experian™

Experian DataShare

Fast, intelligent, efficient

Today now more than ever, financial institutions are seeking efficiencies to improve profitability while responsibly managing risk. One of the ways to solve these challenges is to streamline and automate the onboarding process for applicants.

Originating new loans, understanding portfolio health, assessing default risk, deciding capital allocation, and devising collection strategies all demand the most current information. Borrower information needs to reflect changes in business financials real-time, when you need it most. What lenders need now is a real-time view of a small business' cash position today and not for a previous financial period.

Experian DataShare was created to solve the outdated and manual process of gathering, sharing and analyzing applicants' financial statements. With Experian DataShare, your organization will significantly increase process efficiencies, make faster more informed decisions, and streamline the lending journey for small-to-medium sized businesses. This solution delivers efficiency gains while materially reducing risk, allowing you to review financial data in real-time, and understand the trend in your client's liquidity.
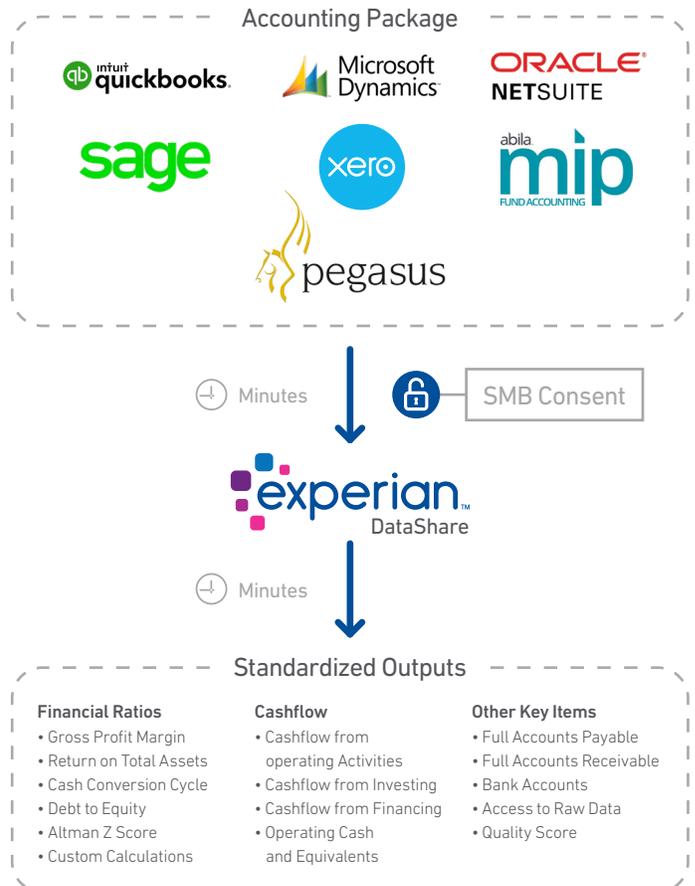
How we address market challenges

Revenue Growth
Accelerate new client onboarding & renewals and preempt client needs through actionable insights based on access to seamless real-time financial data.

Operational Efficiency
Reduce time and costs to analyze small business accounting data through standardized financial reporting via a comprehensive online and offline accounting connection.

Risk Management
Improve effectiveness of underwriting and portfolio servicing with consistent financial statement data regardless of the small businesses accounting platform. We provide quality score checks to validate integrity backed by Experian's stringent security ISO 27001/SOC2 standard.

Client Experience
Increase retention through a simplified customizable user experience allowing you to visualize your client's financial data. All banks and lenders are under pressure to improve the customer journey and this is best done by moving to a digital process.

Accounting Package

intuit quickbooks. Microsoft Dynamics ORACLE NETSUITE

sage xero abila mip FUND ACCOUNTING

pegasus

Minutes   🔒 — SMB Consent

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Minutes

Standardized Outputs

Financial Ratios	Cashflow	Other Key Items
• Gross Profit Margin	• Cashflow from operating Activities	• Full Accounts Payable
• Return on Total Assets	• Cashflow from Investing	• Full Accounts Receivable
• Cash Conversion Cycle	• Cashflow from Financing	• Bank Accounts
• Debt to Equity	• Operating Cash and Equivalents	• Access to Raw Data
• Altman Z Score		• Quality Score
• Custom Calculations		

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Benefits of Experian DataShare

Lenders must accelerate a more digital and automated customer experience and use real-time data to optimize decisioning. Collecting borrower financial data directly ensures rapid and accurate insights, which are key to unlocking faster and smarter lending. By implementing Experian DataShare, your organization will:

- Gain access to real-time accounting records which are fully permissioned and directly obtained from the small business' accounting software system. By moving to a digital journey, lenders have commonly seen a 60% reduction in "time to cash."

- Receive all the data in a standardized format, with a comprehensive set of financial ratios, to consume via the Experian DataShare portal or API to populate directly into the lenders preferred spreading tool. This process removes the need for manual data entry and calculates the spreads for you.

- Obtain a detailed analysis on the financial health of the business, its ability to survive current conditions, and provides a view on the quality of the data in their accounts. Based on this analysis, lenders have seen up to a 25% increase in the volume that underwriters can review.

- Contains a quality score, which uses 12 individual tests to give an indication of how consistent and reliable the book-keeping data is.

- Financial statements outline all assets as well as short and long-term debt, giving lenders a better sense of a company's creditworthiness. The financials can serve as a boost to businesses with thin credit files. Experian DataShare creates an opportunity for underserved owners who often don't seek financing or have to apply for higher-cost and less-transparent credit products.

Delivery Options

Experian DataShare Platform — Our modern online portal automates the manual process of updating small business financials monthly, quarterly or annually. Use the Experian DataShare View to analyze client data effortlessly in a clean, easy-to-understand view.

Experian DataShare API — Experian DataShare provides a variety of API options that enable you to receive your small business client's data as you need. This delivery method allows you to consume data in the way that works best for you.

Experian DataShare

Let Experian help you on your automation journey.

If you would like to learn more about Experian DataShare, please contact an Experian representative at 877-565-8153 or visit https://www.experian.com/b2b.

About Experian's Business Information Services

Experian's Business Information Services is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. The company's business database provides comprehensive, third party-verified information on 99.9 percent of all U.S. companies, as well as millions of companies worldwide. We provide market-leading tools that assist clients of all sizes in making real-time decisions, processing new applications, managing customer relationships and collecting on delinquent accounts.

For more than 125 years, Experian has used the power of data to help unlock opportunities for businesses and consumers. With more than 16,500 employees in 39 different countries, Experian proudly offers blended data assets, giving you access to hard-to-find small and micro businesses. Funneling numerous data sources — including BizSource^{SM}, member trade, alternative and consumer — our breadth and depth of information helps you fine-tune marketing efforts, identify new profitable customers, assess risk, improve data modeling and conduct market research to break into new market segments.

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