



# Business benchmarking

Become your customer's market expert

As a credit manager, you need information and analysis to stay competitive. Access to industry comparative insight could prove a key advantage:

- You get to make informed credit decisions (ultimately reducing risk)
- You gain visibility into new or unfamiliar markets, offering potential expansion opportunities

## Get the full picture

The TransUnion Business Benchmarking module is an innovative management tool that effectively allows you to benchmark a business within its industry.

## How does it work?

The module compares key characteristics of the business to other businesses within the same industry classification, using indicators like:

- Age of business
- Number of employees
- Number of principals, tenure and other business links of principals
- Average number of adverse information listings
- Average number of enquiries
- SME statistical score
- Payment behaviour
- Holding company risk score

## **Harness the power of in-depth industry insight**

Now companies, regardless of size, can make more informed credit decisions. Access to educated insights into industry comparisons can give smaller businesses an important competitive advantage. Similarly, businesses who lend credit to a multitude of industries can expand their portfolio into new markets where they may still be acquiring information.

### **Key benefits:**

- Puts your debtors' performance into context
- Gives you access to high-quality information and comparative analysis
- Provides essential insight into industry trends
- Assists in determining the size of your client in relation to their industry
- Provides an overall rating
- Allows you to manage portfolio risk, uncover new opportunities and monitor credit market trends
- Gives you access to clean data, because TransUnion manages the complexity of analysing large volumes of information
- Offers you customised interpretation, filtering and aggregation of credit bureau data

We understand you need business information that's reliable, relevant and accessible. The TransUnion Business Benchmarking module can be delivered through:

- TransUnion Direct
- CPU (Host to Host)
- Web Services

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