

Experian Commercial Cloud Transformation — Data FAQ

As part of Experian's transition of Commercial data to the cloud, Experian has performed extensive testing on our data, reports, and scores to deliver quality output for our clients. To ensure full transparency with our clients during this transition, we have documented explanations of changes clients may see in this Data FAQ.

This document explains in which **report type** the differences may appear, the **section** in which the change may be observed, what changes may be **observed**, and **why**. Further explanations are available upon request.

1. Report Type: Premier Profile

Section: Corporate Linkage, Branch BIN

Observation: A product change was made to the Experian Corporate Linkage Tree — Specifically the Branch BIN. The Branch BIN now inherits the Headquarters' BIN value.

Corporate Linkage		
Business Name	Location	BIN
Ultimate Parent of the inquired upon business and the top entity within the corporate family:		
EXPERIAN PLC	NEWENHAM HOUSE NORTHERN CROSS MALAHIDE ROAD - DUBLIN	000028714
Immediate Parent of the inquired upon business:		
EXPERIAN HOLDINGS INC	475 ANTON BLVD - COSTA MESA, CA	930041814
Subsidiaries of the inquired upon business:*		
AUTO I.D. INC	22 CENTURY BLVD STE 410 - NASHVILLE, TN	965928041
Branches of the inquired upon business:		
EXPERIAN INFORMATION SOLUTIONS INC	PO BOX 5653 - PARSIPPANY, NJ	796744203
EXPERIAN INFORMATION SOLUTIONS INC	3225 N CENTRAL AVE #N - PHOENIX, AZ	796744203
EXPERIAN INFORMATION SOLUTIONS INC	505 CITY PKWY E - ORANGE, CA	796744203
EXPERIAN INFORMATION SOLUTIONS INC	PO BOX 29 - LAS VEGAS, NV	796744203
EXPERIAN INFORMATION SOLUTIONS INC	370 INTERLOCKEN BLVD - BROOMFIELD, CO	796744203
EXPERIAN INFORMATION SOLUTIONS INC	1375 E WOODFIELD RD STE 210 - SCHAUMBURG, IL	796744203
EXPERIAN INFORMATION SOLUTIONS INC	37887 W 12 MILE RD - FARMINGTON HILLS, MI	796744203
EXPERIAN INFORMATION SOLUTIONS INC	5426 BAY CENTER DR - TAMPA, FL	796744203
EXPERIAN INFORMATION SOLUTIONS INC	1805 E WASHINGTON ST - MOUNT PLEASANT, IA	796744203
EXPERIAN INFORMATION SOLUTIONS INC	949 W BOND ST - LINCOLN, NE	796744203
EXPERIAN INFORMATION SOLUTIONS INC	3225 N CENTRAL AVE #N - PHOENIX, AZ	796744203

* The inquired upon business has more than 10 branches.
See the complete hierarchy by clicking [here](#).

Why? One BIN allows more holistic data aggregation. To improve how Experian commercial data rolls up into the report, our identity system now reflects the Branch BIN as the Headquarters' BIN value to allow branch data to roll up more seamlessly into the report. Customers should expect to see richer data flowing into the report from public records and other data sources. Linkage at or above the Headquarter level stays the same.

2. **Report Type:** Premier Profile

Section: Commercial Fraud Shield




• **Business Victim Statement**

Observation: Fewer business victim statements appear in the new cloud credit reports.

Why? The Cloud reports better represent 'active' business victim statements. While the legacy system had more, the cloud system is more accurate.

• **Verification Triggers**

Observation: Fewer 'Business Identified as Residential' alerts appear in the new cloud credit reports.

Commercial Fraud Shield		
Business Alerts		Verification Triggers
Active Business Indicator:		Experian shows this business as active
Possible OFAC Match:		No OFAC match found
Business Victim Statement:		No victim statement on file

Why?: The Experian reports in the cloud leverage a new data source for this data segment which improves data accuracy.

3. **Report Type:** Premier Profile

Section: Monthly Payment Trends

Observation: Changes in Monthly Payment trend balances may be observed in the cloud environment.

Why? We have improved how trade payment balances are totaled, rounded, and displayed, to more accurately represent trade totals summarized in the monthly payment trends section. Additional enhancements will be made to the Quarterly Payment Trends to better align with the improved summarization of monthly trend values.

4. **Report Type:** Premier Profile, Business Profile

Section: Monthly Payment Trends, Quarterly Payment Trends, & Trade Payment

Observation: Balances may now represent higher values (in billions) for large business trades and payment totals.

Why? Improvements in technology allow us to display larger balance values (in billions) for large trades and payment totals, where previously balances were limited to millions.