

Experian Business Information Products

This Business Information Services Agreement (the “Agreement”) is entered into by American Financial Management, Inc. (referred to herein as “AFM”), an Illinois corporation, acting as reseller of Experian Business Information Solutions, Inc. (referred to herein as “Experian”) and the subscriber identified below at the signature line (referred to herein as “you” or “your”). You and American Financial Management, Inc, as reseller of Experian, agree as follows:

- 1. Experian Services.** AFM will provide Experian business credit services (the “Experian Services”) to you on the terms and conditions set forth herein. This Agreement and your right to use information provided via the Experian Services is conditioned upon your acceptance of such terms and conditions.
- 2. Grant of Right.** AFM, as reseller of Experian, grants you the right to use the information obtained throughout Experian Services for your internal use in connection with a business credit risk management transaction, and not for resale, transfer or redistribution to third parties. AFM’s written permission is required before any portion of this information may be copied or otherwise disseminated to third parties. Experian reserves all right, title and interest in the information provided via the Experian Services, which is protected under United States copyright laws.
- 3. Restrictions on Use.** In consideration of your right to receive and use certain data and Experian Services, you hereby certify that the Services (i) will be used solely in connection with a present or prospective credit or financial transaction with the business entity inquired upon or for other legitimate commercial purposes; (ii) will not be used as a factor in establishing an individual’s eligibility for (a) credit or insurance to be used primarily for personal, family or household purposes, or (b) employment; (iii) will be used in compliance with all applicable laws, regulations and ordinances, and all special use restrictions set forth in the Agreement or adopted by Experian and or AFM hereafter; and, (iv) will be maintained in confidence and disclosed only to persons whose duties reasonably relate to the business purposes for which the information was requested.
- 4. Effective Date.** This Agreement is not effective until executed and you are issued an Experian subscriber number.
- 5. Rescission.** If AFM rescinds this Agreement, you will be billed for any usage of the Experian Services prior to rescission.



6. **Term.** The term of this Agreement (“Term”) shall be the period beginning on the effective date (Item #3, above) and ending on the earliest of the following end dates (i) one year, (ii) when you have purchased Experian Services under this Agreement equal or exceeding the Contract Amount indicated in Item #9, below, or (iii) until this Agreement is terminated pursuant to Section 8 below. If this Agreement expires without renewal, your usage of Experian Services thereafter will be at the discretion of AFM and you will be charged at the prevailing non-subscriber rates.
7. **Renewal.** If you and AFM agree to renew this Agreement within sixty (60) days of expiration, then AFM will adjust your charges for the post-expiration, pre-renewal period to reflect the rates set forth in your renewal Agreement. Each renewal is subject to the “Term” provisions in Section 5, above. A renewal may not occur without signing a new Agreement.
8. **Carryover.** If, after one year, you have not exhausted your Contract amount, you will not be entitled to a refund of any prepaid amounts. However, if you renew your Agreement within sixty (60) days of its expiration, and the Contract Amount of the renewal agreement exceeds \$1,000, you may carryover one hundred percent (100%) of the unexhausted contract amount. **Carryover does not apply to Subscription Plans.**
9. **Termination.** AFM may terminate this Agreement for default if you fail to make payments as required in the Agreement or if you breach any terms of the Agreement. Termination will not release you from any obligation arising prior to the effective date of the termination.
10. **Prices and Charges.** You agree to pay the fees and charges for Experian Services in accordance with the Price Schedule. This Price Schedule is adjusted annually to reflect current Experian pricing. All prices and fees are exclusive of any applicable taxes and duties, and you agree to be responsible for all such taxes and duties. Applicable state and local taxes will be charged upon usage of the Experian Services and will be applied as contract usage.

Contract Amount _____ **Client Initials** _____

11. **Invoicing and Payment.** Payment is due upon receipt of AFM’s invoice, and will be considered delinquent if payment is not received by AFM within thirty (30) days of the invoice date. AFM reserves the right to add a late charge to all delinquent amounts at the rate of one and one-half percent (1.5%) per month or the highest legal rate. If you exhaust



your Contract Amount prior to the Agreement end date, and any portion of the Contract Amount has not been billed, you will be invoiced for the unbilled Contract Amount, which is due upon receipt. AFM will provide you with a monthly usage statement reflecting your usage of Experian Services and the amounts charged against the Contract Amount.

