

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

Quickly identify high-, low- and marginal-risk accounts

**Commercial Intelliscore<sup>SM</sup> is 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 Commercial Intelliscore by Experian?

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

**Score range flexibility** — Intelliscore<sup>SM</sup> risk scores range from 0 to 100, with the higher scores representing a lower risk. You can set up to 10 score ranges between 0 and 100 and tie specific decisions/actions to each range. You easily can adjust these ranges based on market factors that 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 of all sizes crossing all industries.

With a commercial database of more than 14 million U.S. businesses, Experian provides better small business coverage than any other company. Backed by this database, Commercial Intelliscore 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 with 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 more than 3.4 million U.S. businesses crossing all industries
- Predicts the likelihood of a business becoming 90 days delinquent on payments
- Specific model segments are 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 18 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

**1 FR number**

Is used 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**

This 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 that 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  
14 Maple Rd  
Memphis TN 38115

File No: A99999992  
File Established: AUG, 1987  
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 Judgments . . . . .	.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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