



Intelliscore PlusSM fastfacts

Overview

Intelliscore Plus is a powerful new credit score providing a significant performance boost in projecting delinquent payments.

Key enhancements include:

1. Up to 35% improvement in predictive performance using commercial data.
2. Up to 43% improvement in performance using blended (commercial and owner) data.
3. Up to 46% improvement in performance when switching from commercial only data to blended data.
4. One process: Enter the best data you have, preferably blended, and Experian will deliver the best score possible. One process, one score, one price.
5. Blending really is best! A 2005 Experian study showed that both commercial and consumer data are vital to accurately predicting small business risk.
6. The score is now a percentile. This step simplifies use of the score, with a 1-100 percentile score range. Example: A score of 30 means 29% of business score lower.
7. BizSource data and TrueSearch matching provide the hit rate and high quality data; trade/collections/ demographics/ public filings, that drive the improved model performance.

While there will now just be one product, there are several models within Intelliscore Plus:

- Commercial
- Blended
- Owner-only
- Large Business

Description

Intelliscore Plus predicts the likelihood of seriously delinquent payments, 90+ days, and derogatories, i.e. collection, lien, or judgment, over the next 12 months.

Access to Intelliscore Plus is through the BizApps online delivery system at www.experian.com/bizapps and through Experian's batch, CPU and XML.

Intelliscore Plus is regulated under FCRA when owner information (blended) is used within the inquiry. Only users previously deemed by Experian to have permissible purpose will have access to owner information within Intelliscore Plus.

Intelliscore Plus is provided in a number of Experian decision solutions including:

- Intelliscore Plus Report
- Portfolio Scoring
- Portfolio Monitor
- Decision Insight

The Intelliscore Plus report provides:

- Identifying information section: company name, address, phone, years in file and owner/guarantor information. (if entered)
- Score section providing percentile ranking score and up to 4 factors which lowered the score.
- Business Information summary including public filings, DBT (days beyond terms), and summarized trade information.
- Owner/Guarantor information including public filings and payment data.



Benefits and Uses of Scoring

Predictive scores have a variety of applications across the sales and receivable cycle.

The benefits of scoring are powerful because scoring helps resolve the seemingly contradictory business objectives of:

- Improving efficiency
- Handling increased volumes
- Making decisions faster
- Improving business performance

Doing more with less, faster and better

Business Process	Best Scoring Practices and Impact
Acquire	Set automatic cut-off points for approve/reject/review. Speeds decisions with less resources required while reducing risk of slow pay and write-offs.
Manage	Track portfolio risk as well as segmenting accounts by risk category; adjusting collection efforts, example: faster/expanded efforts on lower scoring accounts.
Adjust	For credit line limits, new or existing, use the score as a factor in increasing or lowering exposure.
Target	For prospect or existing customers, higher scoring accounts receive ongoing offers, increased credit lines.

Key Advantages of Intelliscore Plus

Other information companies simply cannot match the combination of Experian's business information, consumer data, and a modeling staff with access to both in order to build high performing models on small to mid-size businesses.

Compare what Experian provides in these key information areas that drive predictive model performance:

- **Trade Information-** Even on the smallest companies (under 5 employees) Experian has trade information on 83.4% of inquiries and overall when trade is present delivers nearly 7 trade experiences.
- **Collection Experiences-** Experian has 7.2 million collection experiences in file, a key factor in identifying future business risk.
- **Public Filings-** Comprehensive coverage of liens, judgments and bankruptcy filings.
- **Owner/Guarantor Information-** You gain access to consumer files (with permissible purpose) providing the ability to blend both commercial and consumer data in order to receive the most predictive score possible.

Blended Data is Best!

Experian's leading/lag study concluded that while business information provided the first sign of business deterioration 54% of the time the owner data provided the first indication for the other 46% of delinquent businesses.

In fact when the business data deteriorated first the consumer score of the owner(s) barely declined at all.

Please contact your Experian representative for the leading/lag study.