- 12. Restrictions for BOP and Intelliscore Plus or any other Experian Services containing consumer credit information.** You hereby certify that you will use the consumer credit information provided to you by Experian's Consumer Information Solutions Division and the Experian Business Owner Profile ("BOP") and Experian Blended Intelliscore Plus (previously Small Business Intelliscore) solely in connection with a commercial (i.e. not for personal, family, or household purposes) credit transaction involving the individual on whom such information is sought, and only if the individual (i) is the proprietor of an unincorporated business; (ii) is a general partner in a partnership; (iii) is a guarantor of the business' obligation (and has provided to you a copy of such written guaranty"; or, (iv) has given written instruction for the provision of such information. Every inquiry you may on an individual will appear on such individual's Experian Information Solutions Division consumer credit report, listed as Experian's Business Owner Profile inquiry, and will include your business name.
- 13. Death Master File Notice.** Access to the Death Master File is restricted to only those entities that have a legitimate fraud prevention interest or a legitimate business purpose pursuant to a law, governmental rule, regulation, or fiduciary duty, as such business purposes are interpreted under 15 C.F.R. Subsection 1110.102(a)(1). As many Experian services contain information from the Death Master File, Experian would like to remind you of your continued obligation to restrict your use of deceased flags or other indicia within the Experian services to legitimate fraud prevention or business purposes in compliance with applicable laws, rules and regulations and consistent with your applicable Fair Credit Reporting Act or Gramm-Leach-Bliley Act use. Your continued use of Experian services affirms your commitment to comply with these terms and all applicable laws. You acknowledge you will not take any adverse action against any consumer without further investigation to verify the information from the deceased flags or other indicia within the Experian Services.
- 14. Subscriber Warranties and Indemnities.** You warrant to AFM and Experian that you will request and use the Experian Services to be provided pursuant to this Agreement solely for the purpose of evaluating actual or contemplated business transactions involving the business entity to which the information relates. You further warrant that your use of the Experian Services described in this Agreement shall comply with all federal, state, and local laws, statutes and regulations and Experian use regulations. Except as required by law, you



agree not to divulge, sell, or transfer the information provided via the Experian Services to any third party without AFM's prior written consent. You agree to defend, indemnify and hold AFM and Experian harmless against all third-party claims resulting in or threatened to result in damages, loss, or expense, including reasonable attorneys' fees, arising out of your use of the Experian Services provided under this Agreement.

