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## **Scoring Expert eBureau Scores Big Week**

By Burney Simpson  
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Consumer scoring and data analysis paid dividends for eBureau this week as it launched a product with partner Experian Group and received a mention in *The Wall Street Journal*.

EBureau is a five-year-old provider of predictive scoring and information services based in St. Cloud, Minn. Its collection-oriented products include Collection Probability eScore that determines those accounts that are most likely to pay, and eLink, a skip tracing tool.

The company's patent-pending information service platform contains more than 200 terabytes of consumer data assets, according to Jeff Liebl, marketing vice president. The platform can apply nearly 100 modeling variables on a consumer compared with competitors that offer about 20 variables, Liebl said. A variable is a fact such as number of accounts 30 days past due.

EBureau allied with international credit bureau Experian to launch an alternative credit scoring service designed to help lenders find solid consumers among the estimated 28 million unbanked and 45 million underbanked consumers in the U.S. Experian's Emerging Credit Score uses eBureau's consumer data platform to build credit scores for these consumers. Creditors are hungry for such scoring products, both to weed out high risk consumers and to find a new audience for such products as credit cards, a market where the best customer's wallets already are loaded down with plastic.

"Some creditors are skittish after subprime (market problems) but this isn't the same. Some of these consumers are high risk, some are low risk," said Liebl.

Competition to provide creditors with these scores is fierce with major credit bureaus rolling out offerings, as the *Journal* noted in its story. TransUnion linked with Link2Credit, Equifax is mixed up with MarketMax, and Fair Isaac is going it alone with its Expansion Score.

Teaming with a giant like Experian is a coup for eBureau, a privately held firm with about 50 employees, most located in its headquarters. EBureau will provide a customized product for a partner and then earn its revenues on a per transaction basis, Liebl said.

Last August, eBureau raised \$12 million in a second round of financing, garnering the investment from Redpoint Ventures, a Silicon Valley-based venture capital firm, along with existing investor Split Rock Partners ([New Funding for Credit Scoring Firm eBureau](#), Aug. 21, 2007). The financing brought eBureau's total capital raised to \$28 million. There are no plans to go back to investors for funding, said Liebl. Revenue is being generated from its sales and partnerships and the firm could break even next year, he said.

EBureau also offers marketing and lead generation tools, and risk management services and fraud prevention services.