

Portfolio MonitorSM

Detect early signs of trouble on your small-business accounts



If customers in your portfolio are headed for trouble, you want to know as soon as possible. The Portfolio MonitorSM product suite from Experian delivers this invaluable information.

Portfolio MonitorSM — Business Notices

This product provides you with the latest-breaking derogatory changes in customer status weekly and bankruptcy filings daily. With early detection of your customers' negative payment trends, you will minimize your overall portfolio risk. You can receive the following warnings, which are customizable, allowing you to filter the accounts you want to monitor and the types of business warnings you would like to receive:

- Bankruptcies
- Tax liens and judgments
- Increasingly late payments
- Collections agency activity
- Significant past-due activity with newly reported tradelines
- Uniform Commercial Code filings
- Derogatory information from other suppliers

Portfolio MonitorSM — Owner Notices

When the owners or guarantors of your small-business accounts are having trouble, it's a threat to your business.

However, it's an even bigger threat not knowing who they are. With Portfolio MonitorSM — Owner Notices, you now have the option of identifying these problems long before they ever have a chance to affect your profit margin. This service monitors business owners and guarantors and provides you with daily alerts for:

- Public record including bankruptcies
- Derogatory payment information
- New inquiries and trades on file
- Collection information
- Different address on file

Flexible and easy to use

E-mail messages can be sent to you automatically to notify you of any new warnings received on your monitored account list. To receive detailed information on any of these flags, simply view the Warning Detail Report and/or order a Business Profile Report or an Intelliscore PlusSM report from Experian to help you decide what action to take.

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Business Information Solutions

You have received new Portfolio Monitoring warnings for 6 companies.

Warnings reported:

New Legal Filings	2
New Payment Behavior Changes	5
New Derogatory Payment Data	1
New UCC Filings	0
New Business Owner Warnings	3

Daily e-mail alert — notifies you of new warnings daily.

Business Information Solutions

1 2 3 4 5 6 7 8 9 10 **Next** records 1-15, total 52 pages with 774 records

Company Name	Account Number	Warning Type	Warning Date	Date Detail Pulled	Date BPR/CI Ordered	PH	BPR or CI
THE RANCH RESTAURANT	99909100	LEGAL	12/16/02	12/23/02	12/23/02	✓	BPR
SAMPLE COMPUTER CO	99900580	LD	12/16/02	12/23/02	12/23/02		
GOOD CAR CORP	99900100	LD	12/16/02	12/23/02		✓	None
VANITY CONSTRUCTION	99909927	PAYMENT	12/16/02				None
MACSIAMUS & CO	99901223	DEROG*	12/16/02				None
ROCKWELL GRAPHICS	99918269	UCC	12/16/02				None
COMPUTER WORLD	99955580	LDUJ	12/16/02				None
ABC COMPANY	99922333	DEROG	12/16/02				None
XYZ CORP	99900011	PAYMENT	12/16/02				None
SAMPLE CONSTRUCTION	99912345	LD	12/16/02				None
SAMPLE XYZ CORP	99945678	LP	12/16/02				None
SAMPLE GRAPHICS	99943567	LDUJ	12/16/02				None
SAMPLE RESTAURANT	99900012	PAYMENT	12/16/02				None
SAMPLE & CO	99911122	LP	12/16/02				None
SAMPLE ABC CORP	99912121	DEROG	12/16/02				None

1 2 3 4 5 6 7 8 9 10 **Next** records 1-15, total 52 pages with 774 records

Save Save your follow-up changes.

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Warning list — gives you a quick look at the businesses that have received warnings. Sort the list by company name, account number, warning type or date of warning. You also can flag a business for future follow-up as well as print, download or e-mail the list.

Business Information Solutions

Warning Detail Report BPR or CI Report Business Owner Monitoring Report Business Owner Profile Report

Warning Detail: SAMPLE COMPUTER CO
 123 MAIN STREET
 ANYTOWN, CA 90802
 Phone: (562) 555-1212

Portfolio Monitor number: D148M07361
 Your account number: 99900580

Category: Legal
 Judgment filed on 10/29/2002 for \$4,450.00. Plaintiff: SAMPLE & CO
 Court: BERRIEN COUNTY 5TH D
 Judgment filed on 10/29/2003 for \$14,828.00. Plaintiff: SAMPLE & CO
 Court: BERRIEN COUNTY 5TH D

Legal Filings in the past 6 months: 10

Category: Derogatory Payment Data
 A bank has reported their account with SAMPLE COMPUTER CO has been written off. As of 10/20/02 100% of the outstanding balance of \$17,000.00 is past due 61 or more days.

Payment Data Items reported in the past 1 month: 1

Use the Portfolio Monitor number - **D148M07361** - to retrieve a Business Profile at any time through 12:00.

Order Business Profile report Order Commercial Intelligence report

Contents of this report may vary from a current full credit profile as this report shows the account information on the date the notification was triggered.

Back Print Download Email

Warning Detail Report — provides detailed information on the negative item(s) reported on your customer(s).

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