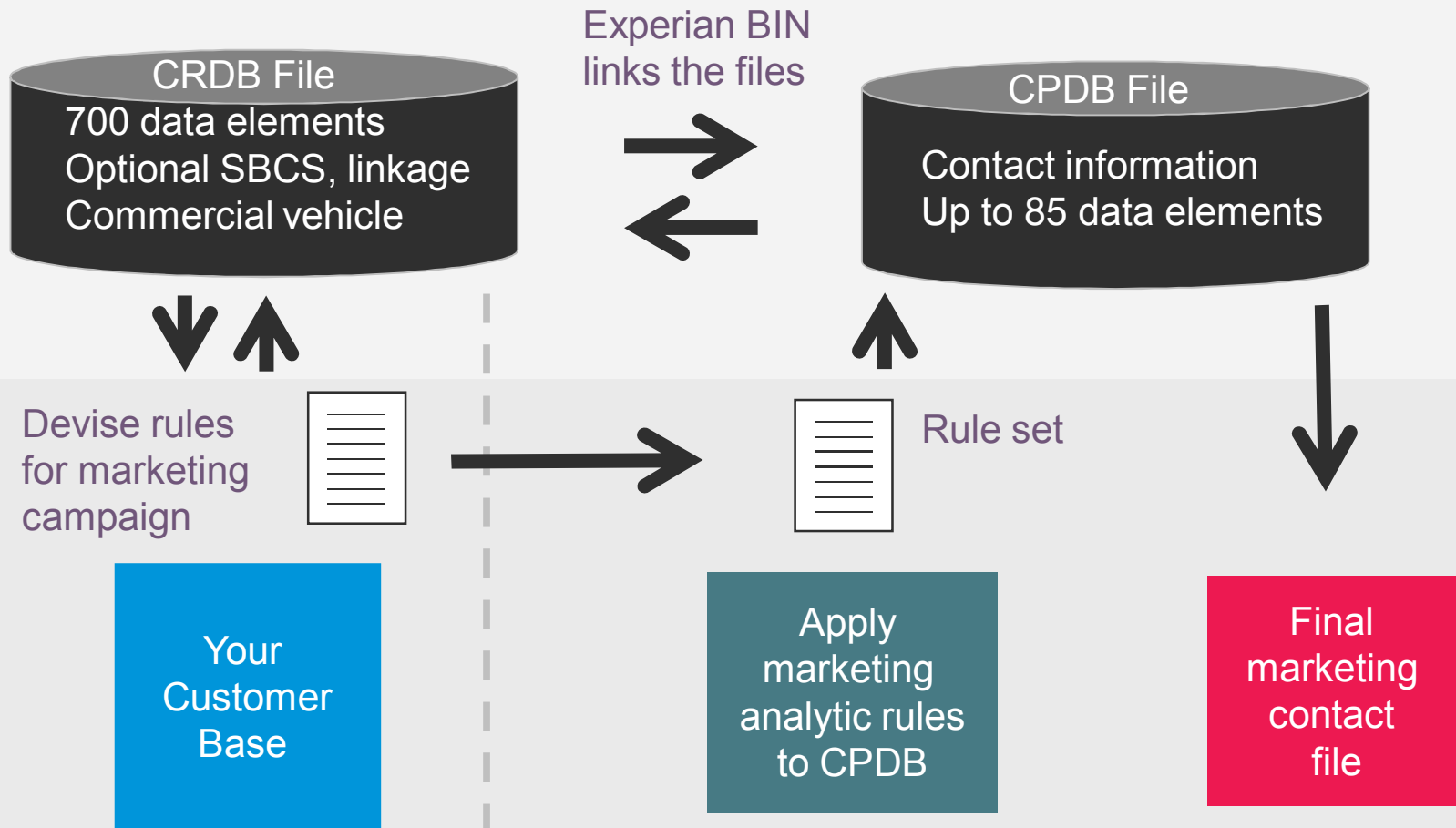




# Commercial Profile process with CRDB

Step 2- Conduct market analytics, create campaign

Step 3- Extract create marketing/prospecting file





## CPDB address and contact information



A wide range of location information, including:

