

Account Review AdvantageSM

Complete portfolio intelligence
from a single source



Experian's integrated account management tool provides daily access to the critical information you need. This flexible, streamlined product uniquely combines credit-based scoring, consumer contact data and advanced analytics in one quick, easy-to-use process.

A new way of working

Account Review AdvantageSM gives you the power to access the exact information you need, whenever you need it. It's a whole new way of working with Experian to gain greater insight into your portfolio.

Completely automated and available daily, Account Review Advantage puts you in control, with access to Experian's credit-based scoring models and vast consumer database. Our consumer data has one of the most robust search and match logic in the industry, ensuring that your inquiries are matched to the right consumers.

With Account Review Advantage, you'll have flexibility to customize your data requirements with each file you submit for processing.

Minimize risk through simplified account segmentation

Account Review Advantage is your fastest route to managing risk in your portfolio with less time and effort:

- Take greater control of your portfolio
- Obtain accurate information on consumers
- Identify consumers with the highest risk potential
- Increase employee productivity through the use of scoring

One tool, one source does it all

No other single product gives you all of these advantages with one provider and one simple process:

- Integrated credit-based scoring, segmentation and available credit information — all customizable in a seamless, time-sensitive batch delivery
- Access to more than 12 different industry-specific credit-based scoring models:
 - Experian/Fair Isaac ROI (Revenue Opportunity Indicator) Model
 - Experian/Fair Isaac Risk Model
 - Experian/MDS Bankruptcy ModelSM
 - National Risk Model
 - RecoveryScoreSM
 - Telecommunications, Energy and Cable Risk ModelSM
- Access to File OneSM data
- New phone numbers and addresses
- Fully automated daily access, with most results delivered in less than 24 hours
- Simple, standardized input and output formats

Customize attributes to your accounts

Account Review Advantage also offers more than 100 attributes for analyzing your accounts. These are just a few of the attributes you can select to customize your queries:

- Bankruptcy information
- Deceased flag
- Employment information
- Total number of derogatory revolving trades within the last 24 months
- Total number of trades
- Total number of open, paid, closed or inactive trades
- Total number of bank trades
- Total number of open, paid, closed or inactive installment trades

Easy integration

Account Review Advantage is easy to use. The request format is a simple fixed-length input that can be prepared using a word processor or spreadsheet program. Options for file transmission include CONNECT:Enterprise™ or CONNECT:Direct™. Results are returned in the same format and in most cases can be integrated into your existing account management software for an efficient, fully automated product.

To find out more about Account Review Advantage, contact your local Experian sales representative or call 1 888 414 1120.

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