



intelligent decisioning made simple

# Business Owner Background Report<sup>SM</sup> Suite

Expanded view of a business principal's business and fraud risks.

The Business Owner Background Report<sup>SM</sup> Suite provides unprecedented visibility into a business principal's, owner's, partner's or key senior employee's relationships with current and former business interests. Combining Experian's robust consumer and commercial data assets with state-of-the-art analytics, the suite provides a comprehensive evaluation of the fraud and credit risk associated with a business owner or principal. Proactively manage risk and optimize portfolio performance with this convenient, easy-to-use service.

## Common business challenges

- "In order to really assess risk, I need to know a business owner's industry experience, business performance and if they have exposures across multiple business interests."
- "We've been victimized more than once by fraudsters who have repackaged themselves under multiple business identities. We need to prevent this from happening again."
- "We do business in a faceless setting and have a hard time knowing whether an applicant has the authority to contract on behalf of a business?"

## The complete picture

Business Owner Background Report provides a business principal's total liability across the businesses he or she is currently associated with; it also provides information on how each current, identified business affiliate performed under the individual's management. This report is a powerful investigative tool that assists with verifying the individual's signing authority and provides indicators of potential fraud. This wealth of insight — all through a single source — can save you considerable time and money in assessing risk. In addition, you have the option to choose reports that include in-depth fraud intelligence and/or the principal's personal credit information.

## Strong data with customizable settings

Information from Business Owner Background Report is pulled from a variety of public sources and private contributors. To maintain integrity, all information on the reports is provided by a third party, with no self-reporting allowed. Each report is returned with an indicator of Experian's level of confidence that the owner is being linked with the right business. You can customize the match threshold so you only view reports that meet your company's criteria.

## Real-life applications

The Business Owner Background Report Suite can be used to manage fraud and credit risk throughout an account's life cycle, including:

- **Commercial fraud prevention** — Identify applicants who have patterns of poor management performance as part of fraud risk procedures.
- **Principal verification at origination or prior to shipping an order** — Assists with verifying that the individual applying for a commercial loan or making a purchase on behalf of a business is an authorized representative of the business Business Owner Background Report<sup>SM</sup> Suite Expanded view of a business principal's business and fraud risks.

Business Owner Background Report Suite			
Provides summary and detailed background information associated with a business owner, or principal, including:	Linkage report (batch and online)	Fraud report	Comprehensive report
Address history	✓	✓	✓
Current business affiliations	✓	✓	✓
Former business affiliations	✓	✓	✓
Business performance metrics	✓	✓	✓
Association and disassociation dates	✓	✓	✓
Automatic search on legal name and doing-business-as names	✓	✓	✓
Active or closed business	✓	✓	✓
Accuracy match score	✓	✓	✓
Fraud alerts	✓*	✓	✓
Authentication score		✓	✓
Consumer credit score			✓
Full consumer credit report content			✓

\*Optional

- **Commercial portfolio management** — As part of an account review, evaluate the total balances and potential credit line exposure across all identified business principals' current business interests.
- **Commercial collections** — Find potential business assets and alternative locations for commercial collections and skip tracing.

### Advanced matching technology

Business Owner Background Report uses patent-pending technology to link businesses and their principals. The strength of this linkage is unparalleled in the market, providing an added level of security to your decisions. Additional features, such as state-of-the-art search and match logic and a confidence code measuring the strength of the relationship between the business and its principal, further ensure that the information you receive is reliable and accurate.

### GLB and FCRA compliance

Use of Business Owner Background Report<sup>SM</sup> — Linkage and Business Owner Background Report<sup>SM</sup> — Fraud is governed by the Gramm-Leach-Bliley (GLB) Act. Usage of the Business Owner Background Report<sup>SM</sup> — Comprehensive is governed by the GLB Act and the Fair Credit Reporting Act (FCRA).

### Flexible access

Business Owner Background Report is available online or in batch format. Online access is provided through CPU-to-CPU connection, XML or Experian's BusinessIQ<sup>SM</sup> online platform. BusinessIQ enables you to access all Experian commercial credit tools and manage your accounts from the time applications are received through portfolio management and collections.

For further details on Experian products, please call

Business Credit Information Inc.

1.415.861.4224

Or visit our Web site:

[www.BusinessCreditInformation.com](http://www.BusinessCreditInformation.com)