



Business ID Theft Score™

Proactively catch business identity compromise in commercial accounts

The Business ID Theft Score™ detects third-party business identity theft, which is the theft and use of business entity information like name, address, email, and more to knowingly gain access to capital or services in a business's name. As a non-adverse actionable score, the Business ID Theft Score™ uses commercial data to predict the probability of third-party fraud and business identity compromise in commercial accounts. The score spans from 300 to 850 points with the highest score representing the lowest risk of potential fraud.

How It Works

The Business ID Theft Score™ detects business identity compromise in commercial accounts. Additionally, detailed score factors show risk insight reasoning to speed up manual reviews.

The score helps businesses:

- Predict more third-party fraud and business identity theft.
- Reduce false positives and quickly highlight risky accounts.
- Limit time spent evaluating attributes and custom models.
- Accurately assign fraud losses that would normally be written off or mischaracterized as credit losses

20%-30%
increase in
fraud detection

(when compared to generic first-party fraud tools or consumer-only identity theft tools — estimate based on 5% review rate)

700+
commercial
attributes

(including credit, entity verification, online footprint, and inquiry behavior)

Powerful Commercial Data

Experian offers clients the ability to leverage market-leading data quality, breadth, and depth. The Business ID Theft Score™ taps into our rich network of more than 28M+ business records, speeding up account openings and helping clients grow with confidence.

Because the score uses commercial-only attributes, clients can bypass FCRA and GLBA requirements.

The Business ID Theft Score™ applies a cross-lender view of commercial, non-credit data to provide clients with unparalleled coverage and predictive value when evaluating commercial fraud risk.

The Business ID Theft Score™ has a KS of 39, with 59% fraud captured at a 20% review rate.

Business ID Theft Score™

Use Cases

From new applicant onboarding, risk verification and referrals to benchmarking, The Business ID Theft Score™ streamlines application processing across the entire customer lifecycle.



Account Originations:

Improve application screenings and entity authentications for faster approvals and onboarding.



Escalations:

Quickly separate high-risk applicants from legitimate customers to better manage your applicant pool.



Portfolio Management:

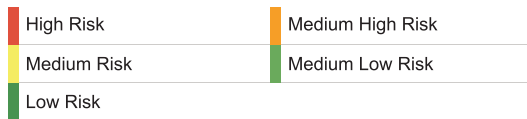
Perform health checks on existing customers for historical benchmarking.

Score Factors

As a non-adverse actionable score, The Business ID Theft Score™ returns detailed score factors on each application, providing clients risk insight reasoning to speed up account openings. Score factors show valuable point-in-time information on business verification elements, inquiry velocity, recent credit usage, and inquiry data consistency. The score ranges from 300 to 850 points.



Current Score: 650



MEDIUM TO HIGH RISK

Factors Lowering The Score

- UNABLE TO VERIFY BUSINESS ADDRESS WITH REPORTED DATA
- NUMBER OF RECENT INQUIRIES FOR BUSINESS PHONE IS HIGH
- NUMBER OF INQUIRIES FOR COMMERCIAL CREDIT IS HIGH
- INCONSISTENT BUSINESS INFORMATION ON RECORD

Connect With Us Today

Interested in learning more? Engage with your sales representative today for more information about pricing, availability, and live POCs.

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 21,700 employees in 30 different countries, Experian proudly offers blended data assets, giving you access to hard-to-find small and micro businesses. Funneling numerous data sources — including BizSourceSM, member trade, non-traditional 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.