experian™

Interline Brands

DecisionIQ℠ brings revenue growth and increased efficiencies.

DecisionIQ℠ helped Interline Brands identify credit risks and grow revenue by pinpointing underlying trends across its portfolio.

Client
Interline Brands comprises 13 unique brands that distribute maintenance, repair and operations products like plumbing, electrical, hardware, HVAC and other related items. The business is an industry leader that serves a diversified customer base of facilities maintenance professionals, contractors and specialty distributors primarily throughout North America, Central America and the Caribbean.

Challenge/Objective
Interline Brands wanted to establish a more automated process for evaluating new accounts and to develop a better account management process to help monitor performance of existing accounts. With 13 unique brands, leveraging one traditional scoring model to automate the company's credit policies was proving to be a significant challenge. One of Interline Brands' main objectives was to streamline both processes among brands and implement an enhanced decisioning product that analysts could access in real-time to make better credit decisions. Cost-effectiveness also was an important factor.

Resolution
Experian's Decision Sciences team conducted an in-depth custom analysis on Interline Brands' various brand portfolios. The results showed that the company's portfolios had various underlying trends and predictive factors that could help identify risk more effectively. This analysis was used to build five custom decision trees that would take the place of a traditional, all industry scoring model.

With the right risk-mitigation tool in place, the final piece was to enable the delivery of the five custom decision trees in an easy-to-use interface. BusinessIQ℠ enabled the custom decision trees to be integrated into an online, process oriented environment.

Results
BusinessIQ — combined with the automated decisioning module, DecisionIQ℠, — allowed for seamless integration of Interline Brands' custom decision trees. The online platform also allowed Interline Brands to implement an easy-to-use, centralized credit management product across an organization with multiple brands. The use of custom decision trees played a significant role in helping Interline Brands identify risky accounts more effectively, which has had a direct impact on improving profitability.

"Experian has provided us with the comprehensive data and predictive insights needed to make more informed financial decisions and grow our business."

Experian
475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 800 520 1221
www.experian.com/b2b

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