

Business Summary

For quick evaluation of low balance accounts

One of the biggest challenges in risk management is effectively matching the appropriate level of credit assessment resources to the amount of transaction risk.

“Low risk” and “no risk” are not synonymous

Most companies manage customer transactions of all different sizes. Smaller balance transactions often receive inadequate scrutiny because traditional credit report services prove cost-prohibitive. But these transactions still represent risk to your bottom line and can add up fast.

The right level of detail to match the right level of risk

Experian has developed a low cost summary credit report, called Business Summary, to help you make quick, effective assessments of your low balance transactions. This one page report is the cost-effective tool you need to make sound decisions on questionable, smaller accounts.

Designed for use on low balance accounts

This wealth of data gives you the power to make confident credit decisions—fast—on accounts with low balances, for example, less than \$1,000. Experian recommends more in-depth report services, such as Experian’s Business Profile or IntelliscoreSM for accounts of larger size.



The benefits

Credit snapshot

Experian provides a credit snapshot by showing a summary of trade information and indicating the presence or absence of collection data, derogatory public record filings and classifying them into one of the following categories:

Acceptables—This company is credit-active and pays its bill no later than nine days late on average. There are no derogatory legal records on file for this company.

Caution—This company is credit-active. Due to the current payment performance and/or legal records on file for this company, Experian suggests further investigation based on the credit amount requested.

Or

Caution—This company is not credit-active and therefore may pose a risk. Experian suggests further investigation prior to making credit or business decisions.

Warning—Derogatory payment performance information and/or derogatory legal records exist on file for this company. Fifteen percent of businesses fall into this higher risk category. Experian recommends further investigation prior to making any credit or business decisions.

Serious risk

Based on seriously derogatory payment performance and/or seriously derogatory legal records on file, Experian strongly recommends further report investigation prior to making any credit or business decisions. Fifteen percent of businesses fall into this higher risk category.

Bankruptcy—This company has previously filed for bankruptcy. Note: This credit snapshot does not evaluate the company's historical payment data, payment trends or industry payment comparisons.

Accessing Business Summary

Business Summary can be accessed through various systems including:

- Experian's Communication Software
- Experian's Internet – www.experian.com

The benefits are clear

- Manage risk over your full spectrum of transactions
- Establish whether a company is credit-active
- Screen questionable new accounts to determine whether further investigation is required
- Maximize your investment in online credit services

are clear

1 FR number:

If you'd like a more in-depth report, use this number to order a Business Profile within three days of pulling the Business Summary at a reduced rate

2 Company information:

Name, address, phone number and Experian's file number will be displayed when Date Incorporated (see bullet #10) is not available

3 Number of tradelines:

The total number of tradelines on the file. Each tradeline represents a unique credit relationship.

4 Judgment, tax liens and bankruptcies:

Indicates the presence of derogatory public record information

5 UCC filings:

Indicates the presence of Uniform Commercial Code filings

6 Collections data:

Indicates the presence of collections data

7 Bank information:

Indicates the presence of bank-reported information

8 SIC code:

Standard Industrial Classification code and industry description

9 Corporate filing status:

Indicates whether business has an active filing

10 Date incorporated:

If not available, Year Experian File Established will be displayed in Company Information

Business Summary

PAGE	RPT DATE	TIME	PORT	TYPE	1 FR-Q000016258
1	09-01-00	13:16:12	CS11	OCC	030

2 ABC INC	EXPERIAN FILE NO: H0033984
101 MAIN ST	
LOS ANGELES CA 90023	PHONE: 213-999-8888

Experian Business Summary is recommended for review of low dollar accounts. For other credit decisions, check Experian Business Profile by using the FR-Q number at top right corner within 3 days and there will be no charge for this Experian Business Summary.

CREDIT SNAPSHOT AS OF 09-01-00

Warning: Derogatory payment performance information and/or derogatory legal records exist on file for this company. 15% of businesses fall into this higher risk category. Experian recommends further investigation prior to making any credit or business decisions*.

SERIOUS RISK Based on seriously derogatory payment performance and/or seriously derogatory legal records on file, Experian strongly recommends further report investigation prior to making any credit or business decisions. 15% of businesses fall into this higher risk category.

CREDIT FILE SUMMARY

3 Number of Trade Lines	23
4 Judgments	Yes
Tax Liens	Yes
Bankruptcy	None Reported
5 UCC Filings	Yes
6 Collections Data	Yes
7 Bank Information	Yes
8 SIC code	3679
	Electronic Components, NEC
9 Corporate Filing Status	Active Business
10 Date Incorporated	June 17, 1960 in Ohio
11 Principal Officer(s)	John Smith CEO
	Mary Alan Vice Pres
12 Number of Employees	350

Note: Experian gathers commercial bankruptcy, tax lien and UCC information sourced from federal, state and county courthouses nationwide.

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*END REPORT

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11 Principal officer(s):

Name and title of principal officer(s)

12 Number of employees