

Experian BusinessIQ Premier ProfileSM



BusinessIQ Premier ProfileSM

Business Name: EXPERIAN INFORMATION SOLUTIONS, INC. **Business Identification Number:** 798744203

Primary Address: 475 ANTON BLVD, COSTA MESA, CA 92626-7037 **Website:** www.experian.com
Phone: (714) 650-7000 **Tax ID:** 30-0004319
Ultimate Parent: EXPERIAN PLC **This business is a member of a corporate family. See the appropriate hierarchy for delinquency data.**

Risk Dashboard:

Intelligence Plus	Days Beyond Terms	Derogatory Legal	Fraud Alerts	Risk & Rating
Current Score: 48 Range: 0 - 100	Company DBT: 5 Industry DBT: 9	Derogatory Flags: 5	High Risk Alerts: 0	Credit Limit Recommendation: \$140,900 Intelligence Plus Risk Assessment: RECOMMEND ACTION

Business Facts:

Years on File: 34+ (FILE ESTABLISHED PRIOR TO 01/1977) SIC Code: DIRECT MAIL ADVERTISING SERVICES - 7311
 Contacts: VICTOR NICHOLOSI - CEO CREDIT REPORTING SERVICES - 7323
 COMPUTER & SOFTWARE STORES - 5724
 NACS Code: Direct Mail Advertising - 681080
 CHRF Bureau - 561430
 Computer and Software Stores - 48120
 Number of Employees: 15,000

Commercial Fraud Shield:

Evaluation for: EXPERIAN INFORMATION SOLUTIONS, INC., 475 ANTON BLVD, COSTA MESA, CA 92626-7037

Business Alerts	Verification Triggers
Active Business Indicator: <input checked="" type="checkbox"/> Experian shows this business as active	The primary business name, address and phone number on the Experian file were reviewed for high risk indicators. No high risk indicators were found.
Possible OFAC Match: <input checked="" type="checkbox"/> No OFAC Match	
Business Victim Statement: <input checked="" type="checkbox"/> No Victim statements on file	

Credit Risk Score and Credit Limit Recommendation

Credit Risk Score: Intelligence Plus

This score predicts the likelihood of serious credit delinquencies within the next 12 months. The score uses tradeline and collections information, public filings as well as other variables to predict future risk. Higher scores indicate lower risk.

Current Score: 48

Intelligence Plus Risk Assessment: Action or risk threshold, based on your company's tradeline: **RECOMMEND ACTION**

Intelligence Plus Industry Risk Comparison: 47% of businesses indicate a higher likelihood of serious delinquency.

Factors lowering the score:

- NUMBER OF CURRENT COMMERCIAL ACCOUNTS
- PERCENT OF SERIOUSLY DELINQUENT COMMERCIAL ACCOUNTS
- UNPAID COMMERCIAL COLLECTION ACCOUNTS
- COMMERCIAL ACCOUNT DELINQUENCY IN LAST 6 MONTHS

- Comprehensive business report that facilitates better decision making by supplying critical information needed for
 - ▶ Accessing credit risk
 - ▶ Performing background checks
- Combines credit risk, fraud checks and company background into a single report
- Quick glimpse views visually direct your focus to key information needed for business decisions
- Comprehensive details so you can quickly and precisely determine the creditworthiness of a business

Quick glimpse views

Risk dashboard

- Highlights potential risk tied to payment behavior, legal filings, and fraud
- Color coded to help highlight areas of higher risk

Commercial Fraud ShieldSM

- Provides a series of checks to screen for potential indicators of fraudulent activity
- Include OFAC, victim and inconsistencies checks

Risk score current & quarterly

- Predicts the likelihood of seriously derogatory payment within the next 12 months
- Provides insight into score history over past 12 months

Credit limit recommendation

- Provides a guide to help set or adjust a credit limit
- Credit line is based on trade information, industry, age of business and the Intelliscore PlusSM score




Comprehensive details



- Trade payment details along with monthly and quarterly trending
- Collection accounts
- Bankruptcy, tax liens and judgments
- Extensive background on large businesses and corporate financial statements provided for publicly traded companies
- Corporate linkage detail to help assess a business's overall risk and structure
- Data returned from BizSourceSM, Experian's industry leading commercial database