- ▶ Address information including parsed street name, number, and P.O. Box, phone number
- ▶ GEO codes for mapping, MSA, codes and descriptions, census block and tract
- ▶ Home base (survey) and “cottage” (address derived) indicators,
- ▶ Square footage and change of address indicators
- ▶ Full and parsed contact name and title with ethnicity when present



## Address and contact metrics



**100% address, GEO code**



**80% with phone**



**74% with contact name**



**70% with contact title**





## “Firmagraphic” fields

Provides a detailed business profile

### Key profile information on the business, including:



- ▶ Year business was established, number of employees and sales
- ▶ Business type; Corporation, Partnership, Sole Proprietor, Government
- ▶ Primary 4 digit SIC codes and up to five additional SIC codes
- ▶ Primary NAICS code and up to three additional NAICS codes





## Firmagraphic metrics

99% with employee size

99% with sales

87% with NAICS / 65% w/secondary

7.2M Business Type- Corporation

### **SIC code breakdowns**

87% with SIC code

42% Services

15% Retail

9% Construction

6% Finance and insurance

5% Agriculture and mining

3% Transportation/Utilities

3% Manufacturing

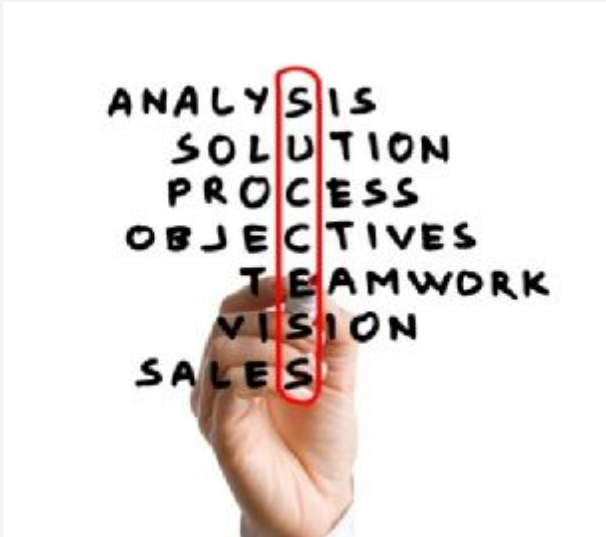
3% Wholesale

1% Government



# Business indicator fields

In depth view of the business



- Beyond the basics, some special indicators , including:
  - ▶ Woman, minority owned fields
  - ▶ SBA eligible and non-profit or for profit
  
- Optional credit fields
  - ▶ Intelliscore Plus, a 1-100 business credit score
  - ▶ Days beyond terms (DBT) and number of legal items
  - ▶ Corporate linkage fields



## Business indicator metrics



**90% SBA eligible**

**3.3M woman owned indicator**

**561k non-profits**

**82% with Intelliscore**



# Commercial Profile Database<sup>SM</sup>

## Summary and next steps

Access to  
Comprehensive  
profile and risk data



Risk  
segmentation

Market Segment	Priority	Risk description	Market Size
Healthcare	1	Low	320,569
Instruments	2	Low-medium	26,327
Office Supplies	3	Medium	89,411
Construction	4	Medium-high	215,645
Transportation	5	High	33,907

Marketing  
Campaign

High Priority  
Low risk segments  
Gold member offer  
20% discount  
first month

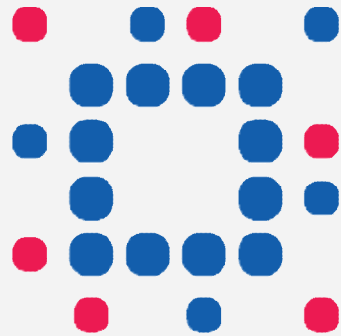
Medium risk segment  
Silver member offer

Normal terms

1 Access over 19M records and extensive contact information, business profile and specialty indicators

2 Model and develop an optimized campaign including utilizing the full range of CRDB data for credit and capacity

3 The result:  
A targeted, effective marketing campaign based on analytics and data with insight



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