15. **Subscriber nondisclosure.** Except as required by law, you agree that all information obtained through the Experian Services will be maintained in strict confidence, will be disclosed only to those of your employee who have a legitimate need to know and will not be disclosed to any third parties. In the event that disclosure is required by law, you agree to provide AFM reasonable prior written notice of such disclosure.
16. **Disclaimer and Limitation of Liability.** YOU FURTHER ACKNOWLEDGE AND AGREE THAT THE DATA AND SERVICES (i) ARE PROVIDED ON AN AS IS AND AS AVAILABLE BASIS AND ARE NOT GUARANTEED AND THAT NEITHER AFM, EXPERIAN, NOR THEIR SOURCES WILL BE LIABLE TO YOU FOR ANY LOSS OR DAMAGE BASED ON THE CONTENT OF THE DATA OR SERVICES OR ANY ERRORS OR OMISSIONS THEREFROM; (ii) ARE SUBJECT TO THE FOLLOWING EXCLUSION OF WARRANTY: AFM, EXPERIAN AND THEIR SOURCES DO NOT GUARANTEE OR WARRANT THE ACCURACY, COMPLETENESS, CURRENTNESS, MERCHANTABILITY, OR FITNESS FOR A PARTICULAR PURPOSE OF THE SERVICES DATA OR THE MEDIA ON WHICH THE DATA IS PROVIDED AND SHALL NOT BE LIABLE TO YOU FOR ANY LOSS OR INJURY ARISING OUT OF OR CAUSED IN WHOLE OR IN PART BY AFM'S, EXPERIAN'S, OR THEIR SOURCES' ACTS OR OMISSIONS, WHETHER NEGLIGENT OR OTHERWISE, IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING, OR DELIVERING THE DATA OR SERVICES. IN NO EVENT SHALL RESELLER, EXPERIAN OR THEIR SOURCES BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES (INCLUDING BUT NOT LIMITED TO DAMAGES TO BUSINESS REPUTATION, LOST BUSINESS OR LOST PROFITS), WHETHER FORESEEABLE OR NOT, AND HOWEVER CAUSED, EVEN IF AFM, EXPERIAN, OR THEIR SOURCES ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS PARAGRAPH STATES AFM'S, EXPERIAN'S AND THEIR SOURCES' ENTIRE LIABILITY AND THE SOLE REMEDY AVAILABLE TO YOU IN CONNECTION WITH THE PROVISION OF THE DATA AND SERVICES; (iii) IF, NOTWITHSTANDING THE PRIOR PARAGRAPH, LIABILITY CAN BE IMPOSED ON AFM, EXPERIAN, OR THEIR SOURCES, THEN YOU AGREE THAT THE AGGREGATE LIABILITY FOR ANY AND ALL LOSSES OR INJURIES TO YOU IN CONNECTION WITH ANYTHING TO BE DONE OR FURNISHED UNDER THIS AGREEMENT, REGARDLESS OF THE CAUSE OR THE LOSS OR INJURY (INCLUDING NEGLIGENCE) AND REGARDLESS OF THE NATURE OF THE LEGAL OR EQUITABLE RIGHT CLAIMED TO HAVE BEEN VIOLATED, SHALL NEVER EXCEED THE AMOUNT PAID TO AFM FOR THE AFFECTED SERVICES AND YOU COVENANT AND PROMISE THAT YOU

WILL NOT SUE AFM, EXPERIAN, OR THEIR SOURCES FOR ANY AMOUNT GREATER THAN SUCH SUM AND THAT YOU WILL NOT SEEK PUNITIVE DAMAGES IN ANY SUIT AGAINST AFM, EXPERIAN, OR ITS SOURCES.

17. **Excusable Delays.** Neither party shall be liable for any delay or failure in its performance under this Agreement (other than for payment obligations hereunder) if and to the extent that such delay or failure is caused by events beyond the reasonable control of the party, including without limitation: acts of God or public enemies, labor disputes, equipment malfunctions, computer downtime, software defects, material component shortages, supplier failures, embargos, rationing, acts of local, state, or national government or public agencies, utility or communication failures or delays, fire, earthquake, floods, epidemics, riots and strikes.
18. **Binding Arbitration.** With the exception of any action taken under Sections 2, 9, 10, 11, 12, 13, 16 or 17, the parties will resolve any dispute arising out of or relating to this Agreement, or the parties' respective rights hereunder, in a binding arbitration conducted under the auspices of the American Arbitration Association. Disputes arising out of or resulting from any action taken under Section 9,10, 11,12, 13, 16, and 17 of this Agreement may be resolved by an action at law in equity. The prevailing party in any arbitration or action shall be entitled to an award of reasonable attorneys' fees and costs.
19. **Choice of Law.** This Agreement will be governed in accordance with the procedural and substantive laws of the State of Illinois, without regard to any conflicts of laws provision. Any legal action will be initiated within the State of Illinois.
20. **Savings Clause.** This Agreement shall be deemed to be severable, and if any provision is deemed to be void or unenforceable, then such provision will be deemed severed and the remainder of the Agreement shall be enforced.
21. **Entire Agreement.** This Agreement sets forth the entire understanding and agreement of the parties and supersedes all other agreements, communications, or understandings, whether written or oral. This Agreement may not be modified except by written amendment signed by authorized representatives of both parties.



