

Social Media Insight[™]

Breakthrough information for minimizing risk

While many have talked about social media data, Experian innovation has created a new, powerful and directly sourced capability from social media information that permeates our daily lives.

Experian Social Media Insight will provide you with a competitive advantage and the ability to see the direction of a business that others cannot. With this breakthrough information you will:

- Improve model performance by 12% or more, with over 70 social media attributes and a new Social Media Insight score.
- Gain significant new information on new and small businesses where traditional credit data is thin.
- Make decisions with confidence as Experian directly sources this data, no screen scraping!



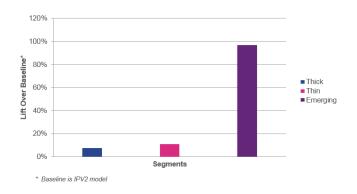
Outperform with Social Media Insight

There are literally thousands of social media offerings. Experian is focused on business specific sources providing insights on the direction of a business utilizing the following information and turning them into predictive attributes.

- Rating information showing the level and trend in satisfaction with the business.
- Number of reviews revealing if the volume trend indicates sales growth or decline.
- Creating attributes by normalizing the data by factors such as industry, so a business is compared to the level of reviews in their line of business.
- Unique business profile information, such as licensing, hours of operations, pricing levels, and more!
- A more in depth business description going beyond standard SIC or NAICs codes, providing potentially critical information on the type of goods or services supplied.

Social Media Insight improved performance of Experian Intelliscore

12% boost overall / 91% gain for new/emerging businesses



Unique information — Advantage you!

Companies are realizing significant gains from deploying the insight Experian's Social Media Insight provides.

- Access via an API for real time decisions on new applications.
- Process a portfolio or other batch file and apply the new insight to identify risks and opportunities on a large volume of businesses.
- Utilize the score, the attributes, or both!

Directly sourced, no screen scraping!

Make decisions with confidence. As a credit bureau Experian matches the information using advanced matching technology. The data is directly sourced and should any questions or issues arise Experian can go directly to the social media provider.

The unbeatable combination — Experian business data, innovation, and social media information

Move ahead of your competitors, accept more accounts and spot risks earlier with the latest innovation in risk management — Social Media Insight.

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, as well as millions of companies worldwide. We provide 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.

To find out more about Social Media Insight, contact your local Experian sales representative, call 1 800 520 1221 or visit www.experian.com/commercial.