

Commercial IntelliscoreSM

Quickly identify high, low and marginal risk accounts

A powerful decision support tool that enables you to process a higher volume of transactions with confidence, leading to increased sales, improved customer service and overall productivity.

Why credit risk scoring?

Credit scoring significantly reduces subjectivity in the decision process by analyzing applicants using consistent criteria.

With this technology, you can process a higher volume of transactions with confidence—leading to increased sales, improved customer service and overall productivity.

Why Intelliscore by Experian?

Performance-based models—Using performance-based variables enables Experian to test model accuracy, giving you a reliable, tested measure of future business performance.

Score range flexibility—Intelliscore risk scores range from 0 to 100, with the higher scores representing a lower risk. You can set up to ten score ranges between 0 and 100 and tie specific decisions/actions to each range. You can easily adjust these ranges based on market factors which can impact your need to either increase sales or more closely manage risk.

More predictive data—Intelliscore models are built using trade payment, public record and demographic data—proven predictors of future risk.

Effective business credit decisions—The Commercial Intelliscore model is designed to predict 90-day payment delinquency of businesses crossing all industries and all sizes.

With a commercial database of over 14 million U.S. businesses, no other company gives you better small business coverage than Experian. Backed by this database, Commercial Intelliscore by Experian provides you with a powerful decision support tool.



Commercial Intelliscore

The easy-to-read, one-page report features:

- A single credit risk score for a quick decision solution
- The key factors influencing the risk score
- A percentage, which ranks the risk level of the business compared to all other businesses
- Summaries of the trade payment and public record data, and background information on the business

Facts about Commercial Intelliscore:

- Built using a sample of over 3.4 million U.S. businesses crossing all industries
- Predicts the likelihood of a business becoming 90 days delinquent on payments
- Specific model segments designed to address publicly-held companies

Business score factors

Negative:

- High risk associated with industry
- Late payment behavior days beyond term
- Presence of derogatory legal balance
- Limited positive payment experience
- Presence of slow-paying trades
- Presence of collection accounts
- High risk indicated by historical payment trend
- Higher than average balance-to-limit ratio
- Highest days beyond terms in the prior eighteen months

Positive:

- Low risk based on long commercial credit history
- Low risk based on higher than average number of trades
- Low risk based on zero days beyond terms
- Higher than average recent high credit
- Improved payment performance trend
- Presence of positive trades
- Low current days beyond terms
- Low risk associated with industry

To find out more about Commercial Intelliscore, contact your local Experian representative or call 800 333 4930.

1 FR Number

Use the FR number to order Business Profile.

2 Sample Company

The business for which you have requested information is shown here along with the address, phone number, Experian File Number, and the date when the company information was established in the business information database.

3 Credit Information

Lists pertinent summary business data relating to the company's business credit performance.

4 Score

Is a statistically-based credit risk score derived from the business' information. The score ranges from 0 to 100, where lower scores indicate high risk and higher scores indicate low risk.

5 Action

Shows the decision alternatives you set based on a given set of score ranges and your credit policy/process.

6 Percentile

Shows the percentage of businesses which would have scores below that of the business on the report.

7 Score Factors

Indicate which variables contribute most significantly to the score.

Sample Commercial Intelliscore by Experian

| PAGE | RPT DATE | TIME | PORT | TYPE | FR 1901100455 |
|------|------------|----------|------|---------|---------------|
| 1 | 05-01-2000 | 10:21:11 | 0218 | PROFILE | 340 |

| | |
|------------------------|-----------------------------|
| 2 Good Car Corp | File No: A99999992 |
| 14 Maple Rd | File Established: AUG, 1987 |
| Memphis TN 38115 | Phone: 901-555-1234 |

Commercial All-Industry Intelliscore

The objective of the Commercial Intelliscore Model is to predict seriously derogatory payment behavior. Possible scores range from 0 to 100, where 0 is a high risk and 100 is a low risk.

| | |
|--|------------------------------------|
| 3 Credit Information for Good Car Corp | VALUE |
| Current Days Beyond Terms (DBT) | .6 |
| Monthly Average DBT | .1 |
| Highest DBT in Past 6 Months | .6 |
| Worst Ever DBT | .6 |
| Trade Account Balance from 7 Trade Lines (All) | \$ 2,100 |
| Average Balance in the Past 5 Quarters | \$ 7,140 |
| Recent High Credit | \$27,600 |
| Median Credit | \$13,850 |
| Number of Bankruptcies | .0 |
| Number of Judgements | .0 |
| Number of Liens | .0 |
| Number of Collection Accounts | .0 |
| Number of Original UCC Filings | .1 |
| Legal Balance | \$ 0 |
| Number of Years on File | .11 |
| SIC Code | (71) (Motor Vehicles & Car Bodies) |

4 Score: 81,92 **5** Action: Medium Risk

6 51% of Businesses Score Lower (Indicating Higher Risk) than this Business

7 The Key Determining Score Factors are:
Risk associated with the company's industry is higher than avg
Limited positive payment experience relative to total history
Late payment behavior shown by higher than avg current DBT

Terms: _____ Credit Limit: _____

Comments: _____ Signature: _____

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End Report

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