



# Commercial Risk Database Plus<sup>SM</sup>

Make sound decisions with greater confidence.

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For us, it's all about fresh, accurate and complete data. For you, it's about efficiency, accuracy and profitability. With more than 40 million credit-active businesses — one of the largest commercial database — Commercial Risk Database Plus<sup>SM</sup> (CRDB) offers powerful risk-assessment tools, so you can make credit decisions faster and with greater confidence.

## 3 Common business challenges

- **Consistent way to evaluate companies** — CRDB allows for a standard way to evaluate/model results that are consistent and meet company guidelines.
- **Limited budgets** — CRDB allows unlimited access to the database and the data can be shared between other departments at the firm.
- **Never enough time** — By using standard modeling capabilities either built internal or by Experian we can eliminate a good percent of the work and identify when you need to spend your time.

## Greater SIC and NAICS code coverage

Strengthen your portfolio by avoiding customers with histories that include payment defaults and bankruptcy write-offs. With the deep, high-quality information available with Commercial Risk Database Plus, you can minimize risk, maximize revenue opportunities and price with certainty.

## There is strength in numbers

We've increased our commercial database by 5 percent. We've added records of 7 million more credit-active businesses and 4 million Standard Industrial Classification (SIC) and North American Industry Classification System (NAICS) codes. We deliver comprehensive, third-party-verified information on 99.9 percent of all U.S. companies from a variety of reliable sources. For you, more information means better decisioning. And better decisioning means greater profits.

## Improved hit rates

Commercial Risk Database Plus uses a proprietary indicator that quickly assesses whether a business is credit-active. That means you get more hits and more accurate information to work with on our active universe.

## Flag high-risk businesses

Avoid potential financial losses with the Financial Stability Risk Score<sup>SM</sup> option. This application quickly identifies high-risk businesses by viewing payment public records such as:

- Severely delinquent payments.
- High credit line usage.
- Tax liens.
- Judgments.
- Collections.

You also can expedite risk decisions by appending Experian's Intelliscore Plus<sup>SM</sup> V2, which accesses trade, collection, public record and firmographic data on small and mid-size companies.

## Commercial Risk Database Plus<sup>SM</sup>

### Get the big picture

Many businesses are linked through branches, subsidiaries, parent companies and other legal/financial relationships. Corporate Linkage, available through Commercial Risk Database Plus, helps you make sense of these relationships and get a single, clear picture of the entire corporate family. This big-picture view will help you make more informed decisions when extending credit.

### It's simple to install — no IT skills required

You can migrate Commercial Risk Database Plus without altering file formats. No special IT skills are required to have high-quality information delivered monthly or quarterly inside your own firewall from Experian's comprehensive BizSource<sup>SM</sup> database.

### Highlights

- Approximately 7 million more credit-active business records.
- 4 million new SIC and NAICS codes.
- Third-party-verified data on 99.9% of all U.S. companies.
- More than 700 data fields.
- Financial Stability Risk Score<sup>SM</sup>.
- Intelliscore Plus<sup>SM</sup> V2 score.
- Corporate Linkage.
- Expanded data from the Small Business Credit Share<sup>SM</sup> program.

### Get the help you need from the industry's top B2B experts

For more than 35 years, Experian's Business Information Services experts have provided data and predictive insights to organizations to help them improve profitability and mitigate risk.

To find out more about Commercial Risk Database Plus<sup>SM</sup>, contact your local Experian sales representative, call 1 800 520 1221 or visit [www.experian.com/commercial](http://www.experian.com/commercial).