



## Marketing solutions

### National Business Database

This is an extensive business-to-business database containing information on more than 15 million U.S. businesses. This unique combination of business data is unparalleled with geographic, demographic, legal, financial and credit information.

**Benefits** — With more than 10,000 information sources and data-gathering techniques, provides more unique names not found on other lists. By using proprietary business credit information as well as demographic information, Experian's prescreening and extract services let you market to your most creditworthy prospects.

### Demographic Extract

Create ideal lists from more than 15 million records in our National Business Database. An array of selectors allows for precise, efficient targeting.

**Benefits** — Enables you to reach many unique businesses well before the competition. Extensive accuracy measures and precision targeting mean a reduction in production and postage costs and an increase in campaign profitability.

### Business Demographic Extract

Business Demographic Extract generates even more targeted marketing lists that fall within a range of assigned credit risk scores. It provides prospect lists that reflect the demographic and credit variables shared by your best customers.

**Benefits** — Connect with your most creditworthy customers and prospects. Marketing to customers with solid credit histories will significantly reduce your marketing costs and potential back-end operational risk-management costs.

### Business Credit Prescreen

Used in conjunction with Experian's marketing prospect files and customer marketing files, Business Credit Prescreen will help you manage your communication efforts and offers to existing customers and prospects. Your files are enhanced by matching against our databases.

**Benefits** — Connect with your most creditworthy prospects, which can significantly reduce your marketing costs and back-end operational risk-management costs.

### Demographic enhancement

Enhance a database by adding demographic information about each business, such as SIC code, contact name, e-mail, telephone number, number of employees, annual sales, years in business, etc. Your database will be matched with our databases to overlay/append the information required.

**Benefits** — Drawing from our databases, demographic enhancement increases response rates with up-to-date primary contact and industry information and allows you to do more with what you have by expanding the depth of your current database.

### Business Owner Link

Often, information about the business is not enough, but it is essential to sensible, profitable marketing. Business Owner Link combines business demographic and credit data with consumer demographic data to provide a complete picture of both a small business and its owner. This helps you identify and target your best prospects and avoid questionable accounts. You can receive Commercial Intelliscore<sup>SM</sup> (when available), along with business and owner demographics.

**Benefits** — These capabilities allow you to segment and analyze potential small businesses effectively. With thorough credit data in hand, you are able to smartly delegate your marketing resources. With the small-business owners' home and business addresses, you can easily and effectively reach the primary decision makers.

## Marketing solutions (continued)

### Cottage Industry File

File of more than 1 million home-based businesses contained within our National Business Database. This industry segment cumulatively spends more than \$10 billion on business-related products and services yet is largely ignored by many marketers.

**Benefits** — Comprehensive database compiled from an extensive array of data sources is used to create lists of valuable and profitable home-based business prospects that exist under the radar of other list services. Because they haven't yet been inundated with communications, these businesses are more receptive to your message.

### Hotline File

The Hotline File puts you in touch with hundreds of thousands of new businesses every month. The Hotline File draws from Experian's proprietary Business Credit Database and several public sources to identify more than 200,000 business newcomers each month, including about 175,000 new businesses and approximately 25,000 existing businesses with new locations.

**Benefits** — Many of the records are exclusive to Experian, so businesses can reach prospective customers before they're inundated with offers from competitors. Hotline File provides businesses with the contact information and demographic data they need to connect with these valuable prospects immediately, sometimes before their doors even open.

Establishing contact first is the surest path to a profitable relationship that continues into the future.

### Market Penetration Report<sup>SM</sup>

Supply us with your current customer list and we determine marketplace penetration and segment customers based on industry classification and employee size. The report also provides prospect counts based on these elements and will provide revenue potential if revenue numbers are supplied.

**Benefits** — You'll know more about your current customers and see how many similar businesses exist in the business universe. By seeking businesses with characteristics similar to your best customers and developing relevant, customized messages and offers, your marketing efforts will yield higher response rates and increased revenues.

### Risk Reducer File

Your campaign file can be screened for risky prospects, and companies with faulty credit can be removed. The flag identifies companies with bankruptcies, derogatory legal filings and, accounts in collection and prospects with excessive late payments.

**Benefits** — Low-cost solution to screening out high-risk accounts and reducing your marketing costs.

### Televerified Data File

Every year Experian makes millions of telephone calls to verify business information. The Televerified Data File contains only televerified records. The file holds three months of data (with a history file containing one year of data). The file is broken down into three timelines: records that were verified one month ago, records that were verified two months ago and records that were verified three months ago.

**Benefits** — The Televerified Data File gives businesses access to the freshest available data. It is perfect for businesses that are conducting telemarketing campaigns and/or businesses that send expensive marketing literature via direct mail.

For more information about Experian's business-to-business credit and marketing solutions, contact your Experian sales representative or call 800 520 1221.

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## B2B solutions summary

A full range of solutions to fulfill your everyday business information needs



Experian® offers a comprehensive suite of business-to-business solutions that help you identify new prospects, manage risk, qualify credit customers and monitor payment trends. Find a solution that meets your needs, or let us help you customize a solution to address your specific business requirements.

## Credit solutions

Experian prides itself on the collection of data from third-party data sources. This approach allows us to present nonbiased and objective information on a credit report. This is key in assisting you with everyday credit-granting decisions.

### Business Profile

This comprehensive report provides a wealth of information to help you make informed credit-granting decisions quickly and easily. Report highlights include detail displays of current payment information, payment trending, public record information, company background information and Standard & Poor's financial information.

