



# BusinessIQ<sup>SM</sup>

Designed with flexibility in mind, because that's what our clients demand.

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We wanted to make BusinessIQ<sup>SM</sup> a one-stop solution for managing risk. That meant creating a single integrated interface. It meant developing intuitive controls you can use with minimal training. It meant creating customizable filters you can adjust to access the information most relevant to you.

This advanced web-based portal includes comprehensive business credit tools that let you manage your entire portfolio — from the time a credit application is received through the collection of delinquent accounts. Backed by Experian's breadth of business risk information, BusinessIQ lets you work smarter, not harder, so you can devote your resources to growing your business.

## Three common business challenges

- **Accessing multiple systems to get the information you need** — You're not in the business of losing time. Navigating to multiple systems creates data silos, resulting in inconsistent customer master data and loss of valuable time.
- **Ease of use** — Getting your team to embrace change is not an easy task. New tools need to be simple, intuitive and user-friendly.
- **Inflexible terms** — Setup costs, per-user fees, license costs and expensive add-ons increase contract costs with minimal value to your bottom line.

## Instant access

With BusinessIQ, we bring together the best risk-management tools and analytical intelligence so you can make quick, reliable decisions while monitoring your portfolio's health at any stage of the Customer Life Cycle.

## Search with confidence

Integrated TrueSearch<sup>SM</sup> technology lets you pull reports and scores within seconds. Leverage our industry-leading Quick Search type-ahead search feature or expand your search criteria for a more advanced search or to access fraud, international or blended information on hard-to-find small businesses.

## Data accuracy at the center of what we do

- **Business Identification Number (BIN)** — Our records come with Experian's proprietary tracking number (the BIN), a unique number that stays persistent over the life of the business.
- **Corporate Linkage** — Since business relationships can change, update speed and accuracy is key. All data is rolled up to the headquarters location so you can make an accurate risk assessment on the financially responsible party of the corporate family. With our real-time linkage update capabilities, you can rest assured you're making decisions on the most comprehensive and accurate record possible.
- **Third-party verified data** — Data integrity is important to you — and it's important to us. All our information is third party-verified, meaning our data is collected only from third-party sources, never sourced from the businesses themselves.

## Take control of your portfolio

The portfolio acts like a control center within BusinessIQ. It can provide the 10,000-foot view of your portfolio and a street-level view of each account, all in a single place. Load your entire portfolio into BusinessIQ and begin identifying business risks and optimizing opportunities.

- **Report creator** — Customizable filters allow you to drill down to relevant information for ad hoc reporting.
- **Trend spotter** — Spot trends to uncover risks or opportunities to cross-sell and upsell existing accounts.
- **Portfolio analyzer** — Quickly assess portfolio risk by viewing charts and graphs that show data on aging, risk levels and other key metrics. View portfolios from both the macro perspective (which reveals overall portfolio risk) and the micro view (which shows individual account details).

## Stay alert

When a customer's credit standing changes suddenly, you'll know immediately. This alert capability is customizable so you can receive only the alerts you find meaningful and actionable.

- **Trigger and filter selector** — With the most comprehensive set of triggers and filters in the industry, choose which triggers are most relevant for you while filtering down to receive only meaningful alerts.
- **Prioritization score** — Rank order triggered events, such as bankruptcies, by level of importance to improve your workflow.
- **Alerts workflow** — Act quickly to address the accounts that demand immediate attention, whether it's collecting on delinquent accounts or upselling your most profitable customers.

## Automate for speed and consistency

You set the rules. We automate the rest. DecisionIQ<sup>SM</sup>, the decisioning module inside BusinessIQ, lets you establish rules and deliver approvals, refusals and recommendations for manual review within seconds. Make consistent decisions across your entire enterprise.

- **Domestic scorecards** — Create rules for U.S.-based businesses that include credit scores, days beyond terms, years in business, bankruptcy flags and other attributes.
- **International scorecards** — Establish separate rules for businesses based outside the United States to quickly assess and manage risk within your international business portfolio.
- **Credit limit generator** — Once a risk assessment is determined, automatically establish credit limits based on your own risk thresholds or methodologies.
- **Policy documenter** — Document and print your decision policies to satisfy audit or compliance requirements.

## Flexible pricing

BusinessIQ offers flexible contract options that allow you to create a custom plan that suits your business's needs. You can pay as you go if you prefer a short-term commitment or take advantage of flexible subscription options. No per-user setup fees, no platform license fees and no unnecessary add-ons.

To find out more about the BusinessIQ, contact your local Experian sales representative, call 1 800 520 1221 or visit [www.experian.com/biq](http://www.experian.com/biq).