Account Monitoring Service℠

Gain timely insights, reduce credit risk and maximize profits

Experian℠

Account Monitoring Service℠ helps you proactively monitor your business-to-business credit portfolio and view changes to your customers' credit profiles. Now you can manage risk better, effectively allocate resources, improve cash flow and develop stronger customer relationships for greater profitability.

Manage your credit portfolios before they manage you

Establishing proven portfolio management practices is critical for every company, especially those that depend on more vulnerable small businesses, where financial resources often are limited.

Key benefits

Account Monitoring Service offers a comprehensive monitoring system to meet your needs for expanded triggering capabilities, enhanced filtering, greater flexibility, ease of use and more.

- **Stay ahead of your customers** — Receive alerts on significant changes in your customers' profiles so you can immediately act to minimize losses or capitalize on new opportunities
- **Reduce delinquency and bad debt** — Proactively manage your portfolio by detecting negative trends early so you can take action before a debt goes bad
- **Improve collection results** — Prioritize activities to collect on the right accounts at the right time
- **Reduce labor costs and time spent managing customers** — Improve the efficiency of your account management process with a highly efficient automated approach

Act on alerts from a comprehensive set of triggers

A key to Account Monitoring Service is its comprehensive trigger set, which informs you of significant negative and positive events in your customers' credit profiles. This allows you to indicate future risk and signal up-sell and cross-sell opportunities.

Enhanced new trigger sets include:

- Score changes
- Payment behavior changes
- Public record filings, including bankruptcy, liens and judgments
- Collection filings
- Changes in key payment ratios
- Delinquent accounts
- Inquiries

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Maximize resource allocation with advanced filtering capabilities

Too much information can be as bad as too little. By utilizing the flexible filtering capabilities of Account Monitoring Service, credit managers can allocate critical resources more efficiently and eliminate all but the most predictive and actionable alerts. Daily alert delivery allows you to adjust quickly to change.

Receive customized alerts

Experian® delivers Account Monitoring Service alerts in three convenient ways:

- **Experian's Portfolio Alert Advisor**℠ software for companies looking for a Web-based user interface that provides a multiuser, workflow-driven environment
- **Web services** for companies that want to seamlessly integrate Experian's alerts into their own systems
- **Batch** for companies that need to receive alerts in bulk

Solve problems before they happen

Implementing Account Monitoring Service provides insight into your customers' credit issues. Now you'll know about relevant changes in credit records that reflect your customers' ability to pay.

To find out more about Account Monitoring Service, contact your local Experian sales representative or call 1 800 520 1221.

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