BusinessIQ™
Streamline credit decisions and proactively manage risk

Oversee business credit from a holistic point of view
Experian’s BusinessIQ is an advanced online commercial credit risk-management application that delivers the industry’s best practices and top analytical intelligence right to a credit professional’s desktop. From screening prospects through managing a portfolio and collecting on unpaid accounts, BusinessIQ provides the tools a business needs to make more informed decisions across the Customer Life Cycle:
- Comprehensive reports and predictive scores to assess risk
- Portfolio management to identify accounts that are declining and those that are improving
- Proactive alerts to notify users of account changes that demand quick action
- Automated decisions to ensure consistent policies are applied across an organization
- Collections tools to accelerate payment and discourage future delinquency

Capitalizing on complex economic conditions requires state-of-the-art credit risk-management tools. BusinessIQ™ quickly and easily transforms challenges into opportunities, unlocking greater potential, without wasting time or resources.

BusinessIQ portal
Improve credit risk assessment
Businesses may choose from a variety of credit reports and scores to make better decisions on whom to do business with and under what terms. Reports include comprehensive background information like detailed tradelines, trending and public record information.
Facilitate better decision making with Experian’s comprehensive business report. BusinessIQ Premier Profile allows organizations to make better commercial credit decisions by providing the comprehensive intelligence needed. This all-encompassing report includes Experian’s Intelliscore Plus, which measures the risk of severe delinquency, as well as Financial Stability Risk Score, which measures the likelihood of business failure.

**BusinessIQ Premier Profile — key highlights**

- **A** View comprehensive account details with easy-access tabs for quick navigation to credit reports, alerts, decisions, collections campaigns, accounts receivable data and more.
- **B** Receive proactive alerts on this business by using the **Alert Me** button.
- **C** Pull new reports seamlessly using the **Pull New Report** button.
- **D** Navigate from section to section in the report using the sidebar.
- **E** Quickly view risk indicators through colors and numbers in the risk dashboard.
- **F** Execute additional important actions with the **More Actions** pull-down menu.
Manage easier with portfolio management
Effective portfolio management is at the heart of smart credit processes. Helping credit professionals minimize risk and identify opportunities for increased revenue, BusinessIQ addresses all aspects of portfolio management, including monitoring risk through regular scoring and sending email alerts to flag accounts that may need immediate attention. BusinessIQ gives credit professionals the ability to:

- Create and run customizable filters to focus on the most important accounts
- Assess portfolio risk quickly by viewing charts and graphs that show information like aging, risk levels by score and days beyond terms
- View portfolios from both macroview analytics that show portfolio risk and microview capabilities that show account details
- Use portfolio scoring to identify accounts that are improving, declining or maintaining risk levels
- Spot trends to uncover increased revenue growth to cross-sell and up-sell

BusinessIQ portfolio dashboard — key highlights

- A. Upload accounts or use an inquiry-based portfolio.
- B. Perform a quick analysis and create filtered lists with segmentation tools.
- C. Review “snapshots” that provide quick overviews.
- D. Submit batch scoring and account reviews online.
- E. View complex attributes to identify risk and opportunities.

Portfolio aging analysis
Monitor portfolio changes with proactive alerts
Save time managing a commercial portfolio with proactive alerts that allow credit professionals to minimize risk or uncover opportunities by taking action more quickly. Proactive alerts enable credit professionals to:

- Customize triggers and filters to deliver meaningful, actionable alerts
- Monitor for negative account performance to reduce bad debt and write-offs
- Prioritize collection efforts and track for positive trade payment performance among collections accounts

**BusinessIQ Alerts — key highlights**

- **Review a summary of business credit information with each alert to assess the impact of each event.**
- **Select from a comprehensive set of trigger types to receive events that are most important.**
- **Use the priority score to see the most significant alerts first.**
- **Apply robust filters to receive only meaningful, actionable alerts.**
- **Receive alert emails and review alert details via BusinessIQ.**
Streamline processes with automated decisioning
Decisioning with BusinessIQ helps drive consistent credit decisions across an organization while reducing manual reviews. Set customizable credit rules and limits to automatically determine how prospective customers should be evaluated — if they should be approved, declined or manually reviewed. Decisioning with BusinessIQ allows credit professionals to:

- Automate credit policies to apply consistent decisioning across the organization
- Reduce time spent on application review with an easy-to-read decision band
- Document credit line assignments to stay compliant with audit requirements
- Apply unique treatment strategies by creating multiple credit policies
- Go paperless and allow customers to complete credit applications online

BusinessIQ decisioning — key highlights

- Receive a customized decision band on every credit report pulled to facilitate instant decisioning.
- Clarify policy decisions by displaying a unique decision action.
- Assign credit limits in accordance with corporate credit policy guidelines.
- Track credit policy overrides and easily document decisions rendered for audit purposes.
- Reduce manual data entry by allowing customers to submit applications online.
Get paid faster

Avoid the complications and high cost of commercial collections. The BusinessIQ collections suite provides access to powerful skip-tracing and debt-recovery tools, leveraging the power of the Experian brand to improve commercial collections:

- Locate hard-to-find debtors and the most likely payers
- Significantly improve debt-recovery performance
- Increase the likelihood of being paid ahead of a debtor’s other creditors
- Motivate delinquent customers to make timely payments by helping them improve their credit with free access to their Experian commercial credit report and score for 60 days

BusinessIQ collections — key highlights

- Get the freshest data available — up to five alternate contact addresses for debtors.
- Prioritize collections effort and substantially increase the prospect of getting paid first.
- View a debtor’s payment behavior for the past 90 days.
Trust the data you pull
BusinessIQ can help businesses increase the efficiency of daily credit operations. Experian® is a proven industry leader that provides:

- Fresh, third-party-verified data on virtually all U.S. businesses
- Best-in-class support
- Flexible contract terms

For more information
Contact your local Experian sales representative to learn more.