



# BusinessIQ

The answer to making and managing  
the right commercial credit decisions





# What's the best way to manage the demands of **commercial credit management**?

**We understand commercial credit management is no walk in the park. You're trying to support business growth, whilst mitigating risk, keeping bad debt to a minimum, and run an efficient team.**

**Your decisions have a huge impact on your business, and making the right decisions is crucial.**

**That's where BusinessIQ comes in. A clearly defined approach to managing commercial credit through one interface.**

## How can BusinessIQ help you?

- Know which customers to extend credit to, and how much to offer them
- Be informed when customers have a change of circumstance that you need to know about
- Easily embed your credit policy
- Find out who ultimately owns the business
- Identify which customer might go out of business
- Access to Experian's unique business, director, consumer and payment history data
- Establish where staff should focus their time
- Limit the threat of fraud
- Learn how your customer's parent companies are performing
- Understand payment trends and recent payment history
- Categorise individual, groups or whole segments of risk
- On-board the right customers quickly
- Help your marketing team target the right prospects
- Easy to understand views of your entire portfolio
- Assist with your auditing requirements

Access Experian's unrivalled data covering businesses worldwide, displayed in clear dashboard views so you can easily pinpoint areas of risk and opportunity.





**BusinessIQ modules work together to increase your insight, we can help you to work out the very best combination of modules for your business.**



**Reporting:**

Access business, director / owner information and credit reports covering limited, non-limited, sole trader and credit reports



**International:**

Manage risk and seek opportunities for growth with confidence using international credit reports



**Alerts:**

Stay up-to-date with changes to your customer' and suppliers credit positions, and respond proactively to changes so you can update your credit terms quickly



**Portfolio:**

Combine data to reveal the bigger picture. Analyse and evaluate the risk of individual, and groups of businesses. Combine your sales ledger with Experian Payment Performance data to get deeper insight



**Decisioning:**

Automate your decision making in confidence for a more streamlined and consistent customer on-boarding



**Authenticate:**

Validate and verify company directors, secretaries and major shareholders quickly and easily to combat fraud

|                    | Evaluate | Discover | Insight | Accomplish |
|--------------------|----------|----------|---------|------------|
| Reports            |          |          |         |            |
| Alerts             |          |          |         |            |
| Standard Portfolio |          |          |         |            |
| Ledger Portfolio   |          |          |         |            |
| Decisioning        |          |          |         |            |

**Additional services: You can access the following add-ons through BusinessIQ:**



**Portfolio analysis:**

Analyse the risk in your customer portfolio at the click of a button



**Authenticate:**

Validate and verify an individual's identity quickly and easily



**Evaluate:**

Access Experian's limited company, non-limited or sole trader credit reports combining business and consumer data for high quality, reliable information



**Discover:**

High quality business information, with customisable alerts to monitor individual, groups, or portfolios of businesses  
Insight: Add value to your credit control department, using the powerful segmentation and filtering capability of Portfolio to understand your account base and form management strategies



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**Accomplish:**

The most powerful blend of BusinessIQ modules. Manage and run an efficient credit control team and demonstrate real value in the board room

# A single platform with all the answers

## How BusinessIQ can help you in eight steps:

- 1 Confidently assess a business and associated risk using high quality in-depth credit reports and risk scores through extensive refreshed business data sources.
- 2 Achieve a consistent approach about who to on-board, set the right credit limits and grow future relations with customers aided by continual monitoring.
- 3 Authenticate an individual's identity quickly from one platform, without labour intensive paper based research to manage fraud. Comply with Joint Money Laundering Steering Group/FTF regulations and help to meet FCA requirements.
- 4 Prioritise the daily alerts you receive about changing circumstances, helping credit and sales teams have timely conversations with customer about terms.
- 5 Enhance collections activity and encourage prompt payment by identifying delinquent debtors.
- 6 Gain a holistic view of a business' payment trends ensuring you can quickly assess debt and positive/negative changes to their risk scores.
- 7 Shape future strategies with insight of how your customers are performing and changing, helping you to assess risk and opportunity and adjust your credit policy.
- 8 Streamline and define processes and policies, giving credit teams a place to store and retrieve credit reports, alerts history, individual customer notes for audit purposes.

BusinessIQ is  
trusted by many  
leading FTSE100  
companies

“BusinessIQ helped  
us to drastically  
reduce bad debt”  
**Paul Hegarty, BOC**



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