



Intelliscore PlusSM V2

Fast, effective risk management.

You need solid, reliable credit information — now. You need predictive data that allows you to control risk. You need to properly segment large volumes of business transactions. And you need to make the right decisions quickly and confidently when it comes to issuing credit and managing risk.

Intelliscore PlusSM V2 allows you to expedite your credit decisions by accessing Experian's wide range of trade, collection, public record and firmographic data. This includes extensive information on small-and medium-businesses.

Is your business faced with these common challenges? If so we have the solutions.

Predicting Risk – Experian's[®] Intelliscore Plus is a predictive powerhouse that uses advanced statistical techniques to give you an unparalleled view of a business so you can make reliable and consistent risk decisions.

Speed – By quickly projecting risk you can beat the competition and expedite decisions, as low and moderate risk accounts go on the fast track for approval, growing sales with quality accounts.

Efficiency through segmentation – Managing a large portfolio is simplified with score segmentation. The straightforward one to one hundred percentile scale streamlines account review and focuses resources on the accounts with the most risk.

Assess risk more accurately with blended data

Recent studies have shown that, when it comes to assessing credit risk, blending both business and owner credit performance is more predictive than either a commercial or consumer credit model alone. As more business owners leverage their personal assets to meet business obligations, reviewing personal credit histories along with commercial credit information is a prudent practice and is permitted under the Fair Credit Report Act.

Experian uses three analytic approaches to provide risk insights for small businesses:

- Business data, including an "emerging market" model designed specifically for microbusinesses.
- A blended model that incorporates both business and consumer data on the owner/guarantor using a cascading approach to synthesize the different data sources.
- A consumer-data-only model for brand-new enterprises with no business history.

You can count on Experian's industry-leading information to provide unparalleled insight, precision and flexibility for evaluating financial health.

Leverage the power of Experian's BizSourceSM commercial database

When it comes to providing reliable commercial credit information, nothing beats experience. Experian's BizSourceSM database integrates business intelligence, comprehensive commercial data and more than 40 years of database management experience. All data is third-party-verified for superior reliability. Combined with revolutionary search-and-match technology, BizSource works behind Intelliscore Plus V2 to ensure that the data feeding the scoring model is accurate, comprehensive and current.

Score Range	Risk Class	Risk Description	Bad Rate
76-100	1	Low	1.7%
51-75	2	Low-Medium	4.4%
26-50	3	Medium	10.0%
11-25	4	Medium-High	19.1%
1-10	5	High	50.8%
Total			11.96%

For further details on Experian products, please call

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Or visit our Web site:

www.BusinessCreditInformation.com