

## Gauge the financial health of virtually any organization

LexisNexis® now utilizes Experian commercial credit data and risk scores to help you get a comprehensive understanding of the financial health of those with whom you do business.



Subscribers to the LexisNexis® services can now access Experian commercial credit data and risk scores (COMPNY; EXCRDB) through their *lexis.com*® or *nexis.com*® account. This single company report provides two types of scores: **Financial Stability Risk Score**™ for predicting business failure/payment default in the next 12 months and **Intelliscore Plus**™ for assessing a company's likelihood of serious payment delinquency in the next 12 months. For deeper insights, users can also link directly to **Experian powered business reports** (COMPNY; EXPRPT), which provide more granular details on payment history, trends and more on more than 40M U.S. entities.

Experian financial scores help you make smarter assessments of customers, suppliers, prospects, new applicants, contractors, opposing parties and other third parties carrying the risk of bad debt, slow pay or default. This can help you make faster decisions, minimizing losses and ensuring your organization thrives in a competitive marketplace. Additionally, you can:

- Analyze investment/investor potential
- Assess whether or not a potential client will be able to pay their bills on time
- Mitigate risk in doing business with customers or suppliers
- Verify supplier information during the search, approval and audit processes
- Vet businesses before entering into strategic relationships
- Ensure sales teams are targeting financially solvent prospects
- Understand the financial health of opposing parties in litigation matters

### Why Experian?

When it comes to uncovering the financial health of an organization, Experian® delivers. Unlike many of its competitors, Experian:

- Leverages access to more than 30 years of data and deep relationships with creditors, banks and collection agencies to deliver more reliable results
- Employs sophisticated algorithms for forecasting based on access to decades of credit and financial data, including a wealth of data on small businesses
- Gathers data on companies through third parties—*data is not self-reported*—leading to a reduction in biased or corrupt financial data

### Financial Stability Risk Score<sup>SM</sup>

Sometimes predicting the financial health of a vendor or partner company can be a challenge. Experian's Financial Stability Risk Score<sup>SM</sup> predicts whether or not a company can actually pay an existing debt or one they intend to take on in the immediate future. This can also give an indication of the likelihood of the business's failure in the next 12 months. Make a quick assessment of risk using an easy-to-understand 1 to 100 percentile score (a higher score equals lower risk) and a 1 to 5 risk class that segments businesses into risk categories (a higher score equals higher risk classification). Easily identify and focus on your highest risk companies.

- **How is the score determined?**

This score is based on the full range of Experian information, payment trends, public filings, demographics and more.

### Intelliscore Plus<sup>SM</sup>

Just because a company is financially able to pay a debt doesn't predict whether or not they will pay promptly. Intelliscore Plus<sup>SM</sup> scores are one of the most reliable predictive business scores available for quick credit decisions. This score helps determine the likelihood of a business becoming seriously delinquent within the next 12 months. "Seriously delinquent" is defined as more than 90 days past due or bankrupt. Scores are provided on a scale of 0 to 100, with 100 being the lowest risk. This score also includes details about the variables driving the score, such as judgments, liens, poor payment history and more.

- **How is the Intelliscore Plus<sup>SM</sup> risk score determined?**

This score is created using advanced statistical techniques based on more than 800 variables including tradeline and collections information, recent credit inquiries, public filings and other performance indicators.

### Experian powered business reports

From an Experian financial report, you can link to the corresponding Experian powered business report, which includes more detailed company information such as payment and credit history, financial statements and public filings. These reports deliver business background information and financial ratios to help ensure you're informed about the organizations and individuals with whom you do business.

## Learn More

Existing LexisNexis subscribers can visit [lexis.com](http://lexis.com) or [nexis.com](http://nexis.com) to access Experian content. If you have any questions, please contact your LexisNexis representative.