

# Business Information Systems, Inc.

## Commercial Credit Reporting

### B.I.S. Competitive Advantage

#### **BIS Strength**

- 1 WE ARE ESTABLISHING A UNIQUE CREDIT DATABASE
- 2 FACTUAL UP TO DATE INFORMATION
- 3 LOW COST MEMBERSHIP (\$450 ANNUALLY)
- 4 FREE CREDIT REPORTS WITH MEMBERSHIP
- 5 THE WAY WE CAPTURE OUR INFORMATION
- 6 FREE ADVERTISING
- 7 COMPANY CONTROL OF THEIR OWN INFORMATION
- 8 SALES AND MARKETING PLAN

#### **Competition Strength**

- 1 YEARS OF MARKET EXPERIENCE
- 2 ESTABLISHED COMPANY WITH SOLID CASH FLOW AND EQUITY
- 3 ESTABLISHED SALES AND MARKETING STAFF

#### **Competition Weakness**

- 1 REPORTS ARE OVER PRICED
- 2 REPORTS ARE MOSTLY THIRD PARTY INFORMATION
- 3 INFORMATION IS CONSIDERED UP-TO-DATE IF IT IS 15 MONTHS OLD OR LESS
- 4 CUSTOMER DISSATISFACTION
- 5 APPROXIMATELY 70 PERCENT OF THE MARKET CANNOT AFFORD THEM
- 6 THE WAY THEY GATHER THEIR INFORMATION
- 7 PRESENT CUSTOMER BASE USES THEM BECAUSE THERE IS NO COMPETITION