Agreement/ Application

Date of Application: _____

Important: All information must be completed in its entirety. Please print clearly and legibly to ensure accurate and timely processing.

General Company Information

Company Name: _____ Years in Business _____ yrs _____ mos.

Type of Ownership (indicate one): Partnership Sole Owner Nonprofit Corporation LLC

Do you have any other company name(s) or dba? Yes No If Yes, please list: _____

Website Address: _____

Physical Street Address (**no P.O. box numbers, please**): _____

City: _____ State: _____ ZIP: _____ How Long? _____ yrs _____ mos.

Phone: () _____ Fax: () _____ Is this a residential address? Yes No

Previous Address: _____

City: _____ State: _____ ZIP: _____ How Long? _____ yrs _____ mos.

Do you own or lease the building in which you are located? (please check one) Own Lease

Principal of the Company (If sole owner or partnership, please complete the section below.)

I understand that the information provided below will be used to obtain a consumer credit report, and my creditworthiness may be considered when making a decision to grant membership

Principal name: _____

Title or Position: _____ Phone: () _____

Social Security Number: _____ Year of Birth: _____

Residential Street Address: _____

City: _____ State: _____ ZIP: _____

Affiliated or Parent Company Information

*** Do you have any branch offices located in the state of California?** Yes No

Affiliated or Parent Company Name: _____

Contact Name: _____ Title: _____

Address: _____ Phone: () _____

City: _____ State: _____ ZIP: _____

Business Information (Please tell us about your company.)

Type of Business: _____ Do you need a Purchase Order? Yes No PO# _____

Do you have an Investigation License? Yes No If Yes, please provide a copy with this application.

Estimated # of Credit Reports you will access monthly: _____

How will you access the Credit Reports? Personal Computer Credit Terminal CPU-CPU Phone/Fax

Do you already have a credit reporting software package? Yes No If Yes, what is the name? _____

Does your company qualify for sales tax exemptions? Yes No If Yes, please provide proof.

Permissible Purpose/Appropriate Use

(Application will not be processed unless this information is provided.)

Please describe the specific purpose for which Experian product information will be used. (What will you do with the information obtained?)

This section MUST be completed.

I certify that I will use the Experian product information for no other purpose other than what is stated in the Permissible Purpose/Appropriate Use section on this application and for the type of business listed on this application. I will not resell the report to any third party. I understand that if my system is used improperly by company personnel, or if my access codes are made available to any unauthorized personnel due to carelessness on the part of any employee of my company, I may be held responsible for financial losses, fees, or monetary charges that may be incurred and that my access privilege may be terminated.

Company Name

Type or Print Name of Owner or Officer

Title

X _____
Authorized Signature

Date

Security Designate Authorization Form

This form is to be used by Subscribers to identify the individual(s) designated to act on behalf of the Subscriber with regard to submission of requests to add, change or remove end user access accounts and permissions to systems and information. Designees must be employees of the Subscriber and must be able to interact with Security Administration, when needed, on security matters, in accordance with your Information Security Policy. Designate authorization forms will not be accepted unless signed by a duly authorized Subscriber officer. Changes in Security Designate status (e.g. transfer or termination) are to be reported to Security Administration immediately. Change requests must be faxed to both Experian Security Administration at 714-830-2403 and to American Financial Management at 847-259-7014.

SUBSCRIBER HEAD DESIGNATE INFORMATION

Company Name:		Phone:		Fax:	
Street Address:		City State:		Zip Code:	
Head Designate Name:		Title:		Phone:	
Designate Location: (If other than Company Address)		City State:		Zip Code:	
E-mail Address:					
Subcode					

SUBSCRIBER BACKUP DESIGNATE INFORMATION (Optional)

1) Backup Designate Name:		Title:		Phone:	
Backup Designate Location: (If other than Company Address)		City State:		Zip Code:	
E-mail Address:					
2) Backup Designate Name:		Title:		Phone:	
Backup Designate Location: (If other than Company Address)		City State:		Zip Code:	
E-mail Address:					
Comments:					
Authorized Officer: (Print)		Title:		Phone:	
Approval Signature:				Date:	

FOR AFM INTERNAL USE ONLY (Do Not Write Below This Line)

Date Received:		Reviewed By:		Subcode:	
Comments:					

Security Designate Roles and Responsibilities Agreement

The Security Designate is the individual the customer authorizes to act on behalf of the business in regards to Experian product access control (e.g. request to add/change/remove Internet access). A Company can opt to appoint more than one designate (e.g. for backup). The customer should understand that the designate(s) it appoints must be someone who will be available (Business hours 8am-5pm) and can liaison with addition or on information and product access matters.

