# **Corporate Linkage**

Linking businesses and empowering decisions

# Experian<sup>™</sup>

When deciding whether to extend credit, determining which relationships to grow or working to meet "Know Your Customer" requirements, you need a complete picture of a business. With Experian's Corporate Linkage, you're able to identify relationships among business locations to gain a complete perspective of a business's overall risk and structure. This enables you to find areas of risk and opportunity as you build profitable relationships with your customers.

## Understanding Corporate Linkage

Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers such as branch, headquarters, subsidiary, and ultimate parent are used to clearly indicate the location type and relationship structure within the corporate family.

Experian<sup>®</sup> leverages unique data assets and unparalleled search and match capabilities to provide linkage on the largest corporate entities down to the small business with just a few locations.

#### Commitment to quality

To ensure the ongoing quality of our linkage, Experian uses a multidimensional data model. This model uses:

Best-in-class sourced data

- TrueSearch<sup>sm</sup>-based rules to create new family trees and expand existing families
- A dedicated linkage maintenance team to monitor and update the top corporate families

In addition, real-time database updates allow us to refresh family trees quickly when changes, such as mergers and acquisitions, occur. This ensures continued data accuracy and completeness.

#### Linkage empowers businesses

Experian's Corporate Linkage empowers you with:

 Better-informed decisions and enhanced decision-making capabilities through utilization of information on the parent company and/or ultimate parent company Experian 475 Anton Blvd. Costa Mesa, CA 92626 T: 1 800 520 1221 www.experian.com

- Assessment of overall corporate exposure within a corporate family
- Account penetration analysis and identification of up-sell and crosssell opportunities
- Information to help meet your "Know Your Customer" requirements
- Ease of integration through the use of industry-standard linkage classifications and terms

## The Experian edge

The strength and accuracy of our data are the backbone of the products and services we offer. The following five elements constitute the core of our business and allow us to be the superior commercial credit provider:

- 1. Data sources include all thirdparty-sourced information, fresher public filings and the world's strongest commercial collections data
- 2. BizSource<sup>™</sup> and TrueSearch best-in-class commercial data storage and more accurate search and match technology
- 3. Business Information Number (BIN) — a unique, persistent business identifier throughout all products and reports

- 4. Corporate Linkage identifies relationships between businesses, of all sizes, including small and midsize businesses, one of Experian's traditional strengths
- Modeling and scoring our unique approach to turning data into actionable intelligence

#### Ongoing commitment

At Experian, we further distinguish ourselves through our award-winning client services. We are committed to working with you as your partner of choice for your information needs.

Our representatives are available to assist you quickly and efficiently with questions on Corporate Linkage. Our combination of quality data, exceptional service and Corporate Linkage allows us to provide clients with the accurate information they need, when they need it.

To find out more about Corporate Linkage, contact your local Experian sales representative or call 1 800 520 1221.

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