Commercial Fraud ShieldSM delivery BusinessIQ Premier ProfileSM exclusive

- First line of defense that allows users to recognize warning signs of potential fraud
- Key fraud alerts always display to create paper trail for “know your customer” and red flag requirements
 - ▶ Active business indicator
 - ▶ Possible OFAC Match
 - ▶ Business victim statement

Commercial Fraud Shield	
Evaluation for: EXPERIAN INFORMATION SOLUTIONS, INC., 475 ANTON BLVD, COSTA MESA, CA92626-7037	
Business Alerts	Verification Triggers
Active Business Indicator:  Experian shows this business as active	The primary business name, address and phone number on the Experian file were reviewed for high risk indicators. No high risk indicators were found.
Possible OFAC Match:  No OFAC Match	
Business Victim Statement:  No Victim statements on file	

Commercial Fraud ShieldSM

Solutions overview

18 high-risk characteristic indicators



Addresses and
Tax IDs

Indicates if the address is vacant, residential, or if the applicant's address is different from the onfile address

Checks for inconsistencies with the business name and tax ID number



High-risk
behaviors

Identifies whether the business is currently active

Identifies if the business is a previous victim of fraud



OFAC

Checks the business name and address against the OFAC list

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Deeper dive

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Identifying information

Identifying information

Key identifying information – includes Experian's Business Identification Number

Verified legal name

Identifies whether or not the primary name for this business is a verified legal name

Business Name EXPERIAN INFORMATION SOLUTIONS, INC			Business Identification Number 796744203
Primary Address: 475 ANTON BLVD COSTA MESA, CA 92626-7037 View Map	Website: www.experian.com	Phone: (714) 830-7000	Tax ID: XX-XXX5410
Ultimate Parent: EXPERIAN PLC		This business is a member of a corporate family. See the corporate hierarchy by clicking here	

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Risk dashboard

- Highlights potential risk tied to payment behavior, legal filings and fraud
- Color-coded to help highlight areas of higher risk

Risk Dashboard				
Intelliscore Plus	Days Beyond Terms	Derogatory Legal	Fraud Alerts	Risk & Rating:
Current Score  Range: 0 - 100	Company DBT DBT Unavailable	Original Filings 	High Risk Alerts 	Credit Limit Recommendation \$100 Intelliscore Plus Risk Assessment 

Tip

Days beyond term



- Days Beyond Term (DBT) is the number of days, on average, it takes a business to pay its bills past the invoice date
 - ▶ Calculation starts at 30 days
- DBT is calculated using continuous tradelines only
 - ▶ Continuous tradelines have been updated in the past 90 days and have existed more than 90 days
- The DBT for all industries in the U.S. is ten
- Predicted DBT forecasts payment trends for the next 60 days

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Business facts

Provides key operational facts about the business

- File establish date and date of incorporation
- Key company contacts, annual sales and number of employees
- Industry identification – Standard Industrial Classification (SIC) codes, North American Industry Classification System (NAICS) codes
- Public company indicator along with stock exchange and ticker
- Non profit indicator
- Fortune 1000 rankings

Business Facts			
Years on File:	34+ (FILE ESTABLISHED PRIOR TO 01/1977)	SIC Code:	DIRECT MAIL ADVERTISING SERVICES - 7331
Contacts:	VICTOR NICHOLS - CEO		CREDIT REPORTING SERVICES - 7323
Annual Sales:	\$4,214,000,000		COMPUTER & SOFTWARE STORES - 5734
		NAICS Code:	Direct Mail Advertising - 561860
			Credit Bureaus - 561450
			Computer and Software Stores - 443120
		Number of Employees:	15,000

Commercial Fraud ShieldSM delivery BusinessIQ Premier ProfileSM exclusive

Results of key fraud alerts always display to create paper trail for KYC and red flag requirements