The Security Designate:

1. Must be a duly appointed representative of Subscriber's company, identified as an approval point for Subscriber's Authorized Users.
2. Is responsible for the initial and on-going authentication and validation of Subscriber's Authorized Users and must maintain current information about each (phone number, valid email address, etc.).
3. Must notify AFM to add, change, and lock users within Subscriber's company, if no Experian automated facilities have been provided.
4. Is responsible for ensuring that proper privileges and permissions have been granted in alignment with Authorized User's job responsibilities.
5. Must ensure that standard security administration functions are performed within Subscriber's company. These include periodic review of Authorized User's activities, Authorized User's access rights, inactivity reviews, authentication and authorization process review, etc.
6. Is responsible for ensuring that Subscriber's Authorized Users are authorized to access Experian products and services.
7. Must disable Authorized User ID if it becomes compromised or if the Authorized User's employment is terminated by Subscriber.
8. Ensure password and ID records remain secure in Subscriber's environment and are issued to and shared only with the appropriate Authorized User.
9. Must advise Authorized Users not to share/post password or ID information.
10. Must advise Authorized Users of their responsibility to access consumer information for specified business uses only.
11. Must advise Authorized Users not to leave their workstations unattended when accessing Experian products and services.
12. Must advise Authorized Users to secure any Experian provided or generated documentation.
13. Must immediately report any suspicious/questionable activity to AFM, as Reseller, regarding access to Experian products and services.
14. Must report any potential compromise of Subscriber's systems that may expose Experian/AFM provided products or data to security threats.
15. Must communicate to Authorized Users, the security practices and regularly audit compliance, within Subscriber's organization.
16. Must immediately report changes in Head Designate status (e.g. transfer or termination) to AFM/Experian Subscriber's duly authorized representative (e.g. contracting officer, security manager, etc.) must authorize changes to Subscriber Head Designate.
17. Will be informed of any inquiries about passwords or IDs requested of AFM by your Authorized Users.
18. Shall be available to interact with AFM when needed on matters of user access and authorization.

You will be informed of any inquiries about passwords or IDs made to AFM. AFM employees will not communicate ID or password information to any client employee, other than the security designate. Communication will be sent only to the security designate's validated email address. AFM and/or Experian reserves the right to audit the process employed and the documentation used to ensure your company's ID and password security. Any weakness or lack of documentation, as well as any user ID or password compromise will result in termination of company's access rights.

I have read and understand my responsibilities as Security Designate.

Company Name

Print Name

NSG5

Subcode w/Preamble

Email Address

Signature

Date

**EXPERIAN BUSINESS INFORMATION SOLUTIONS
PREPAID CONTRACT PRICE SCHEDULE**

This price schedule is effective as of August 9, 2017. All prices are exclusive of taxes.

The Reports / Services indicated below represent those most frequently requested by subscribers. For other reports / services please call our client services department at (847) 259-7000 extension 117.

