

**Business Credit Reports**

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**BUSINESS  
CREDIT  
REPORTS**



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# Press Release

## Business Credit Reports and eCredable Help Small Businesses Build Credit

ATLANTA, October 18, 2017 -- eCredable, The Consumer's Credit Bureau™, and Business Credit Reports, the largest independent provider of business credit information in the U.S., today announced a strategic partnership that will help millions of small business owners nationwide build and enhance their Advantage Pro™ business credit reports.

"Since 2009, eCredable has been helping consumers leverage everyday payments for bills like rent, utilities and insurance to build a credit score that lenders can use in underwriting credit cards, personal loans, auto loans, and home loans" said Steve Ely, CEO of eCredable. "Today, we are giving Small Business Owners this same powerful capability and are delighted to bring this new product to market with the help of the team at Business Credit Reports."

There are about 29 million small businesses that have less than 100 employees. Most of these small businesses (especially micro businesses with less than 5 employees) do not have a business credit report and score. Without a business credit history, they are unable to apply for business credit. Consequently, small business owners rely on their personal credit to apply for a business line of credit. Having a business credit report and score, something larger businesses take for granted, allows them to separate their personal and business credit histories. This significantly minimizes the financial risk for small business owners who put their personal assets at risk when applying for business credit in their own name.

eCredable will enable small business owners to share their phone, internet, and utility payment histories with Business Credit Reports to build or expand their Advantage Pro business credit report and potentially qualify for business loans and credit lines.

"Business Credit Reports has been providing credit information on businesses of all sizes since 1989. We have had tremendous success working with data from Dun & Bradstreet, Equifax, and Experian to help our 10,000 users make decisions about business credit for their customers and prospects," said Pam Ogden, President of Business Credit Reports. "eCredable allows us to significantly expand the market we serve by providing us

with additional information on the payment history of small businesses at the lower end of the market that has been nearly impossible to acquire - until now".

eCredable works directly with small business owners leveraging technology to acquire payment history for bills like gas, water, power, mobile phone, land line, internet, cable and satellite TV. This data is very valuable in understanding the creditworthiness of consumers and small business owners with little or no credit history. This new partnership will empower small business owners to create a more robust business credit report and score, and provide access to affordable financial products from mainstream financial service providers, avoiding expensive loans and credit lines from alternative providers.

eCredable is currently available to all consumers and small business owners in the United States. For more information, visit <http://www.business.eCredable.com>

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#### About eCredable

eCredable, The Consumer's Credit Bureau™, is a consumer-friendly credit bureau focused on the 45 million adults considered to be "credit invisible", and the 29 million small businesses that typically lack payment history in their business credit files. eCredable connects consumers to lenders based on our AMP Credit Score® derived from payments for rent, utilities and insurance. eCredable empowers small business owners to include phone, internet, and utility information in their business credit files which produce business credit scores lenders use when assessing creditworthiness. AMP Connect Plus® allows users to automatically download their monthly bill payment history to their eCredable Profile and create a verified AMP Credit Report® that meets all financial industry standards. The consumer can then share their AMP Credit Report and AMP Credit Score with any potential creditor, service provider or employer. eCredable also provides substantial financial education to assist consumers and small business owners in understanding the complexities of the financial services marketplace. AMP stands for All My Payments. The company was founded in 2009, and is headquartered in Alpharetta, Georgia. For more information visit [www.eCredable.com](http://www.eCredable.com)

#### About Business Credit Reports, Inc.

Business Credit Reports is the largest independent provider of credit information on businesses in the USA, Canada and international and is uniquely licensed to offer Experian, Dun & Bradstreet, Equifax, Graydon, Creditreform and Ansonia information. Reports are delivered online with one login and one invoice via BCR's cloud-based report gateway. Offering a proprietary suite of reports blending information from Experian, Dun & Bradstreet and Equifax with robust analytics, relevant scores and meaningful recommendations, BCR offers pay-as-you-go monthly billing with no minimums, no annual fees and no contracts required. Since 1989, over 10,000 users have relied on BCR as a trusted and innovative leader in business credit. For more information visit [www.BusinessCreditReports.com](http://www.BusinessCreditReports.com)