**Benefits** — Rapidly and accurately assesses the potential risk associated with potential business clients based on their company's overall financial health.

### Business Summary

One- to two-page report that summarizes the presence or absence of key information, including trade accounts, public records, commercial collection accounts, company background, SIC code, bank information, date of incorporation and principal officers.

**Benefits** — Low-cost tool to assist with the evaluation of small-dollar accounts. Improves customer service by providing timely response to credit inquiries.

### Business Owner Profile

Small-business owners frequently use personal credit to fund their business(es). Obtaining a detailed credit history of the business owner provides a complete picture of the business.

**Benefits** — Makes the process of assessing the risk of small-business accounts easier and more efficient. Allows you to make sound credit decisions incorporating the credit history of the business owner.

### Business public records

This report provides direct access to our National Business Public Records Database. You can get detailed information on bankruptcy, judgments, tax liens, fictitious business name filings, Uniform Commercial Code and corporate records reports.

**Benefits** — Eliminates need to go to multiple sources to access information required during the credit decisioning process. Businesses with filings in more than one state will appear in the search results.

### International Profiles

Reports on international companies are available from countries around the world. The information for these reports is gathered from credit, government and financial agencies in each country. Canadian and European profiles are available in real time, while profiles on companies located throughout the rest of the world are developed upon your request.

**Benefits** — Provides you the best source of information for managing the risk associated with conducting international business.

### AuthoriCheck<sup>SM</sup>

This is the only business-to-business product on the market that offers an all-in-one, multiple crosscheck source to authenticate data. AuthoriCheck<sup>SM</sup> verifies both business and applicant information by checking applications for information inconsistencies and anomalies to identify potential commercial fraud.

**Benefits** — Manages risk, reduces business losses and assists in providing shared information that helps to eliminate fraud through a broad unified effort.

## Scoring solutions

### Experian's Intelliscore<sup>SM</sup> products

Using advanced statistical scoring, our Intelliscore<sup>SM</sup> product line allows you to make quick, consistent, nonjudgmental credit or account management decisions. The scores also can be used to improve direct-marketing campaigns by prequalifying prospect lists or by incorporated in statistical models to predict and measure business risk. These solutions can be used throughout your Customer Life Cycle.

### Commercial Intelliscore<sup>SM</sup>

A decision-support tool that enables objective, consistent and faster evaluation of business risk to process a higher volume of transactions. Provides summaries of the trade payment and public record data and background information on the business.

**Benefits** — Helps to make decisions when the score falls in an ambiguous risk range. Enables a client to manually implement decision rules with the score. Decision logic can be standardized across underwriters for consistent reviewing practices.

### Small Business Intelliscore<sup>SM</sup>

A decision-support tool that provides a credit risk score based on both the business and its owner(s). You can get a complete picture of the company's financial health for a more accurate risk assessment.

**Benefits** — Highlighted by the addition of blended scores using Experian's consumer credit information. More effective than consumer credit scores because it is calibrated to characteristics of small-business owners.

### Custom Intelliscore<sup>SM</sup>

This product looks at the unique financial history of customers, as well as their credit histories with other lenders, public record filings, reported collection accounts and other pertinent data, which the customer may provide. It is tailored specifically to you, the client. Experian works directly with you to develop an appropriate prediction plan.

**Benefits** — The score can utilize commercial and/or consumer information along with your internal data, depending on your objectives.

## Account management solutions

### Account Advisor<sup>SM</sup>

This PC desktop software tracks account performance, monitors shifts in portfolio risk and displays your customer portfolio graphically with credit, demographic and public record data elements. View specific segments of the portfolio, identify risk trends and strategize actions.

**Benefits** — Quickly view and manipulate your portfolio to identify overall risk and filter by risk to identify cross-sell and up-sell opportunities and prioritize collections.

### Portfolio Monitor<sup>SM</sup>

The Portfolio Monitor<sup>SM</sup> product suite is a powerful account monitoring tool for businesses and business owners.

**Portfolio Monitor<sup>SM</sup> — Business Notices** flags the latest-breaking derogatory changes in customer status, such as:

- Legal filings including bankruptcies, judgments and tax liens
- Increasingly late payments
- Derogatory information from other suppliers
- Uniform Commercial Code filings
- Collections

You can customize your settings to receive only those warnings that are specific to your business needs. Warnings are delivered online weekly (bankruptcies delivered on a daily basis).

**Portfolio Monitor<sup>SM</sup> — Owner Notices** (Available January 2003) provides daily alerts on monitored owners or guarantors for:

- Public record and tradeline bankruptcies
- Major derogatory payment information
- New inquiries and trades on file
- Collection information

**Benefits** — Helps you respond quickly to derogatory business and owner information to minimize risk and reduce losses. E-mail messages can be sent automatically to notify you of new warnings received on monitored accounts.

### Portfolio Scoring

This product enhances your portfolio with current and accurate credit information, business demographics, and legal and public information. Analyze the entire risk process from front-end inquiry to back-end account review.

**Benefits** — Get a comprehensive picture of risk exposure for each customer quickly through batch processing. Ensure proper alignment of your portfolio with your risk-management strategy.

### Vista®

A powerful new account management service, Vista® enables small-business credit grantors to improve account management with highly predictive risk scores and data about the small business and its owners.

**Benefits** — Financial industry-specific model utilizing commercial and proprietor information provides a comprehensive risk picture of the business for effective account management.