American Financial Management

Experian Business Information Products

This Business Information Services Agreement (the "Agreement") is entered into by American Financial Management, Inc. (referred herein as "AFM"), an Illinois corporation, acting as reseller of Experian Business Information Solutions, Inc. (referred 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 the 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 through Experian Services for your internal use in connection with a business credit or 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. Effective Date. This Agreement is not effective until executed and you are issued an Experian subscriber number.
- 4. Rescission. If AFM rescinds this Agreement, you will be billed for any usage of the Experian Services prior to rescission.
- 5. **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 to or exceeding the Contract Amount indicated in Item #9, below, or (iii) until this Agreement is terminated pursuant to section 8. 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.
- 6. **Renewal.** If you and AFM agree to renew this Agreement within thirty (30) 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 5 above. A renewal may occur without signing a new Agreement.
- 7. 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 thirty (30) 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. This provision does not apply to Subscription Plans.
- 8. **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.
- 9. 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 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 applies as contract usage.
 Contract Amount ______ Initials ______
- 10. 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 onehalf 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.
- Proprietor Information-Certification. You hereby certify that you will use the consumer credit information provided to you by Experian's Consumer Information Solutions Division in the Experian Business Owner Profile 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 make 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.







American Financial Management

- 12. Subscriber Warranties and Indemnities. You warrant to AFM/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 applicable 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
- 13. to defend, indemnify and hold AFM/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.
- 14. **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 employees 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.
- 15. **Exclusion of Warranty.** Because the Experian Services involve conveying information provided to Experian by other sources, Experian and AFM cannot and will not be an insurer or guarantor of the accuracy or reliability of the Experian Services. EXPERIAN AND AFM DO NOT

GUARANTEE OR WARRANT THE ACCURACY, COMPLETENESS, CURRENTNESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE EXPERIAN SERVICES, THE INFORMATION IN THE EXPERIAN SERVICES OR THE MEDIA ON WHICH THE INFORMATION IS PROVIDED.

Signature Required On Reverse Side

- Limitation of Liability. You understand and acknowledge that Experian maintains a database, updated on a periodic basis, from which you solicit information, and that Experian does not undertake a separate investigation for each inquiry you make. In addition, you acknowledge that the prices charged for Experian Services are based, in part, upon AFM's/Experian's expectation that the risk of any loss or injury that may be incurred by use of the Experian Services will be borne by you and not AFM/Experian. Therefore, you agree to be responsible for determining that the Experian Services provided hereunder are in accordance with AFM's /Experian's obligations to you. If you reasonably determine that the Experian Services are not so provided, following your receipt and inspection thereof, you will so notify AFM in writing within ten (10) days after receipt of the applicable Experian Services. Your failure to so notify AFM will mean that you accept the Experian Services as is, and AFM shall have no liability whatsoever for such Services. If you do so notify AFM, unless AFM disputes your claim, AFM shall, at its option, either reperform the applicable Services or issue you a credit for the amount you paid for the nonconforming Services. Such re-performance or credit shall constitute your sole remedy and AFM's maximum liability for any breach of this Agreement. AFM/EXPERIAN SHALL NOT BE LIABLE TO YOU FOR ANY LOSS OR INJURY ARISING OUT OF OR CAUSED IN WHOLE OR IN PART BY ACTS OR OMISSIONS, WHETHER NEGLIGENT OR OTHERWISE, IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING OR DELIVERING THE EXPERIAN SERVICES OR IN OTHERWISE PERFORMING ITS OBLIGATIONS UNDER THIS AGREEMENT. IN NO EVENT SHALL AFM BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, INCLUDING BUT NOT LIMITED TO DAMAGES TO BUSINESS, LOST BUSINESS, OR LOST PROFITS, WHETHER FORESEEABLE OR NOT AND HOWEVER CAUSED, EVEN IF AFM IS ADVISED OF SUCH POSSIBILITY OF DAMAGES. If, notwithstanding the above, liability is imposed on AFM, then you agree that AFM's aggregate liability for any and all loss or injuries arising out of any acts of omissions of AFM in connection with anything to be done or furnished under this Agreement, regardless of the cause of the loss or
- of any acts of omissions of AFM in connection with anything to be done or furnished under this Agreement, regardless of the cause of the loss or injury and regardless of the nature of the legal or equitable right claimed to have been violated, shall not exceed the lesser of the amount paid by you under this Agreement or Five Thousand Dollars (\$5,000). You agree that you will not sue AFM for an amount greater than such sum and that you will not seek punitive damages in any suit against AFM.
- 16. **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 or component shortages, supplier failures, embargoes, rationing, acts of local, state or national government or public agencies, utility or communication failures or delays, fire, earthquakes, flood, epidemics, riots, strikes.
- 17. **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 2,9,10,11,12,13,16 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 its reasonable attorney's fees and costs.







