

Experian Custom IntelliscoreSM

Custom Intelliscore—it's tailor-made for you. Custom Intelliscore looks at the unique financial history of your business's clientele, as well as their credit history with other lenders, public records filings, reported collections accounts and other pertinent data you may provide. As a result you get models that more accurately predict the performance of your potential and existing customers. We work with you to develop a prediction plan that's just right for your business. Custom Intelliscore—it's tailor-made for you.

Why choose a Custom Intelliscore?

- The Custom Intelliscore development process utilizes your company's credit policies exclusively—matched to the behavioral profiles of your customer base
- You control what the score predicts by defining what is considered a bad account
- Our efforts are dedicated to understanding and utilizing the unique characteristics of your business

Custom built

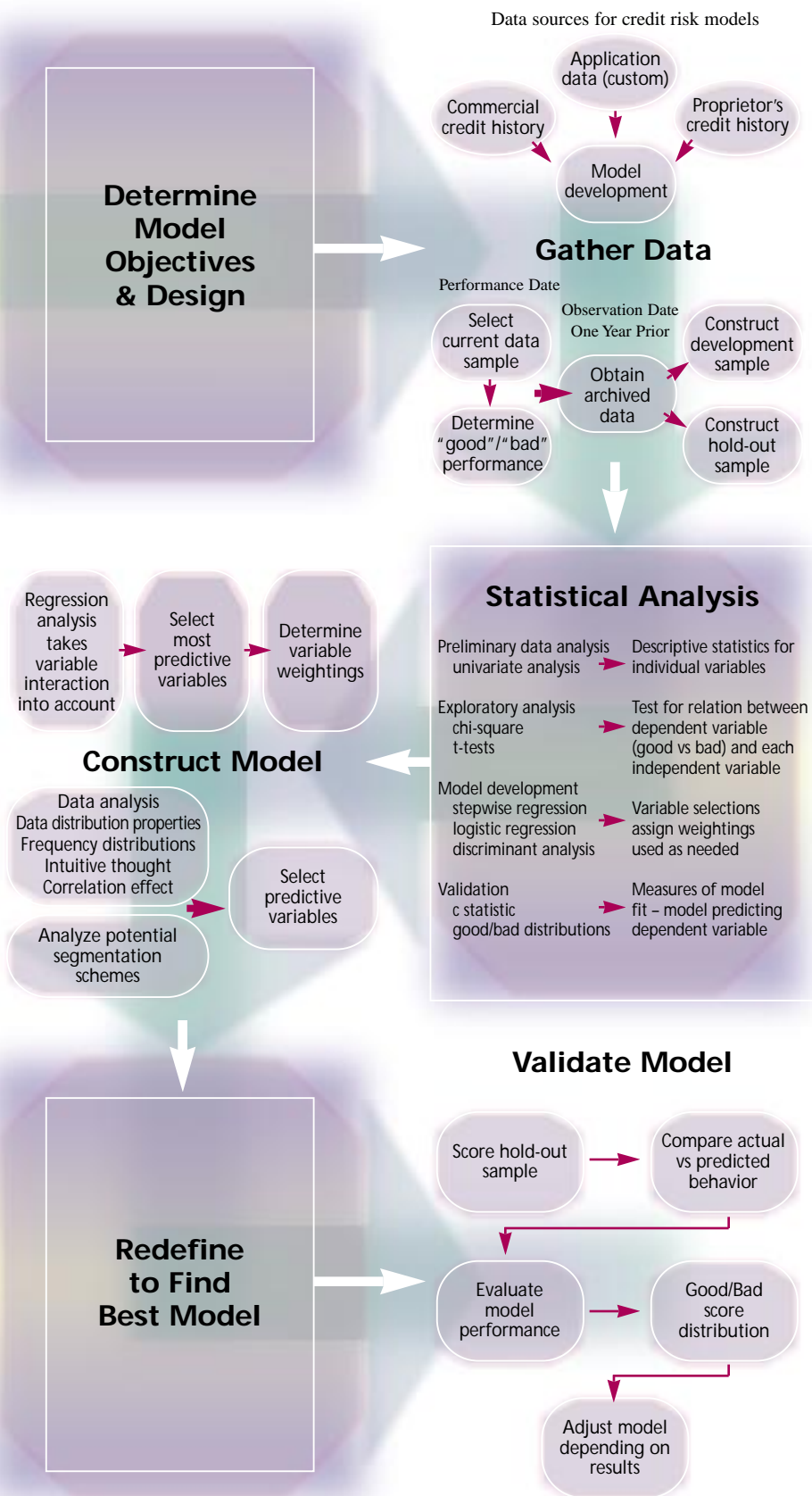
We work with you to develop your definition of a delinquent account. We then analyze and study what have been the distinguishing aspects between your high- and low-risk customers. In essence, your own credit experience and policies are directly applied to the entire process.

The result is an empirically derived model leading to a consistent, reliable credit risk score.

Flexibility

- You determine what additional information appears on the Intelliscore report, detailing what factors influenced the score
- You specify what the resulting action items are for each score, such as, "accept account; request deposit"

MODEL DEVELOPMENT OVERVIEW



- Account Sample:** The sample used to develop a model needs to include a mix of both good and bad accounts with the possible inclusion of rejected applications. While there is no absolute number of required accounts, larger samples (e. g., 1,000 or more for each type) typically generate higher model reliability.
- Definition of Bad Account:** Experian will consult with you to determine the account behavior that is most closely related to the financial performance of the business. This often is a "write-off" or an account that pays a specified number of days late.
- Sample Requirements:** The sample should identify which accounts are considered "bad" versus those which are "good". This sample should also include the name and address for each business, the date of the application, and when the account went bad.



Experian
 600 City Parkway West
 Orange, CA 92868
 800 831 5614
 www.experian.com