

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

Evaluate business risk with greater speed and confidence

**Now you can streamline account processing, leading to increased sales, improved Customer Relationship Management and lower operational costs with one of the industry's most powerful decision-support tools.**

### Take the guesswork out of the credit decisioning process

Credit scoring uses sophisticated statistical techniques and consistent criteria to significantly reduce subjectivity in the decision process while speeding credit approvals with a higher degree of consistency and reliability.

Quite simply, harnessing this advanced technology enables you to process a greater number of transactions more accurately and cost-effectively, which leads to increased sales, better Customer Relationship Management and reduced operational costs.

### A stronger solution for managing risk in the B2B space

Managing risk in the B2B space has become more challenging. To meet today's complex credit decisioning requirements, Experian<sup>®</sup> has refined the Commercial Intelliscore<sup>SM</sup> solution to give users more predictive results and the ability to score even more records.

At the core are new performance-based models powered by enhanced statistical algorithms and current data such as trade payment experiences, public records and demographic data — proven predictors of future risk. The result is a reliable measure of future business performance.

### Adjust score ranges quickly and easily

Commercial Intelliscore risk scores range from 0 to 100, with higher scores

representing lower risk so you can assign a credit score to each account and use the score to set credit parameters. Set up to 10 score ranges and tie specific decisions or actions to each range in order to automate account processing. These ranges can be quickly and easily adjusted based on market factors that may present opportunities to increase sales or require you to more closely manage risk.

### Make more effective business credit decisions

The enhanced Commercial Intelliscore is designed to predict payment delinquency in excess of 90 days for businesses of all sizes and across all industries. With a commercial database in excess of 18 million U.S. businesses, Experian provides better small-business coverage than any other company. This robust database combined with Experian's scoring expertise make the enhanced Commercial Intelliscore a powerful decision-support tool.

Commercial Intelliscore is the result of the combined efforts of the company's dedicated Business Information Solutions group and Experian-Scorex, one of the world's foremost decision-support companies.

Why not take advantage of the decision-support tool that enables objective, consistent and faster evaluation of business risk opportunities?



## Sample report

Commercial Score – CROCKER INDUSTRIES	
Subcode: 997193 Search inquiry: Crocker Industries /Phoenix /AZ	Ordered: 08/25/2004 14:28:06
<b>1 Company Information</b>	
<b>CROCKER INDUSTRIES</b> 100 MAIN STREET PHOENIX, AZ 85012 (602) 520-1221	<b>5 Experian File Number:</b> C03716545 <b>Full Report Number:</b> FR-0302724469 <b>Experian File Established:</b> PRIOR TO JANUARY 1977 <b>Year of Incorporation:</b> 10/04/1993 <b>SIC code:</b> PREPACKAGED COMPUTER SOFTWARE - 7372
<b>2 Intelliscore for CROCKER INDUSTRIES</b>  <b>3 RISK GROUP 3 – MEDIUM</b> 47% of businesses indicate a higher risk of becoming seriously delinquent than this business	<b>6 Legal Filings and Collections</b> Bankruptcy filings: 0 Tax lien filings: 1 Judgment filings:(FILED 06/98-09/02): 8 Total collections:(PLACED 09/03-02/04): 5 Sum of legal filings: \$51,967 UCC filings: 50 Cautionary UCC filings present? Yes*
<b>4 Key score factors:</b> NUMBER OF ACTIVE ACCOUNTS NUMBER OF OTHER TRADES RECENTLY DELINQUENT OR DEROGATORY AVG ACCOUNT BALANCES NUMBER OF DELINQUENT ACCOUNTS	<b>7 Trade Information</b> Current DBT: 28 Monthly average DBT: 41 Highest DBT previous 6 months: 49 Highest DBT previous 5 quarters: 49 Total continuous trades: 27 Current continuous trade balance: \$51,400 Trade balance of all trades (62): \$434,100 Average balance previous 5 quarters: \$57,280 Highest credit amount extended: \$202,800 6 month balance range: \$57,200 - \$280,700
Credit Limit: _____ Terms: _____ Comments: _____ Signature: _____	
<small>* Cautionary UCC Filings include one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Inventory, Leases, Notes Receivable or Proceeds.</small>	
1 of 1 reports	
<small>The information herein is furnished in confidence for your exclusive use for legitimate business purposes and shall not be reproduced. Neither Experian Information Solutions, Inc., nor their sources or distributors warrant such information nor shall they be liable for your use or reliance upon it.</small>	
<small>Experian 2004. All rights reserved.            Experian and the marks used herein are service marks or registered trademarks of Experian.</small>	

### 1. Company information

Key information, including business name, address, phone number, Experian file number, incorporation date and SIC Code

### 2. Intelliscore

Objective score between 0 and 100 indicating the risk of the business becoming more than 90 days delinquent in the next 12 months

### 3. Intelliscore action

Provides default risk assessment message or may be customized to display your own policy message based on the score range

### 4. Score factors

Indicates the factors that are most influential in the Commercial Intelliscore

### 5. Full report number

If you need additional details, use the full report number to order a Business Profile at a special discounted price

### 6. Derogatory filings

Legal filings and collections that may impact the businesses' performance, including the date range of the filings

### 7. Trade experiences

Summarizes the number of trade experiences, trade performance and amount of credit extended

### To find out more about Commercial

Intelliscore, contact your local

Experian representative or call

**800 520 1221.**

600 City Parkway West  
 Orange, CA 92868  
 800 520 1221

©Experian 2004  
 All rights reserved  
 10/04

*Experian and the marks used herein are service marks or registered trademarks of Experian.*

[www.experian.com](http://www.experian.com)