American Financial Management

18. Choice of Law. This Agreement will be governed in according without regard to any conflicts of laws provision. Any legal actions of the conflicts of laws provision.	•	•
19. Savings Clause. This Agreement shall be deemed to be sex will be deemed severed and the remainder of the Agreement shall be expressed as a second severed and the remainder of the Agreement shall be expressed.		enforceable, then such provision
20. Entire Agreement. This Agreement sets forth the entire uncommunications or understandings, whether written or oral. This authorized representatives of both parties.		
21. You will will not contribute data to Experian. I be incorporated into this Agreement by reference.	F YES or ALREADY CONTRIBUTE, the	Contributor Addendum shall
IN WITNESS HEREOF, the subscriber has executed this Agreement	t on Date	
Company Name of S	ubscriber – Print or Type	
Signature	Address	
Name of Signer – Print or Type	City/State	Zip Code
Title of Signer – Print or Type	Telephone Number	
Name of Primary Contact at Customer Site	Fax Number	
American Financial Management, Inc.		

8/16





Assigned Subscriber Number



A Reseller Of Experian Information Solutions, Inc.

Agreement / Application

This Agreement, dated		is made	between A	merican Financ	cial Manage	ement, Inc	c., an
Illinois corporation, as a reseller of Exp					r to obtain	access to	o the
Experian consumer database. All inform	ation must b	<u>e completec</u>	in its entire	ety.			
	•		-				
General Company Information				- · · · · · · · · · · · · · · · · · · ·			
Company Name:			Years	s In Business _			mos.
Type of Ownership (Circle One): Partr		ole Owner	Nonprofit	Corporation	LLC		
Do you have any other company names of If yes, please list							
Physical Street Address (no P.O. Box Nur	nbers, Please	e):					
			•	How Long?	yrs.	mos.	
City Phone: ()	Fax: (·	γ .		le this a resi	dential addr	ess? Ves	No
If less than 2 years, indicate previous add	ress:						
If less than 2 years, indicate previous add City:	State:	ZIP:		How Long?	yrs	mos	
Principal of the Company (If sole ow	ner or nartne	rshin nlease	complete the	section below	· ·		
I understand that the information provided						ditworthin	000
may be considered when making a decision				ei credit report,	and my cre	ditworthin	622
Principal name:			ation.				
			Ph	one: ()			
ncial Security Number:			Va	er of Rirth			
Residential Street Address:		· · · · · · · · · · · · · · · · · · ·	16	ai 01 Diitii			
City:			ate:	7	IP:		
Oity.			atc	 	·· ·		
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Type of Business:			Do	you need a Pu	rchase Orde	er? Yes	No
Do you have any branch offices located in							
Bank Reference (Please provide the name							
Bank Name:			Phor	ne:()			
Address:				·			·
City.	· · · · · · · · · · · · · · · · · · ·	Sta	:e:	ZIP)·		
Business Checking Account Number(s):			· · · · · · · · · · · · · · · · · · ·		<u> </u>		
Permissible Purpose / Appropriate (Jse (This S	ection Must	Be Complet	ed)			
Please describe the specific purpose for w					ad Mhatwi	ll you do y	with
he information obtained?	пон схреная	consumer p	oduct inform	iadon win be use	eu. vvnat wi	ii you do v	with
ne information obtained:							
W. W. C.	·		**				
				William III			
· · · · · · · · · · · · · · · · · · ·	TOTAL STREET						—
You may only access Experian informati	on for the pur	nose(s) indic	ated above	Changes to this	Agreemen	t must he	in
written form and executed by both partie			alou ubovo.		, igi deli lell		""

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.

