

Commercial trade reporting

Minimize your credit risk by reporting your commercial trade data

Managing credit risk is part of doing business. While you may not be able to eliminate credit risk completely, you can reduce late payments and defaults by reporting your business accounts receivable information to Experian and participating in Experian's credit data share program.

Experian's Business Information Solutions group provides credit solutions that enable better decisions throughout the Customer Life Cycle. Experian's business databases provide comprehensive data on more than 19 million U.S. companies, including extensive coverage on small businesses.

How will you benefit from reporting?

- **Encourage timely payment** — Customers who know you are reporting to Experian are less likely to pay late or default on their debt.
- **Access to more accurate data** — Your data supplements the credit information on file in Experian's commercial credit database, creating a more accurate picture of each account for yourself and other potential creditors.
- **Product discounts and incentives** — You will receive discounts on fraud screening, portfolio monitoring and other business credit risk solutions.
- **Access to expanded data for improved scoring** — You may be eligible to access unique data elements through Experian's Small Business Credit ShareSM program. This allows you to incorporate unique industry data into your scoring models and decisioning process.

Access to expanded data content

Companies that report information beyond the fields requested from standard trade reporters may qualify for membership in Experian's Small Business Credit Share program, which enables clients across multiple industries to contribute expanded data from their commercial portfolios. Small Business Credit Share members enjoy access to expanded financial, trade and guarantor data. This provides additional information for more robust scores and better credit risk management.

Your information is secure

Experian's Business Information Solutions maintains strict confidentiality standards. Processes have been created to verify the integrity and secure the privacy of your information. Your company name is never revealed to other clients when they access Experian's business products.

Start reporting your data today and experience the significant competitive advantage of working with Experian.



Standard and expanded Small Business Credit ShareSM data variables

Fields requested from standard data reporters

- Customer name
- Customer address
- Name type of customer name
- Primary NAICS code
- Customer Federal Tax ID/SSN
- Tax ID type
- Change of ownership indicator
- Name address change indicator
- Address country code
- Location type
- Address type
- Customer phone country code
- Web address
- E-mail address
- Name type of secondary name
- Secondary address country code
- Location type of secondary address
- Address type of secondary address
- Customer secondary phone country code
- Franchise indicator
- Number of principals/owners
- Legal entity type
- Date acquired
- Reason closed
- Last activity type
- Terms duration
- Collateral code
- Dollar amount 91–120 days
- Dollar amount 121–150 days
- Dollar amount 151–180 days
- Dollar amount 181 days plus
- Date of first delinquency
- Comment code
- Monitor/score flag

Unique data fields available to Small Business Credit Share members (members must report a minimum number of fields to qualify)

- Number of guarantors
- Government guarantee program type
- Percentage of loan covered by government guarantee
- Secured indicator
- Lease category code
- Maturity/expiration date
- Highest credit utilized
- Original amount or credit limit
- Scheduled payment amount
- Actual payment amount
- Statement billing date
- Date of last payment
- Balloon payment amount
- Balloon payment date
- Charge-off amount
- Charge-off date
- 24-month payment history profile
- Individual/personal guarantor name
- Guarantor date of birth
- Social Security number
- Individual/personal guarantor address
- Individual/personal guarantor address country code
- Individual/personal guarantor telephone country code
- Individual/personal guarantor telephone number
- Individual/personal guarantor e-mail address
- Percentage of financial obligation guaranteed by individual/personal guarantor
- Name/address change indicator
- Company guarantor Tax ID type
- Company guarantor address
- Company guarantor address country code
- Company guarantor telephone country code
- Company guarantor telephone number
- Company guarantor Web address
- Percent of financial obligation guaranteed by company guarantor
- Name address change indicator
- Flag indicating if owner/principal is also a guarantor?
- Flag indicating if company owner is also a guarantor?
- Federal agency code
- Previous account number
- Payment type
- Active account indicator

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