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PC Mall, Inc.

Data quality and BusinessIQ reduce risk and save money.

BusinessIQ^{SM} helped provide PC Mall with an efficient and costeffective approach to credit risk management that was easily accessed across multiple locations.

Client

Founded in 1987, PC Mall, Inc., together with its wholly owned subsidiaries, is a value added direct marketer of technology products, services and solutions. The company sells products and services to businesses, government institutions, educational institutions and consumers.

With a well-known presence in the IT industry, the organization sells through multiple channels including direct and telephone based salesforces, as well as through online and retail sales channels. It's online retail sites, such as onSale, eCOST, PC Mall and Mac Mall, have significant brand name recognition.

From a business credit perspective, PC Mall researches both its suppliers and its customers. The company manages risk across multiple geographies in the U.S. and select international locations.

Challenge/Objective

PC Mall's challenges and requirements focused on three main points:

Ease of use — Risk is managed across a large global team, so the product had to be easy to access and manage across multiple locations. The company also was looking for a one-stop shop for research and account reviews.

Data quality — PC Mall manages credit risk via historical results, credit analysis and collections. The company was particularly concerned with sourcing quality data to make decisions. In addition, fraud is a large concern.

Like Experian, PC Mall strongly believes that self-reported data can lead to fraudulent information within a database, and it doesn't want to make credit decisions using self-reported data.

Budget — The product had to be costeffective and had to manage risk in a way that positively impacted the bottom line.

Resolution

Experian® met PC Mall's challenges by offering quality data delivered through BusinessIQ^{SM}, a platform that allows the company to manage risk across the Customer Life Cycle — from acquisition through collections. Pricing that fit the budget and superior customer service also contributed to PC Mall's choice.

> "Experian's data and BusinessIQ helped us hit our annual revenue goals while limiting our exposure to fraud and the need for collection activity."
>
> — **Robert Calvo,** Vice President of Credit, PC Mall, Inc.

Case study
PC Mall, Inc.

Results

Through BusinessIQ, PC Mall is sourcing quality data to perform thorough account reviews for prospective and current clients, customers and suppliers. With the combined power of quality data and an easy-to-use platform, PC Mall has been able to improve its account opening, account review and collections process. The company also has future plans to move into automated decisioning.

Robert Calvo, VP Credit, says, "We have found the integrity of Experian data to be superior. At the end of the day, Experian's data and BusinessIQ helped us hit our annual revenue goals while limiting our exposure to fraud and the need for collection activity. We also have been able to show significant savings to upper management. Also, the Experian account and support team are always there for us when we need them."