



## **ARC Confidential - September 2015**

### **Business Credit Reports**

Accurate business credit reports provide you access to detailed information needed for making informed financial business decisions. These reports help our clients assess business risk for commercial and construction lending.

#### **Here's what we offer**

We have a few options for setting you up to pull business credit reports depending on your use and volume. If you are a low volume user or just have an occasional need for pulling a business credit report, we would recommend you pull individual reports as needed. If you have a portfolio that you wish to monitor or have a high volume of reports in a calendar year, we would set you up with a subscription account. This option also allows you access to Experian Business IQ<sup>SM</sup>.

#### **Premier Profile Reports provided by Experian<sup>SM</sup>.**

These reports provide comprehensive data on: trade, public records, collection, bankruptcy, tax liens, judgements, payment history and trends, company history and key personnel. You can also get the Intelliscore Plus<sup>SM</sup> credit risk score for that business. We can combine these with or without Business Owner Profile Reports.

**Experian BusinessIQ<sup>SM</sup>.**

If your volume warrants a subscription level, we can also give you access to your own BusinessIQ<sup>SM</sup> web interface. Today's lending environment requires a new level of sophistication in your credit operations. This web-based portal delivers comprehensive business credit tools that allow you to manage your entire customer portfolio from your dashboard. Through this portal you can monitor these businesses with real time data updates and account alerts.

ACCOUNT ALERTS: The Alert capability is completely customizable to your needs so that only alerts that are meaningful and actionable to your lending department 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 or account balances, by the level of importance to better manage your portfolio.
- Act quickly on the accounts that require the most immediate attention.

### **Single Reports or Subscription Plans**

Whether you need an occasional report, or need to manage an entire portfolio, we can provide your company with the business report you need to make a credit decision. If you need additional insight on business customers, you will gain a complete, unbiased view with blended, third-party-verified information on both businesses and business owners.

[Sample Business Premier Profile Report](#)

*For more information or pricing on our Business Credit Reports please contact your account executive or [sales@arcreports.com](mailto:sales@arcreports.com)*

