



Pricing Document – Experian Commercial Credit Management with Business IQ

For: G Cloud 15

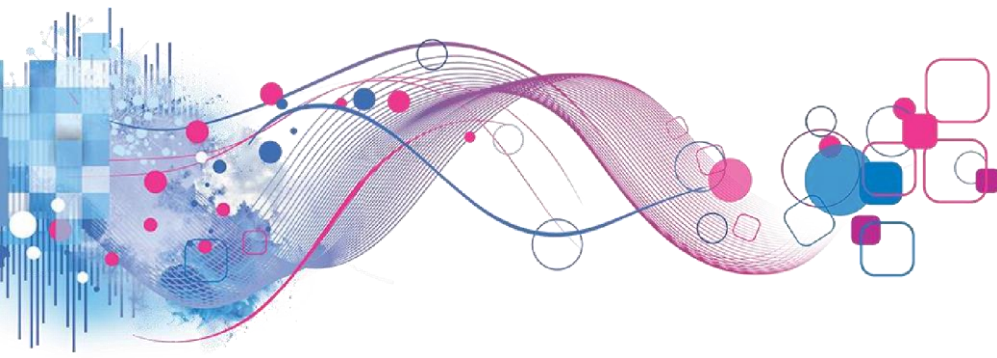
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The service price

BusinessIQ has four modules with optional additional services. These are priced based on the number of transactions with more transactions lowering the price per report/cost of monitoring a business.

The modules are:

- UK Credit Reports- for all credit report checking in the UK.
- Alerts- be notified of changes to UK businesses
- Decisioning- standardisation and efficiency of customer credit checking
- Portfolio- Customer Management that enables you to analyse and evaluate credit risk of large numbers of customers. Priced on application.

Optional Services

- International Credit Reports- credit report checking outside of the UK. Priced on application.
- International Alerts- be notified of changes to businesses outside of the UK.
- Decisioning API- integrate the decisioning capability in to internal systems
- Identity Authenticate- to authenticate a citizen's identity in real time All the prices quoted in this document exclude VAT.

UK Credit Reports: there are two types of report bands:

- Risk Reports: A comprehensive credit report that helps assess the credit worthiness of prospective customer, suppliers or existing trading partners. They combine business and consumer data for high quality, reliable information.
- 'Other' Reports: Covers other reports such as Directors & Secretary reports, Corporate Trees and Mortgage reports.

Product	Cost	Included
Risk (credit) Reports and any supporting reports	0-1000 = £5.00 per report 1001-4000 = £3.40 per report 4001-6500 = £2.89 per report	Comprehensive data returned and storage of the report for 2 years <i>Credit report includes all the reports and images within the UK</i>

Alerts: When choosing Alerts, there are two types of Alert which dictate the level of information displayed and what you can monitor:

- Standard Monitoring: The alert message will notify you that an event has taken place. For example, a County Court Judgement registered against a business will display "Judgement Registered"
- Enhanced Monitoring: The alert message provides additional information over Standard Monitoring messages. For example, a County Court Judgement will include the value, date, Case and Court of the Judgement.

Both include:

- Commercial Delphi Monitoring: This allows you to set triggers in relation to changes in the Commercial Delphi Score and Credit Limits.

You can elect to have Standard or Enhanced monitoring (both Commercial Delphi Monitoring.)

Pricing is then based on the number of businesses monitored per month.

Product	Cost	Included
Standard Alerts (with Commercial Delphi Monitoring)	0-1000 = £0.40 1001-4000 = £0.20 4001-6500 = £0.20	Price per business per month
Enhanced Alerts (with Commercial Delphi Monitoring))	0-1000 = £0.50 1001-4000 = £0.30 4001-6500 = £0.25	Price per business per month

Decisioning: Decisioning has two pricing elements:

- Licence Fee based on the sophistication of the Decisioning software used. Transaction fee: for every credit decision processed.

Product	Cost	Included
Decisioning Licence Fee	All volumes = £7,500	Access to Decisioning software to create and maintain credit policies. Access to real time Management Information suite.
Transaction Fee	0-1000 = £7.50 1001-4000 = £4.42 4001-6500 = £3.76	Price per Report/Decision. Comprehensive data returned and storage of the report for 2 years

Decisioning API: Priced on application

Identity Authenticate: Two components, a licence fee and a transaction fee. Can be included in to Decisioning for combined credit and authentication checks or as a standalone check against people behind a business.

Product	Cost	Included
API Integration Testing and Support	£5,000+	Price is dependent on delivery requirements and complexity, minimum £5,000
Minimum Annual Licence cost	£6,000	Cost is dependent on data licences, updates, support and maintenance and Management Information Module requirements
Maximum Transactional Cost*	£0.45 - £2.58	This cost includes all available Data items

What isn't included in the price

Experian can provide onsite training should it be required. Please contact us for more information.

Prices for extra services

The above stated fees include core hours support. The fee for optional extended hours support = a minimum of £100. If you would like to discuss Extended Hours Support, please speak to your account manager.

Experian

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