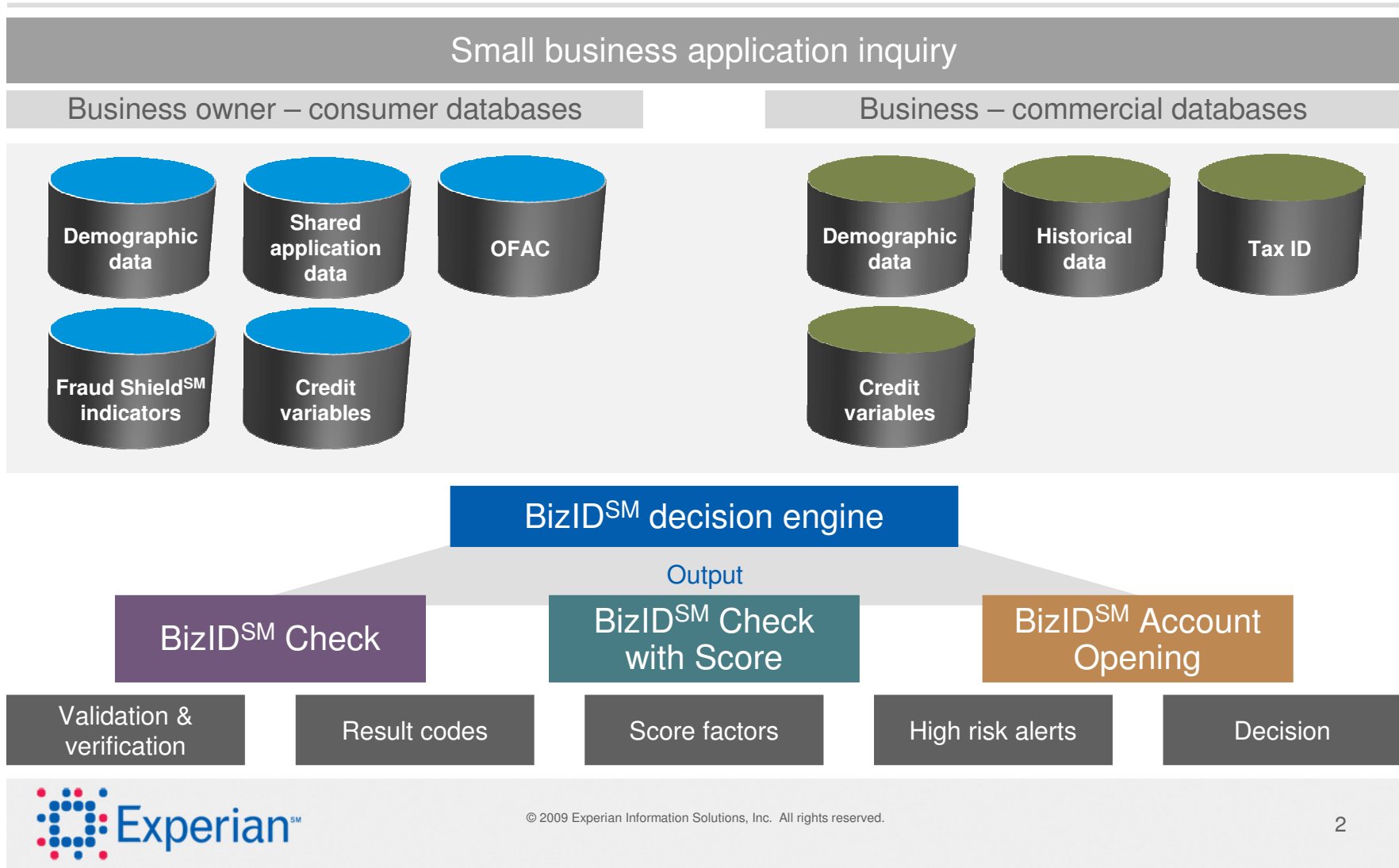


# Experian has a solution...BizID<sup>SM</sup>

BizID<sup>SM</sup> assesses the fraud risk of small business applicants by combining score-based analytics with Experian's extensive business and consumer data sources



# Overview of BizID<sup>SM</sup>



# BizID<sup>SM</sup> data summary

| Capability  | BizID <sup>SM</sup> Check | BizID <sup>SM</sup> Check with Score | BizID <sup>SM</sup> Account Opening |
|---|---------------------------|--------------------------------------|-------------------------------------|
| <b>Business information</b>   |                           |                                      |                                     |
| Name, address, phone data, Tax ID assets and verification                           | ✓                         | ✓                                    | ✓                                   |
| OFAC check  | ✓                         | ✓                                    | ✓                                   |
| Previous application identification   | ✓                         | ✓                                    | ✓                                   |
| Score and result code based decisioning   |                           | ✓                                    | ✓                                   |
| <b>Business principal / owner information</b>                                       |                           |                                      |                                     |
| Name, address, SSN, phone, DOB, DL data assets and verification                     | ✓                         | ✓                                    | ✓                                   |
| OFAC check  | ✓                         | ✓                                    | ✓                                   |
| Fraud Shield <sup>SM</sup> Indicators   |                           | ✓                                    | ✓                                   |
| Score and result code based decisioning   |                           | GLB-based                            | FCRA-based                          |
| Previous application identification   | ✓                         | ✓                                    | ✓                                   |
| Shared application data   |                           | ✓                                    | ✓                                   |
| <b>Blended (business and business owner) scoring and decisioning also available</b> |                           |                                      |                                     |

# Powerful benefits of BizID<sup>SM</sup>

Reduce acquisition costs



BizID<sup>SM</sup> reduces the likelihood of a fraudulent commercial application being approved

Increase efficiency



Cull data from multiple sources and authenticate business and business owner name/ address variations through a single inquiry

Prioritize highest fraud risk accounts



Set up decision strategies based on rules parameters and / or generic or custom scoring

Identify repeat offenders



Identify application elements previously submitted

Meet regulatory obligations



Helps comply with KYC and Red Flag Rules requirements

