



User Administration Guide – Pulling and Viewing Reports

BusinessIQ

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User Administration Guide

Users are created in the Access Control System, which is a tool that enables Head Security Designates and Security Designates to create, maintain and manage their Users. The product options in this document reflect Experian's business product line.

New users are created and **must** be assigned a company, a role and a portfolio or they will not be able to access product via BusinessIQ. Please see the *Creating Users User Guide* for more details. The following pages will illustrate how to pull and view credit reports and scores.

Pulling Credit Reports & Scores

STEP 1: Search

There are two ways to search for businesses within BusinessIQ. Click the Expanded Search tab to enter your inquiry or type your inquiry into the QuickSearch bar. When using Expanded Search, enter the required information and click "Search". If using QuickSearch, enter a business name, city and state and click "Search".

The screenshot shows the 'Expanded Search' interface. The top navigation bar includes 'Home', 'Expanded Search' (circled in red), 'Portfolio', 'Alerts', 'Decisioning', 'Collections', 'Report Manager', 'System Administration', and 'Resources'. Below the navigation bar, the 'Expanded Search' section is active. It features a 'Search' dropdown menu and a 'Business Information' form. The form includes the following fields: Business name (with a red asterisk and note '* Required for Search'), Address, City, State (dropdown menu), ZIP code, Country, Telephone, BIN, Tax ID, and Reference Information. The 'Search' button at the bottom left of the form is circled in red. There are also 'Clear fields' and 'Cancel' buttons.

The screenshot shows the 'Quick Search' interface. The top navigation bar includes 'Home', 'Expanded Search', 'Portfolio', 'Alerts', 'Decisioning', 'Collections', 'Report Manager', 'System Administrator', and 'Resources'. Below the navigation bar, the 'Quick Search' section is active. It features a 'Quick Search' dropdown menu and a search form with fields for Business Name, City, State, ZIP, Telephone, and BIN. The 'Search' button at the bottom right of the form is circled in red. Below the search form, a 'Suggestions' table is displayed with columns for Name, Street, City, State, Zip Code, Phone, and BIN. The table contains two rows of suggestions: LA SIRENA CAFE INC and LA SIRENA GRILL. A note at the bottom of the suggestions section reads: 'Not finding what you want? Select the "Search Button" or enter additional info in "Expanded Search"'. There is also a 'Clear fields' button.

Name	Street	City	State	Zip Code	Phone	BIN
LA SIRENA CAFE INC	30862 COAST HWY	LAGUNA BEACH	CA	92651	949-499-2301	802163809
LA SIRENA GRILL	347 MERMAID ST	LAGUNA BEACH	CA	92651	949-497-8226	800848743

Step 2: Select a candidate (View Results)

Both methods will present a candidate list with data-depth indicators. Choose the record you are looking for by clicking it.

The screenshot shows the 'Expanded Search' interface. At the top, there is a 'Search' dropdown menu. Below it is a 'View Results' section with a 'Refine this search | New search' link. The search results are for 'la sirena laguna beach, CA'. There are two matches displayed in a table:

Business	Matching Name & Address	Business Identification No.	Tradelines Public Records, Collections
LA SIRENA GRILL	347 MERMAID ST LAGUNA BEACH, CA 92651-2318 949-497-8226	800848743	4
LA SIRENA CAFE INC	30862 COAST HWY LAGUNA BEACH, CA 92651-8136 949-499-2301	802163809	1

Navigation controls include 'Print', 'Save', 'Export', and a page indicator 'Viewing 1 - 2 of 2 matches' with '<< first < prev 1 next > last >>'.

STEP 3: Select Report

Upon choosing a record, you will be taken to the Select Report page. Simply choose a product or products from the available list by checking the box and selecting the "View Reports" button to view the report. Users with multiple score models also have the ability to change the desired model via the Scoring Model dropdown box.

The screenshot shows the 'Select Report' interface for 'LA SIRENA GRILL' with BIN: 800848743. The business address is 347 MERMAID ST, LAGUNA BEACH, CA 92651-2318, and the phone number is 949-497-8226. The 'Credit Pull Settings' section shows 'Scoring Model' set to 'Intelliscore Plus' and 'Credit Policy' set to 'KP Quarterly Review'. Below this, there are three columns of report options:

- Popular Combos:** Business Profile with Score, Business & Owner Profiles, Business & Owner Profiles with Score, Business Profile with Industry Trade, and a 'More Combos...' dropdown.
- Commercial Credit Reports:** Business Profile, Business Owner Profile, Business Summary, Small Business Credit Share Profile, and Industry Trade Profile.
- Commercial Credit Score:** Intelliscore and DecisionIQ.