- Active business indicator
- Possible OFAC match
- Business victim statement

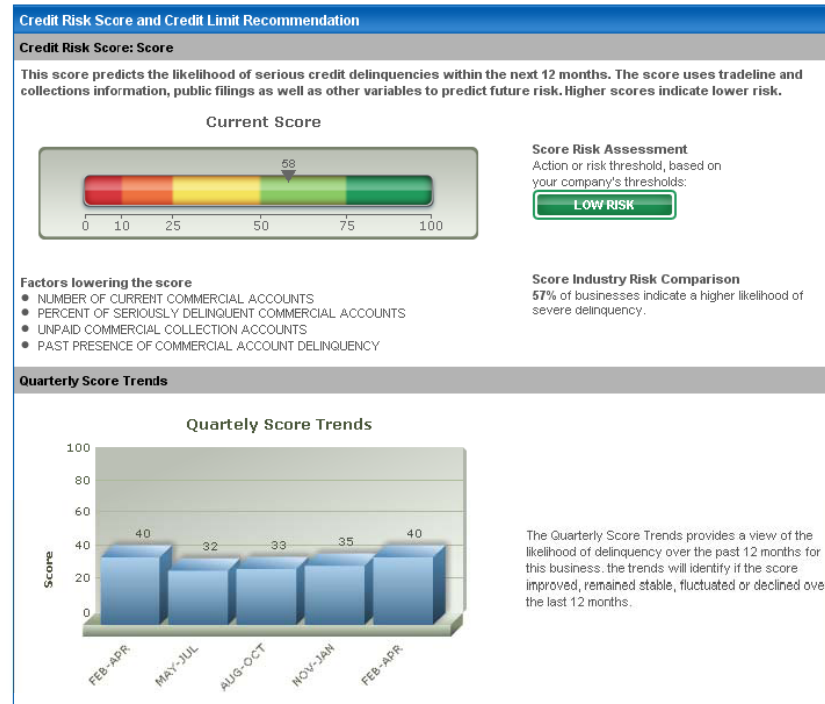
Commercial Fraud Shield		For a complete check on all application data click here
Evaluation for: Crocker Industries Incorporated, 100 Main St. Phoenix, AZ 85012		
Business Alerts		Verification Triggers
Active Business Indicator:	<input checked="" type="checkbox"/>	Experian shows Activity for this business
Possible OFAC Match:	<input checked="" type="checkbox"/>	Possible OFAC Match - Use restrictions apply
Business Victim Statement:	<input type="checkbox"/>	No Victim statements on file.
		<p><i>Display for records with high risk triggers</i> Inactive corporate filing Inquiry address identified as residential</p> <p><i>Display for records with high NO risk triggers</i> The primary Business Name, Address and Phone Number on Experians file were reviewed for high risk indicators. No high risk indicators were found.</p>
OFAC Details		
<p>Result Code: 2-MATCH TO FULL NAME ONLY OFAC Record: BIN LADEN, Osama AKA: BIN LADEN, Usama BIN LADEN, Usama BIN LADEN, Usama bin Muhammad bin Awad BIN LADEN, Osama BIN LADEN, Osama bin Muhammad bin Awad DOB: 30 Jul 57 alt: DOB 1358 POB: Jeddah, Saudi Arabia alt: POB Yemen (Individual) [SDT] [SDGT]</p>		
Victim Statement Details		
Content TBD		

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Credit risk score

Credit risk score

- Intelliscore PlusSM predicts the likelihood of seriously derogatory payment within the next 12 months
- Quarterly score trends
- The average score over the past four quarters



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Credit limit recommendation

- Credit limit recommendation compares the business against similar businesses
 - ▶ Based on trade information, industry, age of business and the Intelliscore PlusSM score
- Using the credit limit recommendation
 - ▶ A credit limit recommendation can be used to help set a new credit limit or modify the credit limit for an existing customer
 - ▶ The final decision should be based on your company's business policies

Credit Limit Recommendation

Credit Limit Recommendation
\$122,100

This recommendation compares this business against similar businesses in the Experian business credit database. It is based on trade information, industry, age of business, and the Intelliscore Plus. The recommendation is a guide. The final decision must be made based on your company's business policies.

