

Small Business Credit ShareSM

Control small-business credit risk with access to expanded, comprehensive data

As a financial services professional, you face significant pressure to manage risk while remaining competitive and profitable. You need a partner with proven experience in understanding the behavior of small businesses and small-business guarantors — a partner that can provide access to predictive scores and new unique decision variables as well as offer a more robust view of small businesses throughout the Customer Life Cycle. Get all that and more with Small Business Credit Share,SM Experian's small-business cooperative database solution.

Access to expanded data

Small Business Credit Share enables clients across multiple industries to contribute expanded data from their commercial portfolios, such as lines of credit, credit cards, loans and leases, in exchange for exclusive access to unique account data, as well as data elements from nonfinancial trade contributors. Only Small Business Credit Share members have access to this information.

By providing your expanded data to Small Business Credit Share, you get the opportunity to access better information that makes you more efficient and therefore more profitable. Small Business Credit Share helps you:

- Manage risk
- Control costs
- Maximize profitability
- Stay competitive

Enhance your existing relationships

You will gain critical insights into your customers' credit use, affiliations and payment activity — information key in understanding which small businesses are

in a position to receive more credit or which might be experiencing financial difficulties.

In addition, our data assets come from an array of providers with an emphasis on small and midsize businesses. This enables more global risk assessment that includes enhanced financial, trade, collections, public record and guarantor data. With Experian's Business Information Solutions, you get blended authentication, monitoring and scoring on businesses and guarantors — all from a single source.

Combining the best of both worlds

Small Business Credit Share uses BizSource,SM Experian's enhanced technological infrastructure, designed by the same team that delivered File One,SM Experian's world-class consumer credit database. Our state-of-the-art search algorithms enable precise results. The database design enables more rapid integration of product enhancements and expanded capabilities; Small Business Credit Share is built on more than 30 years of small-business and guarantor credit experience.



Our extensive modeling experience and capabilities allow us to quickly and easily deliver highly predictive generic and custom risk models. Perhaps most significantly, Small Business Credit Share offers ease of use, with one database, one solution and one inquiry for simple implementation.

Experian — the small-business expert

At Experian, our blended data expertise combining the power of guarantor and small-business information is the best in the industry. These blended capabilities are crucial when working with small businesses because many small-business owners leverage their personal credit to start their businesses. Successful financial services professionals turn to Experian for:

- More than 30 years of business and consumer data management experience
- Holistic approach to integration of Experian's solutions
- Extensive industry expertise in blending business and guarantor data for risk assessment
- Data depth and coverage of business and guarantor information from a single source

Experian® also offers a large number of financial, leasing and trade payment records through an established network of trade reporters, extensive third-party collections data, a repository of public record data and consumer credit information.

Our clients know we have a reputation for delivering powerful commercial and guarantor credit risk solutions, featuring:

- Third-party verified data, providing reliability and accuracy
- Consumer experience and breadth of data, giving a comprehensive view of small businesses and guarantors
- A broad base of data contributors and sources

Start contributing your data to Small Business Credit Share and gain a significant competitive advantage — today!

For further details on Experian products, please call

Business Credit Information Inc.

1.800.382.1735

or visit our web site

WWW.BUSINESSCREDITINFORMATION.COM

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