At the bottom, there is a 'View Reports' button (circled in red), 'Save Reports', and 'Cancel' buttons. To the right, there is a 'Set default report(s)' section with two radio buttons: 'Use the system default report choices' (selected) and 'Save selected report choices as my default'.

STEP 3: Viewing a Credit Report

The selected report will be displayed:

- A - Displays the product selected under the “Credit Reports” tab. The Account Details tabs allow for quick navigation of account information and provides a comprehensive view of the customer.
- B - Add account to an Alerts Monitored Set (“Alert Me”) or pull new reports seamlessly (“Pull New Report”)
- C - Report navigation allows user to jump from section to section in the report
- D - More Actions allow for: creating a task, adding a note, adding to an account list and adding to the watch list

The screenshot shows a web application interface for viewing a credit report. At the top, there is a navigation menu with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below the menu is a search bar with fields for Business Name, City, State, ZIP, Telephone, and BIN. The main content area is titled 'LA SIRENA GRILL' and has several tabs: Summary, Credit Reports, Alerts, Decisions (0), Collections (0), Accounts Receivable, Linkage, and History & Notes. The 'Credit Reports' tab is selected. In the top right of the report area, there are buttons for 'Print / Save', 'Alert Me', and 'Account Actions'. The report content includes a 'Business Profile with Score' section with details like Subcode (283900), Transaction Number (C036478872), and Search Inquiry (la sirena/laguna beach/CA). Below this is the 'Intelliscore Plus SM and BPR' section, which includes 'Identifying Information' and a 'Commercial Model' section. The Commercial Model section displays 'Intelliscore Plus: 18' on a risk scale from 0 (High risk) to 100 (Low risk). A callout box 'D' is shown in the bottom right, displaying a dropdown menu for 'Account Actions' with options: 'Account Actions', 'Create a Task', 'Add a Note', 'Add to a Account List', and 'Add to a Watch List'.

Report Manager

Previously purchased reports will be viewable for 90 days within Report Manager for standard users:

- A - Report accessible for 90 days (Premium subscription users have 180 days). A record (without a link) will show for one year. All columns are sortable. Click the blue "Category" hyperlink to view this report.
- B - User can filter on Category, Date or Group. Select the "Category" or "Date" filter, click "Apply Filter" and the Report List will be updated.

Home
Expanded Search
Portfolio
Alerts
Decisioning
Collections
Report Manager
System Administration
Resources

Quick Search

Report Manager

Hide Filters

Filters

Category

Reports Pulled(174)

Credit Decision(18)

Portfolio Scoring(0)

Batch(0)

Date

Last 30 days

Last 60 days

Last 90 days

Last Year

Group

Group for all california users

Commercial Relations user group11

Apply Filter/s

Report List

Viewing 1 - 25 of 192 items

<< first < prev 1 2 3 4 5 next > last >> 25

Date	Business Name	Category	User ID	Reference	Group
05/22/2010	NICK BRAY	Business Summary	2		Commercial Relations user
05/22/2010	NICK BRAY	Industry Trade Profile	2		Commercial Relations user
05/22/2010	NICK BRAY	Business Profile	2		Commercial Relations user
05/22/2010	KATHRYN MEDCAL	Business Profile	2		Commercial Relations user
05/22/2010	KATHRYN MEDCAL	Industry Trade Profile	2		Commercial Relations user
05/22/2010	KATHRYN MEDCAL	Industry Trade Profile	2		Commercial Relations user
05/22/2010	KANOCH CORP	Business Profile	2		Commercial Relations user
05/22/2010	DAVOL INC	Business Summary	2		Commercial Relations user
05/22/2010	A B C TANK CO	Business Summary	2		Commercial Relations user
05/22/2010	A B C TANK CO	Business Profile	2		Commercial Relations user
05/22/2010	A B C TANK CO	Industry Trade Profile with scor	2		Commercial Relations user
05/22/2010	LAND EYE CTR	Business Profile with Score	2		Commercial Relations user
05/22/2010	KANOCH CORP	Business Summary	2		Commercial Relations user
05/22/2010	PROFESSIONAL VALUATION	Business Profile	2		Commercial Relations user

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3/23/2011

Searching Your Portfolio

STEP 1: Search

Pulling reports establishes accounts. These can be found within the "Portfolio" tab. To search for an account, enter the Business Name, Account Number or BIN in the Search box, click "Find in Portfolio" and the matching records will appear.