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Payment and legal filings summary

Summary for key payment and legal indicators

- Days beyond terms (DBT)
- Trade and collection balances and line counts
- Derogatory legal filings summary
- Industry payment comparison

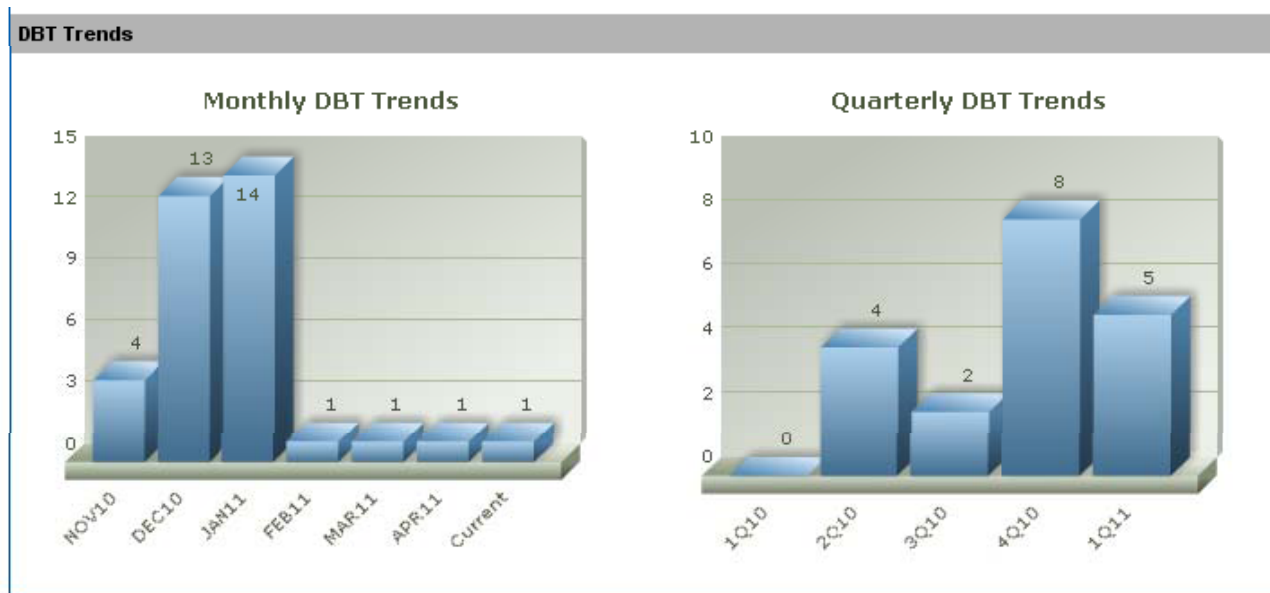
Payment and Legal Filings Summary					
Payment Performance		Trade and Collection Balance		Legal Filings	
Current DBT:	5	Total trade and collection (42):	\$199,941	Bankruptcy:	No
Predicted DBT as 08/31/2011 :	5	All trades (36):	\$196,300	Tax Lien filings:	0
Monthly Average DBT:	7	All collections (6):	\$3,641	Judgment filings:	5
Highest DBT Previous 6 Months:	15	Continuous trade (18):	\$150,100	Sum of legal filings:	\$8,600
Highest DBT Previous 5 Quarters:	10	6 month average:	\$73,000 - \$267,600	UCC filings:	20
Payment Trend Indication:		Highest credit amount extended:	\$81,500	Cautionary UCC filings:	No
Payments are stable		Most frequent industry purchasing terms:	NET 30,CREDIT,REVOLVE		
Industry Comparison					
Industry DBT Range Comparison			DBT Norms		
The current DBT of this business is 5. 80% of businesses have a DBT range of 0-5.					
DBT for this business: 5			All industry: 10		
			Same industry: 9		
			Industry Payment Comparison		
			Has paid sooner than 50% of similar businesses		

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Payment trends

Monthly and quarterly payment trends

- Identifies seasonal trends
- Helps gain visibility to improving and deteriorating payment performance