<u>REPORT / SERVICE</u>	<u>PRICE</u>
<p>BUSINESS PROFILE REPORT *</p> <p>This comprehensive report provides a wealth of information to help make informed credit-granting decisions quickly and easily. Report highlights include current payment information, payment trending, public record information, legal public record search, UCC filings, company background information and Standard & Poor's financial information. Public record information includes Corporate Record Filings from 50 states, Legal Public Record Search Includes bankruptcies, liens, Judgments and UCC Searches.</p>	\$ 41.00
<p>PREMIER PROFILE REPORT *</p> <p>In addition to everything included in the Business Profile Report, the Premier Profile Report includes a comprehensive view of a business's financial obligations as well as fraud screening, credit limit recommendation, additional background information on the business, a risk dashboard including predicting whether an account will file for bankruptcy, and more data elements than any other report.</p>	\$ 46.00
<p>BUSINESS OWNER PROFILE *</p> <p>This report provides in-depth information on the proprietor's financial situation and is best used in conjunction with the Business Profile Report. Understanding how the proprietors handle their personal finances provides valuable insight on how they will likely handle their business finances. <i>Fair Credit Reporting Act (FCRA) and Gramm-Leach-Bliley (GLBA) regulations apply.</i></p>	\$ 15.75
<p>BUSINESS OWNER BACKGROUND REPORTS *</p> <p>The Business Owner Background ReportSM provides unprecedented visibility into a business principal's relationships with current and former business interests. Combining Experian's robust consumer and commercial assets with state-of-the-art analytics, the report provides a comprehensive evaluation of the fraud and credit risk associated with a business owner or principal.</p>	\$ 14.75
<p>BUSINESS SUMMARY REPORT *</p> <p>This is a one-page report used for quick evaluation of low-balance transactions (generally less than \$1,000). This allows you to match the appropriate credit assessment costs to the amount of the transaction risk.</p>	\$ 11.00
<p>LIST OF SIMILARS FEE (Billed if no report pulled)</p>	\$ 2.00
<p>ADMINISTRATIVE / FAX CHARGE (AFM pulls report)</p>	\$ 6.00
<p>OVERUSAGE CHARGE (If Experian Renewal Contract is not received within 30 days of expiration)</p>	\$ 3.00

This is on a per report basis.

* A \$1.00 fee is charged on all searches.

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**EXPERIAN BUSINESS INFORMATION SOLUTIONS
PREPAID CONTRACT PRICE SCHEDULE (continued...)**

This price schedule is effective August 9, 2017. All prices are exclusive of taxes.

<u>REPORT / SERVICE</u>	<u>PRICE</u>
<p>COMMERCIAL INTELLIScore PLUSSM *</p> <p>This one-page statistical report uses past payment behavior to predict the likelihood of an account becoming delinquent. The report includes a summary of business information, key determining score factors and a score.</p>	\$ 22.00
<p>BLENDED INTELLIScore PLUSSM * (previously, SMALL BUSINESS INTELLIScoreSM *)</p> <p>This one-page statistical score report integrates both the business' and the business owner's credit history. Studies have shown that for small businesses, combined business and consumer data give a more complete representation of risk. <i>FCRA and GLBA regulations apply.</i></p>	\$ 22.00
<p>COMBINATION REPORTS *</p> <p>This special pricing is available when reports are pulled simultaneously.</p>	
Business Profile & Business Owner Profile	\$ 45.00
Business Profile & Commercial Intelliscore PlusSM	\$ 45.00
Business Profile & Blended Intelliscore PlusSM	\$ 45.00
Business Owner Profile & Blended Intelliscore PlusSM	\$ 32.00
Business Profile & Business Owner Profile & Blended Intelliscore PlusSM	\$ 61.00
Premier Profile / Business Owner Profile	\$ 55.00

* A \$1.00 fee is charged on all searches.

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**EXPERIAN BUSINESS INFORMATION SOLUTIONS
PREPAID CONTRACT PRICE SCHEDULE**

