

# Intelliscore Plus<sup>SM</sup>

Make critical business decisions  
with confidence



Dramatically improve financial results and efficiency with Intelliscore Plus,<sup>SM</sup> Experian's strongest business score that provides breakthrough performance in identifying risky accounts. Now you can draw on the power of Experian's commercial and owner data to make critical credit decisions through a streamlined single-inquiry process.

---

#### Optimize decisions with enhanced predictive models

Having access to the most predictive business scores is critical for companies to make quick, reliable credit decisions and manage portfolios.

Experian® has created one of the industry's most powerful tools for fast and accurate risk assessment. Intelliscore Plus is a predictive powerhouse that uses advanced statistical techniques and combines more than 800 commercial and owner variables, including tradeline and collections information, recent credit inquiries, public filings, new account activity, key financial ratios, as well as other performance indicators, to give you an unparalleled view of your prospects and customers.

#### Assess risk more accurately with blended data

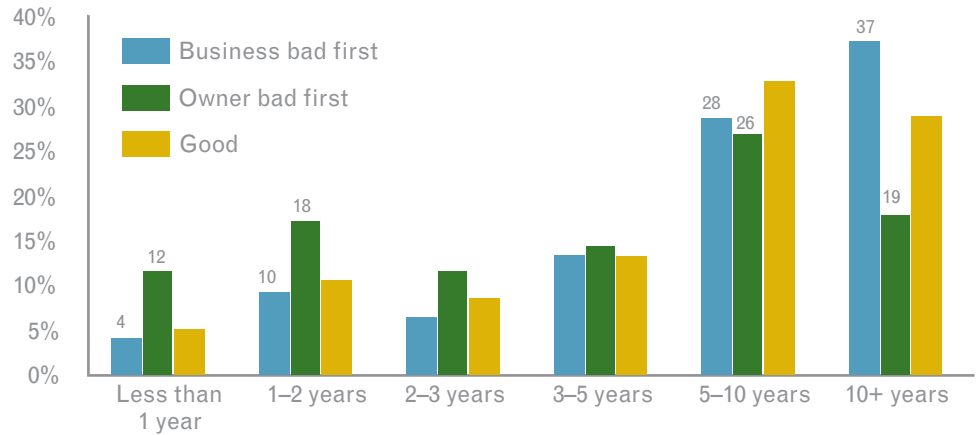
Recent studies have shown that when determining the risk potential of small businesses, evaluating both business and owner credit performance is more predictive than employing a commercial or a consumer risk model alone.

Drawing upon blended data, Intelliscore Plus helps address a credit industry dilemma: Which goes bad first, the credit history of the business or that of the business owner? In fact, the leading indicator of distress varies by business age and size, with business scores deteriorating first more often than owners' scores for businesses with more than 10 years' experience. The numbers reverse for businesses with less than five years' experience.

333 W Hampden Ave  
Ste 425  
Englewood, CO 80110  
303.806.5300  
www.msccm.com

### Relationship of business credit to business owner's credit

Distribution of businesses by years in business



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 that is permitted under the Fair Credit Reporting Act.

While optimal results are generated with blended credit information, Intelliscore Plus also provides highly predictive scores on the business or the owner. You choose whether or not to request a commercial-only or blended score based on the information included in your inquiry. Whether the results are blended or not, 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 BizSource<sup>SM</sup> commercial database

Intelliscore Plus draws on data from Experian's powerful BizSource<sup>SM</sup> database, which integrates business

intelligence, comprehensive commercial data and more than 30 years of database management expertise. Experian's business data quality is renowned. All data is third-party verified and validated, with data on more than 22 million companies, and updated within the previous six months. Combined with revolutionary search and match technology, BizSource works behind Intelliscore Plus to ensure the data feeding the scoring models is accurate and comprehensive.

#### Put Intelliscore Plus to work for you

Experian's dedicated Business Information Services team has developed a precision resource that generates highly predictive scores with greater speed and accuracy to make managing small-business credit more reliable and easier than ever before.

To find out more about Intelliscore Plus, contact Tom Claybaugh.