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Collections

- Identifies the details associated with accounts that have been placed for collections
- Experian's commercial collection database is the largest in the world
 - ▶ It comprises information contributed by collection agencies to Experian

Collection Experiences						
Date Placed	Status	Original Balance	Outstanding Balance	Date Closed	Agency	Agency Phone
03/2010	Open Account	\$320	\$320		RECEIVABLE MANAGEMENT SERVICES	(484) 242-4000
08/2008	Uncollected	\$1,197	\$1,197	07/2009	CMAC COLLECTION ACCOUNTS	(818) 972-5300
07/2007	Uncollected, Out of Balance	\$1,558	\$1,558	09/2007	COFACE COLLECTIONS NORTH AMERICA, I	(800) 509-6060

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Trade payment summary

Trade categorizations

- **Continuous** – trade that’s had at least one update in the three months
- **New** – trade that was added within the last three months with no updates
- **Combined** – combines payment experiences of new and continuous
- **Additional trade** – trade not updated within the last three months or non-standard trade accounts with payment information that differs from standard trade payment
- **Trade line total** – summary of new continuous and additional trades

Trade Payment Summary									
Trade Line Type	Lines Reported	DBT	Recent High Credit	Balance	Current	01-30	31-60	61-90	91+
Continuous	18	5	\$194,500	\$150,100	70%	28%	2%		
New				\$0					
Combined Trade	18	5	\$194,500	\$150,100	70%	28%	2%		
Additional	18		\$153,000	\$46,200	96%	1%	1%	1%	1%
Total Trade	36		\$347,500	\$196,300	78%	21%	1%		

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Trade payment details

- Identifies the details associated with accounts that have been placed for collections and derogatory public record filings
- Trade detail displayed in two categories
 - ▶ Trade payment – new and continuously reported
 - ▶ Trade payment – additional trade details

Trade Payment - New and Continuously Reported Trade Details											
Payment Experiences (Trade Lines with an (*) after the date are newly reported)						Account Status Days Beyond Terms					
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
ADVERTISNG	DEC11		VARIED	\$200	\$200					100	
BUREAU	DEC11	DEC11	NET 30	\$255,100	\$72,900	100%					CUST 18 YR
CERAMICS	DEC11		NET 30	\$0							
CHEMICALS	DEC11		NET 30	\$300	\$100		100				
COMMUNICTN	DEC11		VARIED	\$179,300	\$179,300	97%	2	1			ACCTCLOSED

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Derogatory public record

- Identifies the details associated with accounts that have been placed for derogatory public record – tax liens, judgments and UCC 's

Public Record					
Tax Liens					
File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
02/08/2010	State Tax Lien Filed by: STATE OF NEW MEXICO	Filed	\$602	2010010764	BERNALILLO CO RECORDER
01/21/2009	State Tax Lien Filed by: STATE OF SOUTH CAROLINA	Released	\$612	50992328	RICHLAND COUNTY CIRCUIT COURT
01/05/2009	State Tax Lien Filed by: STATE OF SOUTH CAROLINA	Filed	\$612	50992328	RICHLAND COUNTY CIRCUIT COURT
12/09/2004	State Tax Lien	Filed	\$946	BK146PG191	FULTON COUNTY SPR COURT
Judgments					
File Date	Plaintiff	Status	Amount	Filing Number	Jurisdiction
01/24/2011	RAMON A FERRERA	Filed	\$500	10M08582	LOS ANGELES MUNICIPAL COURT
05/03/2010	JOHN DANCER CORPORATION OF CALIFORN	Satisfied	\$3,715	09CESC03036	CONSOLIDATED FRESNO MUNICIPAL COURT
10/31/2008	LUREN E DICKINSON	Satisfied	\$363	08CV101282	SHAKER HTS MUNICIPAL CT
04/15/2005	CHARLES W PARSONS	Satisfied	\$2,500	04S04382	LONG BEACH MUNICIPAL COURT
02/14/2005	CHARLES W PARSONS	Filed	\$2,500	04S04382	LONG BEACH MUNICIPAL COURT

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Uniform Commercial Code (UCC) filings

