

Commercial Data Reporting

Minimize your risk by reporting your commercial accounts to Experian.

Managing credit risk is an inextricable part of business. In light of this fact, access to resources that reliably reduce the daily risks faced by credit professionals should be a welcomed addition to your spectrum of tools. While risk may never be eliminated completely, it can be minimized by reporting commercial/small business portfolios. This encourages good paying customers to do business with you, knowing that you report their good payment history to Experian.

What are the benefits of reporting to Experian?

- **Growth** – Good credit is a valuable asset in the growth of your customer. Reporting rewards your good customers for their prompt and conscientious payments.
- **Customer satisfaction and loyalty** – Businesses that want to establish credit are more likely to open an account with a creditor that reports.
- **Improve customer accountability** – Customers that are aware you report to Experian are far less likely to default on their debt because it may inhibit their ability to obtain credit elsewhere.
- **Stacking** – Provides transparency in the credit community, reporting data benefits the entire industry by ensuring financial obligations are shared in a neutral space.
- **Obligation visibility** – Credit grantors may offer more credit to your customers, if debts are not reported. Customers could become over-extended financially, possibly forcing them into deciding which creditor gets paid and which does not.
- **Regulatory compliance** – Experian is a federally designated credit bureau and meets the Small Business Administration requirements for business data reporting.
- **Small Business Credit Share** – Companies that report information beyond the fields requested from standard trade may qualify for Experian's Small Business Credit Share program, which enables clients across multiple industries to enjoy access to expanded financial, trade and guarantor data.
- **Product discounts and incentives** – you may be eligible for other business credit risk solution discounts when you report.

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How secure is Commercial Data Reporting?

Experian's Business Information Services maintains strict confidentiality standards designed to limit access to information, verify the integrity of new information and secure privacy. Experian uses the most sophisticated security methods in the industry to safeguard your data. You can share information confidently, knowing that we protect:

- **Marketing list** – your competition cannot access or derive your customer list in any way.
- **Name** – your company name does not appear on Experian reports; only your industry type is shown. Experian will not reveal your name without permission.
- **Special customer** – if there are certain customers or data elements that have special terms, we will work with you.
- **Data integrity** – reporter verifies accuracy of data before loading.

Is it difficult to report?

Reporting to Experian is simple and painless. Reporting via electronic transmission is free, secure, and fast.

- Export data into a TXT, CSV or XLS (Excel-saved as comma delimited).
- Already report to another bureau/vendor? Please provide a layout as we can often use that same data format.
- Update your data monthly.

Start reporting today and experience the significant competitive advantage of working with Experian.

To find out more about reporting your commercial and/or small business portfolios to Experian's Business Information Services, contact your local Experian sales representative, call 1 800 520 1221 or visit www.experian.com/b2b.