

Intelliscore PlusSM V2

Evaluate business risk and expedite credit decisions



In an economy still recovering from the financial setbacks of the past several years, the ability to access the most predictive business credit scores and quickly evaluate business risk is critical to your organization's success. With Intelliscore PlusSM V2, now you can expedite your credit decisions by accessing Experian's wide range of trade, collection, public record and firmographic data, including extensive small- and medium-business information.

Optimize decisions with enhanced predictive models

Experian[®] has created one of the industry's most powerful tools for fast and accurate risk assessment. This latest version of our business score model lets you identify accounts that are at a higher risk for severe payment delinquency — so you can make fast, reliable credit decisions and manage portfolios with ease. Intelliscore Plus V2 is a predictive powerhouse that uses advanced statistical techniques 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. 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.

Risk insight for small businesses is now driven by one of three analytic approaches: a new "emerging market" model designed specifically for microbusinesses; a new blended model incorporating both business and consumer data on the owner/guarantor, using a cascading approach to synthesize the different data sources; and a consumer-data-only model for brand-new enterprises with no business history. Beyond small businesses, Intelliscore Plus V2 has multiple model segments to project severe payment delinquency.

While optimal results are generated with blended credit information, Intelliscore Plus V2 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 or not the results are

blended, 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

Intelliscore Plus V2 draws on data from Experian's BizSourceSM database, which integrates business intelligence, comprehensive commercial data and more than 35 years of database management expertise. Experian's business data quality is renowned. All data is third-party-verified and validated.

Combined with revolutionary search and match technology, BizSource works behind Intelliscore Plus V2 to ensure the data feeding the scoring models is accurate and comprehensive.

Quickly segment risk

Risk is very low in the first two risk classes, risk class 3 is average, and classes 4 and 5 present above-average risk levels.

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	High-medium	19.1%
1–10	5	High	50.8%
Total:			11.96%

How to read the Intelliscore Plus report

1. Company information

Key information, including business name, address, phone number, Experian Business Identification Number (BIN), date the company's file began in the Experian database, year of incorporation and Standard Industrial Classification (SIC) code. The report displays the primary name and address and also may display the name and address most closely matching your inquiry.

2. Owner/Guarantor information

Name and address associated with the proprietor of the business. Report may list up to four owners/guarantors.

3. Full report number

Use the full report number within the same business day to receive the Business Profile Report and/or Business Owner Profile at a discounted price. These profiles will provide insight into the detailed payment performance and public record information for this company.

4. Intelliscore Plus

A statistically based credit-risk score that can combine business and proprietor credit data to predict the likelihood of serious delinquency in the next 12 months. Scores range from 1 to 100, where lower scores indicate higher risk.

5. Risk class

The Intelliscore Plus V2 risk class provides one of five levels of risk, allowing for a quick assessment of the likelihood of payment delinquency.

6. Factors lowering the score

Indicates the factors most influential in lowering the score from a top value of 100.

7. All-industry risk comparison

Determines the percentage of businesses that have a higher likelihood of becoming severely delinquent compared with this business.

8. Intelliscore Plus action

Provides a default risk assessment message; the field may be customized to display your company's credit policy message with customized score ranges.

9. Business credit information

Summary of the number of trade experiences, trade performance and amount of credit extended.

10. Business derogatory filings


Legal filings and collections that may impact the business's performance, including the date range of the filings.

11. Owner/Guarantor account information

Summary of the owner's/guarantor's consumer credit account performance, including bankcard, revolving, auto lease and real-estate accounts.

Intelliscore Plus - CROCKER INDUSTRIES

Subcode: 123456 Ordered: 10/05/20XX 10:51:41 PDT
 Transaction number: C77788999
 Search inquiry: crocker industries / new york / michael rogers / 123 main / hometown / NY / 50875
 Model Description: Intelliscore Plus V2

 **Experian**
A world of insight

Intelliscore PlusSM


Identifying Information

1 CROCKER INDUSTRIES 750 1ST STREET NEW YORK, NY 54392 (800) 555-1212	3 Business Identification Number: 555712456 Full Report Number: FR466555444 Years on File: 11 (FILE ESTABLISHED 11/1/1997) SIC Code: GROCERIES & RELATED PROD, NEC - 5149 Tax ID: 55-1234567
2 MICHAEL ROGERS 123 MAIN HOMETOWN, NY 50875	Owner/Guarantor SSN:

Blended Model

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.

4 **Intelliscore Plus: 54** **5** **Risk Class: 2**



The risk class groups scores by risk into ranges of similar performance. Range 5 is the highest risk, range 1 is the lowest risk.

This score predicts the likelihood of serious credit delinquencies for this business within the next 12 months. Payment history and public record along with other variables are used to predict future risk. Higher scores indicate lower risk.

6 **Factors Lowering the Score**

- BALANCE OF COMMERCIAL ACCOUNTS AT WORST DELINQUENCY
- UNPAID COMMERCIAL COLLECTION ACCOUNTS
- PERCENT OF DELINQUENT COMMERCIAL ACCOUNTS
- PERCENT OF SERIOUSLY DELINQUENT COMMERCIAL ACCOUNTS

7 **All Industry Risk Comparison**

When compared to all businesses, 53% of businesses indicate a higher likelihood of severe delinquency than this business.

8 Action or risk based on your company's specific score thresholds: APPROVE LINE OF CREDIT UP TO \$25,000

Business Information - CROCKER INDUSTRIES

9 Business Credit Information	10 Business Legal Filings and Collections
Current Days Beyond Terms (DBT): 3	Bankruptcy filings: 0
Monthly average DBT: 4	Tax lien filings: 0
Highest DBT previous 6 months: 6	Judgment filings: 0
Highest DBT previous 5 quarters: 17	Total collections: 0
Total continuous trades: 23	Sum of legal filings: \$0
Current continuous trade balance: \$348,600	UCC filings: details (FILED 02/06) 1
Trade balance of all trades (44): \$365,700	Cautionary UCC filings present? No
Average balance previous 5 quarters: \$192,240	
Highest credit amount extended: details \$100,000	
6 month balance range: \$190,700 - \$368,900	

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Owner/Guarantor Information - MICHAEL ROGERS

11 Owner Account Information	12 Owner Legal Filings and Payment Status
Open bank card trades reported previous 6 months: 3	Age of oldest trade: 4 YRS 11 MO
Bank card balance limit ratio previous 6 months: 51%	Satisfactory trades previous 24 months: 6
Open revolving trades: 6	Trades presently delinquent previous 6 months: 0
Available revolving credit reported previous 6 months: \$23,583	Collections, legal filings, or derogatory accounts: 0
Percentage of auto lease trades 30+ days delinquent: 0%	Derogatory public records filed within 24 months: 0
Percentage of real estate trades 30+ days delinquent: 0%	Derogatory public records greater than \$250: 0
Credit inquiries previous 6 months: 0	

CREDIT LIMIT: _____
 TERMS: _____
 COMMENTS: _____
 SIGNATURE: _____

Experian prides itself on the depth and accuracy of the data maintained on our databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions. Give credit where credit is due. Call 1-800-520-1221, option #4 for more information.

End of report 1 of 1 report

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Sample report

12. Owner/Guarantor derogatory filings and payment status
 Legal filings and collections that may impact the owner's/guarantor's performance, as well as current satisfactory and delinquent payment statuses.

Put Intelliscore Plus V2 to work for you
 Experian's dedicated Business Information Services team has developed a powerful 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 V2, contact your local Experian sales representative or call 1 800 520 1221.