

International reports and resources from Experian

Gain global insight to reduce risk
and increase profits



The pace of global commerce is increasing at a rapid rate, and U.S. enterprises are seeing their international interests grow dramatically along with it. In 2013, the U.S. stake alone in the global export and services market reached nearly \$2.3 trillion, approximately 25 percent of a market that exceeded \$9 trillion. Nations with traditionally thriving international commerce now are competing with emerging nations such as China and India, and there are more on the way. While doing business internationally can be lucrative, many potential pitfalls must be addressed in order to mitigate risk and improve profitability.



To better assess the risk associated with their foreign customers and vendors, reduce exposure to late payments and defaults, and be more competitive overall, organizations need comprehensive insight into their potential international business accounts that is accurate, timely, easily accessible and highly actionable.

Avoid the pitfalls of doing business on an international scale

To thrive, businesses must be prepared to deal with a set of challenges that are unique to the international marketplace.

The challenges of doing business internationally include:

- A variety of address standards.
- The currency and reliability of some international data sources is inconsistent due to differences in regulatory oversight. Unfortunately, transparency is an issue, even with some of our nation's top trading partners.
- The lack of data consistency to support modeling.
- Language differences.
- The differences in data availability and depth from one country to the next based on maturity of credit infrastructure.
- Disparities in delivery time associated with international data.
- The cost of acquiring international business information.
- Monitoring customers located in high-risk countries.

Powerful tools support international business acquisition and portfolio management

To help businesses successfully expand into new international markets with greater confidence, Experian's Business Information Services has developed tools to support customer acquisition and portfolio management needs.

Experian® currently provides timely global information on a wide range of businesses from more than 225 countries. This information is supported through Experian-owned assets and industry-leading partnerships. The end result is a consistent source for quality data across a spectrum of countries that is provided at highly competitive prices.

Strengthened international customer acquisition capabilities

Experian's comprehensive international reports and profiles help you acquire international customers and vendors more efficiently and with greater confidence.

Online reports

We offer instantly available online reports that are completely up to date and include comprehensive information on targeted companies, including:

- Credit limit
- Risk score
- Accounts
- Public records
- Legal notices
- Judgments
- Corporate structure
- Director information

These real-time international reports are available in English via BusinessIQSM, Experian's proprietary source for top analytical intelligence. They include the United Kingdom Risk Report (3.9 million records), the Western European Company Report (29 million records) and the Brazilian Company Rating Report (10 million records).

A key component of an international customer acquisition strategy is Experian's superior Corporate Linkage capability, which lets users gain a complete perspective on a targeted company's overall risk and structure by pinpointing relationships between business locations around the globe. An online linkage summary and linkage details are available when reports are pulled through BusinessIQ in 11 Western European countries and the United Kingdom. Linkage also can be delivered for multicountry files through a batch linkage append provided through centralized fulfillment centers.

International developed profiles

Additionally, international developed profiles can be custom-built and obtained for businesses operating in more than 225 countries around the globe, drawing upon data from sources such as local credit agencies, government entities, financial institutions, suppliers and interviews with the subject company. Clients may choose same-day report delivery that provides detailed information on businesses within more than 55 countries in 24 to 36 business hours or can request full international developed profiles that can be delivered through priority delivery in two to five business days, or standard delivery within six to 10 business days.

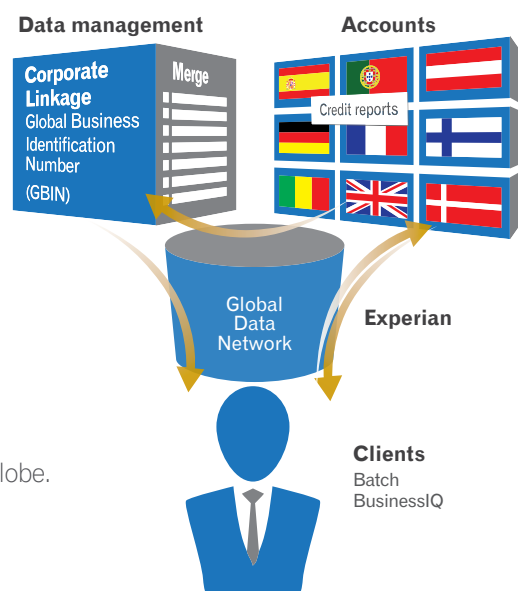
Report details include:

- Company details and registration assets
- Financial statements and legal notices
- Credit-risk rating, financial rating and credit-limit recommendation
- Ownership/Corporate structure
- As many as three trade references

A seamless global gateway for the freshest data

In today's competitive and uncertain international marketplace, having access to the freshest possible data is essential. In order to provide access to data from multiple countries through a single interface, Experian is creating a seamless global commercial data resource.

Central to Experian's global commercial data services is an international data platform called the Global Data NetworkSM. The platform draws upon a comprehensive repository of business-identity data provided monthly by Experian commercial bureaus and partners across the globe.



Data is available through the Global Data Network for the following countries, which collectively represent approximately 41 percent of the world's gross domestic product.

Austria	Germany	Spain
Belgium	Ireland	Sweden
Denmark	Netherlands	United Kingdom
Finland	Norway	United States
France		

Maximize profits and minimize risks with international portfolio management capabilities

Managing a portfolio of businesses located half a world away has inherent challenges over and above those dealt with routinely in the domestic commercial environment. Reconciling established risk-management policies with the need to grow revenue internationally could be perplexing.

Using the Global Data Network, Experian offers two effective options for credit professionals to identify growth opportunities and handle exposure with the efficiency of batch processing.

File enhancement with Global Business Identification Number and Corporate Linkage

Whether you are managing credit risk, determining which relationships to grow or working to meet Know Your Customer requirements, you need a complete picture of a business. Through Experian's Global Data Network Corporate Linkage, you're able to identify relationships among business locations to gain a complete perspective of a company's overall risk and structure. This enables you to find areas of risk and opportunity as you build profitable relationships with your customers and vendors.

Experian leverages unique data assets and unparalleled search and match capabilities to provide linkage on organizations from the largest corporate entities to small businesses with just a few locations.

File enhancement with Corporate Linkage and credit attributes

Batch processing through the Global Data Network enables you to proactively manage risk on international accounts via a single, convenient file submission at a fraction of the cost of pulling credit reports. Conduct a more comprehensive evaluation of your international portfolio using credit attributes like depth; composition and utilization of credit; payment performance; and more.

Granting credit internationally is more than a numbers game

Uncovering untapped markets abroad is essential to businesses expanding their horizons.

Among the many competitive advantages provided by Experian are:

- Fresher data from industry-leading in-country providers
- Industry-leading commercial scores
- Proprietary data in emerging markets

The availability of more actionable in-depth data to help determine the creditworthiness of millions of international businesses — including those in established, stable nations and those in higher-risk countries affected by economic challenges and political uncertainty — makes Experian a better choice.

About Experian's Business Information Services

Experian's Business Information Services is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. The company's business database provides comprehensive, third-party-verified information on 99.9 percent of all U.S. companies. Experian provides market-leading tools that assist clients of all sizes in making real-time decisions, processing new applications, managing customer relationships and collecting on delinquent accounts. For more information about Experian's advanced business-to-business products and services, visit www.experian.com/b2b.

Partner with an expert. Contact us today at 1 877 565 8153 to discover the difference Experian makes.



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