

# Business Summary



# Business Summary

**A credit report that provides a quick summary of credit and public record activity to allow users to make quick, effective assessments on how to move forward.**

- Quickly make decisions on low balance transactions
- Screen questionable new accounts
  - ▶ Decide whether or not to follow-up with a full credit report
- Establish whether a company is credit active
- Verify company location

# Business Summary

## Key sections

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- Credit Snapshot
- Presence of legal and collection filings
- Company Background information
  - u Date of incorporation and status
  - u SIC Code
  - u Contact information
- Number of tradelines

# Credit snapshot

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- A snapshot of risk associated with the business
- Risk categories assigned based on
  - u Current trade experiences (balance and DBT)
  - u Collections data (presence/absence, balance)
  - u Public record information (presence/absence, legal balance)
- Risk categories
  - u Acceptable
  - u Caution on credit-active company
  - u Caution on non-credit active company
  - u Warning
  - u Serious risk
  - u Bankruptcy

# Business Summary

## Sample report

Credit Risk Solutions

Business Summary - CROCKER INDUSTRIES

### Identifying Information

<b>CROCKER INDUSTRIES</b> 100 MAIN ST PHOENIX, AZ 85032 (602) 555-1234	<b>Business Identification Number:</b> 800914632 <b>Full Report Number:</b> FR-Q207311053 <b>Experian File Established:</b> PRIOR TO 01/1977 <b>SIC code:</b> NATIONAL BANKS - 6021
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Experian Business Summary is recommended for review of low dollar accounts. For other credit decisions, check Experian Business Profile by using the FR-Q number at top right corner when used the same business day there will be no charge for this Experian Business Summary.

Credit Snapshot As Of 10-30-2009

Caution

This company is credit active. Based on the current payment performance and/or legal records on file for this company, Experian suggests further investigation if the credit amount requested warrants.

#### Company Background Information

Filing Status:	<b>Not Available</b>
Date of Incorporation:	<b>Not Available</b>
Principal Officer(s):	<b>JOHN DOE</b>

#### Legal Filings and Collections

Bankruptcy filings:	Yes
Tax lien filings:	Yes
Judgment filings:	Yes
Collection filings:	No
UCC filings:	Yes

  

#### Trade Information

Total number of trades:	8
Bank information:	No

Credit Snapshot





intelligent decisioning made simple

For further details on Experian products, please call **Business Credit Information Inc.** at

**1.800.382.1735**

