

Business Public Records

Fast, easy access to reduce risk, liability and potential fraud

Whether your industry is financial services, property management, collections, insurance, legal or professional services and whether you are a Fortune 500 or a small privately owned company, online business public records reports can help manage risk, liability and potential fraud.

Reduce costs and build customer relationships

By reviewing public records and other business information, companies save on the costs of acquiring new business, managing liability and reducing potential fraud. In addition, this information can help you establish sound long-term business relationships.

Our National Public Records Database provides you with incremental details on the selected company. Available filings include:

- Corporate Records
- Fictitious Business Name
- Bankruptcy
- Tax Lien
- Judgment
- Uniform Commercial Code (UCC)

Corporate Records

The Corporate Records report verifies that a customer is a registered corporation with the state and whether the corporation has paid the state any fees owed. It also may indicate if a business is active or inactive and can be used to mitigate business credit risk and reduce liability and fraud. Some examples of corporate records information that may be used in business decisions include:

- Legal company name and address
- Corporation number
- Incorporation date
- President's name and address

Fictitious Business Name

This report indicates that a customer has filed with the County Clerk–Recorder in the county in which the registrant has his or her principal place of business. It can be used to review a business before extending credit, help validate additional parties associated with an application or detect possible fraud. Some examples of fictitious business name information include:

- Business name and address
- Additional business name and address
- Owner
- Additional owner
- Tax identification number

Bankruptcy

The Bankruptcy report can determine if a potential customer has become insolvent and may be a severe risk when extending credit. Some examples of bankruptcy information include:

- Filing date
- Liabilities
- Assets
- Debtor
- Additional debtor

Tax Lien

The Tax Lien report can help point out a customer that is becoming a higher risk due to nonpayment of taxes. In this situation, the tax agency is taking security of the debt.



Judgment

A Judgment report can reveal that a customer is becoming a higher risk because of a court's decision to grant or deny a plaintiff's claim based on facts in the case.

UCC

A UCC report assesses a customer's (the debtor's) business credit risk by evaluating collateral (such as equipment, real estate, inventory and accounts receivable) that was pledged as security to obtain credit and identifies creditors that have filed a claim against the same collateral. Business UCC reports allow the creditor to determine the "legitimate value" of the underlying assets being used to secure the loan.

Experian's National Public Records Database coverage

- Tax liens, judgments and bankruptcies are available nationwide
- UCC information is accessible in most states and large metropolitan areas, including the District of Columbia
- Corporate records information can be obtained in most states and large metropolitan areas, including the District of Columbia
- Fictitious business name (doing business as) information is available nationwide but not in all counties of each state

Web-enabled and desktop access

Public Records can be accessed quickly and conveniently by using an Internet browser such as Microsoft® Explorer.

Public Records can also be accessed using Microsoft® Windows® and Experian's IntellisysSM desktop software.

Complete, accurate and reliable data

- Public record data is received from government sources daily, weekly, monthly and quarterly
- Turnaround time for formatting, cleansing and loading data is 24 to 48 hours
- Bankruptcies are loaded to Experian's system within 24 hours and available online within 72 hours from the original filing date

Additional features

- Search up to five states in a single transaction
- Online access to our coverage table (by date and geography)
- Full address display (optional) on the List of Similar

To find out more about Business Public Records, contact your local Experian representative or call

800 333 4930.

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