	SUBSC	RIBER HEAD DI	ESIGN	ATE INFOR	RMATIC	N	
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							
SUI	BSCRIBER	BACKUP DESIG	SNATE	INFORMA	TION (Option	nal)
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:	
FOF	AFM INTE	RNAL USE ONL	Y (Do	Not Write E	Below ⁻	This Li	ine)
Date Received:		Reviewed By:			Subcode	e:	
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.

I have read and understand my responsibilities as Security Designate.

- 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.

Company Name		Print Name	
NSG5			
Subcode w/Preamble	Email Address	Signature	



EXPERIAN BUSINESS INFORMATION SOLUTIONS PREPAID CONTRACT PRICE SCHEDULE

This price schedule is effective as of September 1, 2016. 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.

REPORT / SERVICE

BUSINESS PROFILE REPORT * \$35.00

This comprehensive report provides a wealth of information to help make informed credit-granting

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.

PREMIER PROFILE REPORT * \$40.00

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.

BUSINESS OWNER PROFILE * \$ 15.75

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. Fair Credit Reporting Act (FCRA) and Gramm-Leach-Biley (GLBA) regulations apply.

BUSINESS OWNER BACKGROUND REPORTS * \$ 14.40

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.

BUSINESS SUMMARY REPORT * \$ 10.50

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.

PUBLIC RECORD REPORTS *

Experian's national public record database provides incremental public record details on the company you are researching.

Corporate Record Searc	h	\$ 16.00
Fictitious Business Nam	e/DBA Search	\$ 15.00
Public Record Search	(Bankruptcy, Liens, Judgments)	\$ 15.00
UCC Search		\$ 19.00
LIST OF SIMILARS FEE (Billed if no	report pulled)	\$ 2.00
ADMINISTRATIVE / FAX CHARGE	(AFM pulls report)	\$ 6.00
OVERUSAGE CHARGE (If Experiar	Renewal Contract is not received within 30 days of expiration)	\$ 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 September 1, 2016. All prices are exclusive of taxes.

REPORT / SERVICE	PRICE
COMMERCIAL INTELLISCORE PLUS SM * 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.	\$ 18.50
BLENDED INTELLISCORE PLUSSM * (previously, SMALL BUSINESS INTELLISCORE SM *) 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> .	\$ 22.00
EXPERIAN'S SCORE-ONLY * These reports use the same statistical scoring model as in the full report but do not contain data element details such as trade account balances, days beyond terms or public record.	
Commercial Intelliscore Plus SM *	\$ 13.50
Blended Intelliscore Plus SM * (previously, Small Business Intelliscore ^{SM)}	\$ 17.00
COMBINATION REPORTS *	
This special pricing is available when reports are pulled simultaneously.	
Business Profile & Business Owner Profile	\$ 40.00
Business Profile & Commercial Intelliscore Plus sM	\$ 40.00
Business Profile & Blended Intelliscore Plus [™]	\$ 40.00
Business Owner Profile & Blended Intelliscore Plus [™]	\$ 32.00
Business Profile & Business Owner Profile & Blended Intelliscore Plus SM	\$ 45.00
Premier Profile / Business Owner Profile	\$ 45.00

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

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EXPERIAN BUSINESS INFORMATION SOLUTIONS PREPAID CONTRACT PRICE SCHEDULE

This price schedule is effective September 1, 2016. All prices are exclusive of taxes.

REPORT / SERVICE PRICE

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** \$134.00

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** \$ 65.00

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.

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



EXPERIAN BUSINESS INFORMATION SOLUTIONS PREPAID CONTRACT PRICE SCHEDULE

This price schedule is effective September 1, 2016. All prices are exclusive of taxes.

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.

Business Collection Suite -

- A report that provides researching capabilities on business contacts, locations, telephone numbers and a 90 day cross trade payment summary.
- An online interface that allows the customer to segment their portfolio, and automatically execute letter campaigns informing clients of their delinquent status.

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.









Your Company Information:



Experian Canadian Credit Report Request

Request to pull a Canadian Credit Report through American Financial Management

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.