UCC filings

- Identifies assets pledged as collateral

Uniform Commercial Code (UCC) Filings						
UCC filing summary						
Date Range	Year	Cautionary UCCs**	Total Filed	Released / Termination	Continuous	Amended / Assigned
JAN - PRESENT	2011		1			1
JUL - DEC	2010			1		
JAN - JUN	2010		1			4
JUL - DEC	2009		1		1	1
JAN - JUN	2009		1			1
PRIOR TO JAN	2009	19	63	11	2	26
Total		19	67	12	3	33

** Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

UCC Details	
UCC AMENDED Date: 04/08/2011 Filing Number: 1172658909 Original Filing Date: 06/19/2009 Original Filing Number: 097200034853 Jurisdiction: SEC OF STATE CALIFORNIA Secured Party: VICTORIA ABADILLA AGRA CA RANCHO CUCAMONGA 91739 12325 MOONDANCE COURT Collateral:	UCC FILED Date: 02/25/2011 Filing Number: OH00148409518 Original Filing Date: 02/25/2011 Original Filing Number: OH00148409518 Jurisdiction: SEC OF STATE OHIO Secured Party: IBM CREDIT LLC NY ARMONK 10504 1 NORTH CASTLE DRIVE Collateral:

Tip

Cautionary UCCs



- Companies that extend secured loans to other businesses file Uniform Commercial Code (UCC) filings with the secretary of state office to protect their interest in the asset
- Cautionary UCCs include one or more of the following collateral: Accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds
- Recent presence or numerous cautionary UCCs may indicate financial distress

BusinessIQ Premier ProfileSM Inquiries

Inquiries

- Identify whether this business is actively seeking credit and the type of businesses inquiring
- Summary of all inquiries made during the last nine months

Inquiries									
Summary of Inquiries									
Business Category	MAY11	APR11	MAR11	FEB11	JAN11	DEC10	NOV10	OCT10	SEP10
ACCT SVCS						1			
ADV MEDIA				1					
TRANSPORTN							1	1	
UTILITY					2		1		
Totals	4	7	10	2	9	4	20	21	13

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Corporate linkage

Corporate linkage

- Identification of financial and legal relationships

Corporate Linkage		
Business Name	Location	BIN
Ultimate Parent of the inquired upon business and the top entity within the corporate family:		
EXPERIAN PLC	DUBLIN	924502359
Immediate Parent of the inquired upon business:		
EXPERIAN HOLDINGS INC	COSTA MESA,CA	930041814
Subsidiaries of the inquired upon business:^a		
RENTBUREAU, LLC	ATLANTA,GA	735424173
Branches of the inquired upon business:^a		
EXPERIAN INFORMATION SOLUTIONS, INC	RUTLAND,VT	704671061
EXPERIAN INFORMATION SOLUTIONS, INC	FARMINGTON,MI	751234600
EXPERIAN INFORMATION SOLUTIONS, INC	ALLEN,TX	772970441
EXPERIAN INFORMATION SOLUTIONS, INC	ALLEN,TX	775932820
EXPERIAN INFORMATION SOLUTIONS, INC	BOTHELL,WA	813934494
EXPERIAN INFORMATION SOLUTIONS, INC	IRVINE,CA	894164850
EXPERIAN INFORMATION SOLUTIONS, INC	LOUISVILLE,CO	894195079
EXPERIAN INFORMATION SOLUTIONS, INC	VAN BUREN,AR	896539188
EXPERIAN INFORMATION SOLUTIONS, INC	IRVINE,CA	901199620
EXPERIAN INFORMATION SOLUTIONS, INC	HOUSTON,TX	905597445
^a The inquired upon business has more than 10 subsidiaries and branches. See the complete hierarchy by clicking here.		

Tip

Experian data retention



Data	Shelf life
Bankruptcy	9 years and 9 months
Collections	6 years and 9 months
Judgment	6 years and 9 months
Tax lien	6 years and 9 months
Uniform Commercial Codes (UCCs)	5 years
Trade data, bank information, government relationships, leasing	36 months



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

1.800.382.1735