



Experian Business Reports

Business Summary

The Business Summary is an abbreviated credit profile for a business, designed for quick decisions on low balance or low margin accounts that might not otherwise warrant extensive credit checks. Good initial screening tool for businesses in operation more than 2 years. This product can be up-graded to a full Business Profile.

Business Owner Profile

The Business Owner Profile helps credit grantors evaluate the personal credit history of business owners or partners to determine whether that data increases or decreases the risk associated with their business. It is particularly useful for businesses with multiple owners or questionable ownership.

Commercial Intelliscore

Analyzing a sample population of 600,000 businesses crossing all industries, the Commercial Intelliscore predicts the likelihood of a company becoming 90 days delinquent within six months. It renders a business-only credit risk score from 1 to 100. Good initial screening tool for businesses in operation more than 2 years that includes analysis of risk.

Small Business Intelliscore

Analyzing a sample population of 500,000 small businesses, the Small Business Intelliscore predicts the likelihood of a company becoming 90 days delinquent within 12 months by integrating the credit history of the business and the business owners. It renders a combined risk score from 1 to 100. Good screening tool for sole proprietorships, partnerships, and closely held corporations that includes analysis of risk.

Business Profile

Business Profile is a comprehensive profile of a company's credit history detailing pertinent data such as payment relationships with suppliers, aging on account balances, public records history, and both Trade Payment Experiences and Additional Payment Experiences. Most Commercial Products can be up-graded to a Business Profile.

UCC Search

UCC databases contain up-to-date UCC records filed with the Secretary of State. Excessive UCC filings may indicate that a business is heavily leveraged.