

BusinessIQ

Streamline credit decisions and proactively manage risk



Today's economic challenges call for a new level of sophistication in your credit operations — and yesterday's risk-management tools no longer suffice. With Experian's BusinessIQ, you can transform those challenges into opportunities, without sacrificing time or resources. Our advanced Web-based portal delivers comprehensive business credit tools that let you manage your entire customer portfolio from the time a credit application is received through the collection of delinquent accounts. The portal also brings you Experian's breadth of expertise, allowing you to work smarter, not harder — so you can optimize time with profitable customers.

Instant online access simplifies the review process

Through a user-friendly Web interface, BusinessIQ brings the industry's best credit practices and analytical intelligence together in one central online location that you can conveniently access from your desktop. From the initial review of a credit application to the collection of a delinquent account, BusinessIQ provides your business with all you need to monitor the health of your entire portfolio at any stage of the Customer Life Cycle.

Proactive alerts keep you in the know

Prioritize your day based on the most pressing tasks with BusinessIQ real-time data updates and account alerts. The product provides updates on a number of credit metrics that

enable you to make changes in your customers' credit profile. The alert capability is completely customizable to your needs so that only alerts that are meaningful and actionable to your organization are delivered.

- Access both positive and negative alerts across your customer base to determine who is declining but also who is improving
- Rank order these triggered events, such as bankruptcy, by the level of importance to better prioritize workflow
- Act quickly on the accounts that require the most immediate attention — whether it's collecting on delinquent accounts or up-selling profitable customers

Find the business you need

Save time with BusinessIQ integrated, industry-leading Quick Search technology, which allows you to accelerate your research and quickly pull credit reports and scores to assess risk. Or, expand your search to access blended, fraud and international information.

Either way, you easily can find the business you need to pull a report and make a credit decision.

Plus, for additional insight on small-business customers, you'll gain a complete, unbiased view with blended, third-party-verified information on both businesses and business owners.

Elevate your decisions

DecisionIQ, the decisioning module within BusinessIQ, allows you to create multiple credit policies driven by your business's experience and risk tolerance combined with Experian information and analytics to consistently automate your decisions:

- Establish a scorecard and score breakpoints for approve, review and decline decisions

- Take advantage of exception rules to designate that when a condition is present, the inquired-upon business automatically will be approved, reviewed or declined, no matter what the score

- Select a credit line recommendation: conservative, aggressive or moderate

Combine scores, analytics and credit policies to help you improve and expedite your risk decisions.

Flexible pricing works with your business

BusinessIQ flexible subscription options ensure you can customize a plan that suits your business's needs. Pay as you go if you prefer a short-term commitment, or take advantage of premium subscription options with additional capabilities. You'll also gain access to award-winning customer service, including field representatives in your area.

To find out more about BusinessIQ, contact your local CST Company representative or visit www.cstcoinc.com.

Louisville: 800-626-5873

Dallas: 800-777-1278

CST Co. is an official reseller of Experian Credit Solutions.