

Business Information Solutions | Business Insight

Before entering into any business relationship, you need to know as much as possible about the other company. Business Insight solutions from Kroll Factual Data provide verified, third-party information on companies and their principals, enabling you to make smarter business decisions.

We understand the importance of obtaining accurate information before deals are negotiated or contracts are signed. That's why we guarantee complete profiles of companies and individuals. This guarantee sets us apart from other data verification firms that will tell you there's no record available 40-percent of the time.

Our comprehensive Business Insight reports minimize the risks your company faces when considering business partnerships, issuing credit, or entering into vendor relationships.

How Business Insight Works

Our basic Business Insight report provides essential company verification and validation data to help you start your due diligence. This report represents a current and objective picture of how a company handles its financial obligations. Additionally, we can provide verification data in up to 28 different categories, including financial status, identity verifications, and credit histories. To enhance the efficiency of our verification services and to meet your tight deadlines, our reports are available online 24x7.

Benefits of Business Insight

- Never a no-hit
- 28 products from a single-point-of-entry
- Verified business information

What We Verify

Financial status

By searching public records for evidence of bankruptcy filings, lawsuits, tax liens, and judgments, we provide critical information that can affect your decision to extend credit or collect a debt.

Credit scoring solutions

Our commercial credit scoring solutions reduce subjectivity when making credit decisions, enabling you to process more applications.

Criminal history

We can determine whether a company's principals have been involved in criminal or fraudulent activity on a state, county, or federal level.

Personal credit information

We can access the personal credit histories of management job candidates who will be making key company decisions.

Identity verification

Under the PATRIOT Act, many companies are required to verify the identities of individuals and companies prior to business engagements. Through our TruAlert fraud detection services, you can identify a company's principals at the same time you are verifying its financial background.

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Business Insight Solutions:

- Business Insight report (BIR)
- Commercial Intelliscore
- Commercial Intelliscore with BIR
- Small Business Intelliscore
- Small Business Intelliscore with BIR
- Small Business Intelliscore with business owner profile (BOP)
- Small Business Intelliscore with BIR and BOP
- Business summary
- Agency relationships
- Bank reference verification
- Better Business Bureau verification
- Business license verification
- Client or customer reference verification
- Credit union verification
- Corporate filing verification
- HUD limited denial
- Insurance verification
- Professional license verification
- Public records search
- Regulatory information
- Superior court search
- Trade reference verification
- Uniform Commercial Code (UCC) filings
- Warehouse line of credit verification
- Wholesale or correspondent lender relationship verification
- Criminal records search
- Personal credit information
- TruAlert fraud detection services

Small Business Credit Scoring

Evaluating the level of risk associated with small businesses does not have to be difficult. Our Small Business Intelliscore identifies high- and low-risk accounts, so you can make informed credit decisions. Plus, by implementing consistent credit criteria in the decisioning process, you can improve the performance of your credit department.

Whether your potential customer is a newly formed business or established in the market, Small Business Intelliscore gives you an accurate and complete picture of the company's financial strength. Small Business Intelliscore combines both business and proprietor information to arrive at a single risk score. It predicts the likelihood of a business becoming seriously delinquent, specifically tradelines becoming 90-days past due.

The Small Business Intelliscore Report includes:

- A single, blended credit risk score
- The key factors influencing the risk score
- A ranking of the business' risk level compared to other businesses
- Summaries of trade payment data, public records, and background information on the business and its owner or contract guarantor
- Color-coded decision indicator for efficient decisioning

Commercial Credit Scoring

Quickly identifying high-, low- and marginal-risk accounts is critical before entering into business relationships.

That's why our Commercial Intelliscore report provides information to help you make quick, objective credit decisions.

Using Commercial Intelliscore helps eliminate high-risk accounts, while providing opportunities for approving accounts that would have been declined using manual judgmental processing. Additionally, Commercial Intelliscore returns more scored records with greater accuracy, resulting in fewer losses.

Commercial Intelliscore evaluates businesses' commercial credit, demographics, public records, and legal information to predict the likelihood of becoming severely delinquent on payments within the next 12 months. Credit scoring significantly reduces subjectivity in decisioning by analyzing applicants using consistent criteria. With this technology, you can confidently process a higher volume of transactions.

The Commercial Intelliscore Report Includes:

- A single credit risk score
- The key factors influencing the risk score
- A ranking of the business' risk level compare to other businesses
- Summaries of the business' trade payment, public records, and background information
- Color-coded decision indicator for efficient decisioning
- Comprehensive demographic scores based on SIC codes, numbers of employees, ownership type, and inquiry counts

Contact Us

800-929-3400
sales@krollfactualdata.com
www.krollfactualdata.com

Independent verification **The power to believe.**

Welcome to independent verification – your solution for the thorough, impartial knowledge you need to believe in every decision you make. Trust Kroll Factual Data as your seal of certainty.

For more than 25 years, we've been leading the way in making sure clients have the reliable information necessary for fully informed decision-making. Today, we're changing how the industry verifies data so that everyone makes good business decisions – delivering independent verification expertise that checks, verifies, and assures all your critical information.