The screenshot shows the 'Portfolio' tab in a software application. At the top, there is a navigation bar with tabs: Home, Expanded Search, Portfolio, Alerts, Decisioning, Collections, Report Manager, System Administrator, and Resources. Below this is a 'Quick Search' section with input fields for Business Name*, City*, State* or ZIP, Telephone, and BIN. A 'Search' button is located to the right. Below the search bar is a 'Portfolio' section with a dropdown menu set to 'Portfolio (PA enabled)' and a 'GO' button. A search box containing 'Business Name, Account Number or BIN' and a 'Find in Portfolio' button is circled in red. The main content area is divided into three sections: 'Account Lists' on the left, 'Portfolio Summary' in the center, and 'Portfolio Analysis' on the right. The 'Account Lists' section shows 'All Accounts (1232)' and a 'Watchlist'. The 'Portfolio Summary' section displays various metrics such as 'Total No. Accounts', 'Total No. Accounts Scored', 'Composite Score', 'Total Account Balance', 'Experian Legal Balance', and 'Total Current Amount'. The 'Portfolio Analysis' section offers options for 'Summary & Performance', 'Risk & Aging', 'Concentration', 'Trends', 'Benchmarking', and 'Exposure', with an 'Analyze' button below.

STEP 2: Click on the Business name

The screenshot shows the search results for 'LA SIRENA GRILL'. The 'Portfolio' tab is active, and the search box at the top contains 'Business Name, Account Number or BIN' and 'Find in Portfolio'. The main content area is titled 'Accounts' and shows 'All Accounts Searched by: LA SIRENA'. Below this, it indicates 'Viewing 1 - 1 of 1 matches'. A table displays the search results with columns for Business Name, BIN, Score, Score Change, and Total Bal. The entry for 'LA SIRENA GRILL' is circled in red. The table also includes icons for camera, bell, and envelope. On the left side, there are 'Account Lists' and 'Filters' sections. The 'Filters' section includes 'Custom Filters' and 'Current Account DBT' options. At the bottom, there are 'Account Actions' and 'Other Batch Actions' dropdown menus.

Business Name	BIN	Score	Score Change	Total Bal
LA SIRENA GRILL	800848743	18.00	N/A	N/A

STEP 3: View Account Details

The Account Detail Summary page will be displayed:

- A - Displays Account Detail tabs for quick navigation of account information and a comprehensive view of the customer. Click on "Credit Reports" to view a previously pulled credit report.
- B - Summary information including:
 - Aging
 - Risk/Credit Status
 - Legal Filings
 - Score over time
- C - Pull new report link
- D - Account Actions like those available on the credit report tab

Portfolio > All Accounts >

LA SIRENA GRILL Account: [v]

Summary | Credit Reports | Alerts | Decisions (0) | Collections (0) | Accounts Receivable | Linkage | History & Notes (1)

Summary Hide info [v]

Account Information

LA SIRENA GRILL
 347 MERMAID ST
 LAGUNA BEACH, CA 92651
 949-497-8226
[View Map](#)
 BIN: 800848743
 SIC code: []
[Edit Account Information](#)

Account Activity
 Reports Pulled (4)
 Business Profile with Score
 Pulled: Oct 11, 2010

Decisions (0)
 Alerts (0)
 0 New
 0 Read
 0 Unread

Collections (0)

Notes (1)

Lists (0)

Aging Information

Balance	Current	1-30	31-60	61-90	91-120	121-150	151+	AV
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Risk Status

Experian Score: 18.0
 Score Change: N/A
 Percentile: N/A
 Scoring Model: 000214[Intelliscore Plus]
 Action: Med-High Risk
 Description:

Factors Influencing Score

- NUMBER OF CURRENT COMMERCIAL ACCOUNTS
- NUMBER OF RECENTLY ACTIVE COMMERCIAL ACCOUNTS
- PCTAGE OF TOTAL NBR OF COMMERCIAL ACCTS CONTINUALLY UPDATED
- RISK ASSOCIATED WITH BUSINESS INDUSTRY

Legal Filing/Collections

Bankruptcy:	0	Sum of Legal Filings:	0
Tax Liens:	0	Total Collections:	0
Judgments:	0	UCC's:	0

Credit Status

Tradelines: N/A
 Total Balance: N/A
 DBT Overall: N/A
 Recent High Credit: N/A
 Years On File: 18
 Inquiries: N/A

Score Over time

Score Over Time

D Account Actions [v]
 Account Actions
 Create a Task
 Add a Note
 Add to a Account List
 Add to a Watch List