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<u>REPORT / SERVICE</u>	<u>PRICE</u>
INTERNATIONAL PROFILES **	
Experian's International Profiles solution provides information on businesses in many countries around the world. These reports may be retrieved through online access or by requesting an International Developed Report.	
ONLINE ACCESS	
Online access to records in the United Kingdom provides you the information you need immediately. As additional countries go online, we will advise you.	
United Kingdom Profile**	\$75.00
Canadian reports may also be obtained online. However, American Financial will need to pull these reports for you and forward them to you. Please call 847-259-7000 extension 115.	
Canadian Profile**	\$ 75.00
INTERNATIONAL DEVELOPED PROFILES **	
International Developed Profile reports are researched and written at the time of your order and are delivered to you based upon whether you select standard delivery – or priority delivery.	
Western Europe (Priority Report – add \$50.00)	\$155.00
Scandinavia (Priority Report – add \$60.00)	\$175.00
Eastern Europe (Priority Report – add \$60.00)	\$210.00
Asia, China, Japan (Priority Report – add \$70.00)	\$255.00
Africa, Middle East (Priority Report – add \$70.00)	\$255.00
Australia & Pacific Island (Priority Report – add \$70.00)	\$250.00
Mexico, South America, Central America & Caribbean (Priority Report – add \$60.00)	\$230.00
Delivery Timeframe	
Western Europe and Scandinavia – Standard Delivery is 4-7 Business Days; Priority Delivery is 2-5 Business Days.	
Rest of World - Standard Delivery is 7-10 Business Days; Priority Delivery is 5-8 Business Days.	

** A \$3.00 fee is charged on all International Reports

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**EXPERIAN BUSINESS INFORMATION SOLUTIONS
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Account Monitoring Services –

- **Portfolio Monitoring** is an online warning service that alerts you to significant changes on your commercial accounts. There is a flat fee charge per month for unlimited access to Portfolio Monitor Warning Detail Reports. Available via BizApps.
- **Account Monitoring Service** is a highly customizable customer monitoring service that notifies you of changes to the credit profile of your customers.

Portfolio Scoring –

- **Portfolio Scoring** is a batch process that offers clients consistent risk measurement criteria to evaluate their accounts receivable portfolio. When scoring is performed regularly, clients will be able to identify trends in accounts that are becoming more risky or that are becoming better credit risks.

Automated Decisioning –

- Through **DecisionIQ** Experian provides instant credit decisioning and prescreening based on a powerful combination of business and credit data and scores. Clients design matrices based upon risk categories, balance ranges, and commercial score ranges. These act as the foundation of the system which returns real-time information and client – specified credit policy instructions.

BizID –

- This commercial fraud product is intended to assess the fraud risk of small business applications by offering business and / or business owner verification and scoring, GLB and FCRA based product options, and flexible decisioning capabilities. This product draws on multiple Experian databases to identify potential fraud triggers on business and business principal application information. Reports can be purchased on the business only, on personal guarantors or both. Available via BizApps.

EXPERIAN BUSINESS INFORMATION SERVICES OFFERS ADDITIONAL SERVICES / REPORTS

Please call (847) 259-7000 extension 117 for additional information on these Services / Reports



Important Experian Access Instructions and Inactivity Disclosures

All Experian Subscribers can pull Credit Reports on their customers through Experian's website. In order to do so, you need to login with your userid and password connected with your Experian sub code.

Please note that every Experian user must use his or her userid each month to keep the id active. If you do not need to pull a billable report in a given month, to keep your id active, please run a sample report for the customer described below. Experian will not bill your account for extracting this sample report.

Also, please note that this applies to each individual userid. Therefore, each userid, individually, must pull the following sample report to keep his or her userid active if he or she does not need to pull a billable report in a particular month:

Crocker Industries 100
Main Street
Phoenix, AZ 85012

Experian will delete a sub code associated with a userid that is inactive for a six-month period. Thus, Experian will deny access to the inactive userid when an individual attempts to extract a report after that six-month inactive period.

Please contact Paulina Pashov at (847) 259-7000 x 217 with any questions.

Experian Canadian Credit Report Request

Request to pull a Canadian Credit Report through American Financial Management

Your Company Information:

Your Company Name:

Your Company Address:

Person Requesting Report:

Your E-Mail Address:

Date Submitted:

Business to Pull Report On:

Business Name:

Business Address:

City:

Province:

Postal Code:

Telephone Number:

Website:

Other related Information:

Please email or fax your request to Paulina Pashov at ppashov@afm-usa.com or (888) 800-6828.
Also, please contact Paulina at (847) 259-7000 x 217 if you have any questions.