



# Small Business Credit Share<sup>SM</sup> Portfolio Risk Scores

Identify risks before they become problems.

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Severely delinquent accounts can seriously cut into your company's profits. But if you catch risky accounts before they become problems, you can minimize the damage and better protect your portfolios.

This is the thinking behind Experian's Small Business Credit Share<sup>SM</sup> portfolio risk scores. Built exclusively for the Small Business Credit Share consortium and powered by Experian's robust analytics, these powerful scores allow you to quickly identify accounts most likely to become moderately or severely delinquent on financial accounts.

## Three common business challenges

- **Predicting Risk** – Controlling slow pay and write-offs while quickly approving accounts in a highly competitive environment.
- **Secure and compliant** – Adhering to ever growing regulations and insuring the data you are using is compliant and secure.
- **Efficiency through segmentation** – Managing a large portfolio and minimizing losses but doing so with limited resources. Where do you focus?

## Refined segmentation, optimum performance

Small Business Credit Share portfolio risk scores provide three model options to better meet your portfolio management needs:

- All-financial model for broad financial risk across multiple financial products.
- Commercial credit card model.
- Commercial retail credit card model.

Using these scores, you can realize maximum benefits:

- Bad rate definitions are better aligned with your financial portfolio objectives.
- Delinquency is predicted for financial product types rather than for the business as a whole.
- All models predict severe delinquency over a 12-month performance period.

## Small Business Credit Share<sup>SM</sup> Portfolio Risk Scores

### Powered by exclusive information

The Small Business Credit Share program is a true give-to-get credit consortium composed of creditors with business-to-business credit relationships across multiple industries. These relationships include information on commercial credit cards, loans, lines of credit, leases and trade credit relationships by some of the largest small-business creditors in the country.

As a trusted information steward with more than 40 years of credit risk experience, Experian® has established strict safeguards to maintain the quality and safety of its member information. The Small Business Credit Share portfolio risk scores are an exclusive program membership benefit.

### Consultative approach improves results

Experian Business Information Services can provide client validations of score performance associated with specific client portfolios. Our Decision Sciences group also can provide consultation on score performance and custom model development using the Small Business Credit Share aggregates. Working with industry experts puts you in a better position to maximize all the capabilities Small Business Credit Share provides.

### Low cost, high performance

Small Business Credit Share portfolio risk scores are available as a flat monthly subscription service or as a transactional portfolio scoring service. Small Business Credit Share is flexible enough to accommodate the needs of companies both large and small. Regardless of size, members can benefit from the exclusive, expanded content and state-of-the-art analytics available only through Experian's Small Business Credit Share program.

To find out more about Small Business Credit Share portfolio risk scores, contact your local Experian sales representative, call 1 800 520 1221 or visit [www.experian.com/b2b](http://www.experian.com/b2b).