

Los Angeles Times

WEDNESDAY OCTOBER 18, 2006 SECTION C
COPYRIGHT 2006 / THE LOS ANGELES TIMES

SMALL BUSINESS

Firm Offers Unlimited Access to Credit Reports

BY CYNDIA ZWAHLEN
Special to The Times

Experian, a major credit-reporting company, has launched a service aimed at small-business owners who want to keep a close eye on their credit reports or those of their competitors, suppliers or partners.

For \$99 a year, Costa Mesa-based Experian will provide unlimited access to a single company's commercial credit report through its website, www.smartbusinessreports.com. The subscription service is also available on a month-to-month basis for \$12.95 a month.

Subscribers will receive e-mail alerts notifying them of changes that might affect the company's credit rating, such as inquiries, late payments, liens or bankruptcies.

The service is part of a revamp of Experian's credit report website, which

still sells one-time access to commercial credit reports for \$24.95 to \$49.95, depending on the level of detail desired.

The company, which launched the website about two years ago, found that many small businesses were buying their own reports multiple times throughout the year as they applied for loans or credit with vendors or tried to guard against identity theft.

"This is targeted at small-business owners who we learned were paying more and more attention to their own business credit reports, which they should," said Craig Whitney, senior director in Experian's business solutions group. "They were pulling their own business credit reports as much as their customers'."

The credit company also has added a library of information on commercial credit topics geared to small-business owners.

Experian, like most other credit reporting companies, long has offered subscription services to its largest clients.

Consumers, who might want to track the financial health of a company they may want to do business with, such as a construction contractor, are also potential users of the website's services. Unlike consumer credit reports, to which access is somewhat limited by law, anyone can pay to get a copy of a company's commercial credit report.

Note: May not be reproduced or retransmitted without permission. For permission call Los Angeles Times Reprints at (800) 661-2511.

The sale of this reprint does not constitute or imply the publisher's endorsement of any product, service, company, individual or organization.