



## Small business matters

### Proactively supporting financial health

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Data contribution helps creditors and lenders proactively support the financial health of their own business and their customers' by sharing payment information in a secure, neutral, and accessible space. Businesses, just like consumers, need capital to survive and prosper, and establishing good credit is critical. More than 8 in 10 small business owners say they're looking for faster and easier access to capital.<sup>1</sup> By reporting your customer accounts receivable information, you're directly supporting success for every business in your portfolio. And, in turn, every business in your portfolio will likely become lower risk, and better customers.

### Empowering Small Businesses

Experian's Commercial Data Contribution Program (CDCP) Business Information Services Trade Contribution Program (TCP) captures credit and collections payment history on businesses so that financial institutions, trade creditors, utilities, insurance companies, commercial property management, and others can make more informed decisions at the point of application as well as manage risk with established customers.

### Market challenges

The practice of leveraging credit information to enhance the credit screening process is critical to financial inclusion, identifying and limiting risk, offering the best rates and terms, and access to funding. By contributing your customer account information, you have an opportunity to improve:

- **Financial inclusion:** Tradelines aren't being reflected for micro to small businesses.
- **Credit building:** Customers are unable to grow without your support.

- **Data accuracy:** You're not getting a full view of your customers' credit performance.
- **Collections:** Customers aren't accountable for their payment performance.

### Why contribute?

There are many benefits of participating in Experian's Commercial Data Contribution Program with regular file submission:

- **On-time payments:** Encourage your customers to pay on time, as they don't want late payments being reported.
- **Improved accuracy:** More tradelines mean greater accuracy of credit reports and scores.
- **Financial inclusion:** Help small businesses file establish, grow, and reduce credit invisibility.
- **Reduce fraud:** Every new account is recorded when you contribute data. With this data, we can track account patterns and help prevent loan stacking.

<sup>1</sup> <https://www.mastercard.us/content/dam/public/mastercardcom/na/us/en/large-enterprises/other/empowering-smb-study.pdf>

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### Summary

Greater participation in the program directly impacts the quality and volume of data available for current credit products and services, the development of more predictive scores, and future innovation. By including your own data, you're ensuring your payment experiences with customers are included in the overall credit assessment of the businesses, which increases the accuracy of reports and scores. Working with Experian® and contributing your data gives you access to better products, greater innovation, and superior portfolio management.

### Help small businesses thrive by contributing your data to Experian today!

If you'd like to learn more about Experian's Commercial Data Contribution Program, please contact an Experian representative at 1 877 565 8153 or visit [www.experian.com/commercial](http://www.experian.com/commercial).

### 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 over 20,600 employees in 43 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<sup>SM</sup>, member trade, nontraditional, 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.