



Account Monitoring ServiceSM

Need to know when your customers' accounts change? We have the solution.

When you know problems are coming, you can take steps to protect yourself and your business. Any change in a customer's status can affect your portfolio's health. But the sooner you know about something, the faster you can act on it. Our Account Monitoring ServiceSM sends automatic alerts whenever there is an account change — helping you keep a close eye on your customers so you can make ongoing credit decisions and reduce risk. This timely information provides benefits across the full Customer Life Cycle: portfolio management, collections, growth and retention.

Common business challenges

- **Customers under financial duress** – Timely notification identifying customers showing signs of delinquency allows for fast action to reduce losses.
- **Customers moving to competitors** – When customers are seeking credit or sign new government contracts, you can work with good customers to strengthen your relationships.
- **Staying ahead of regulatory requirements** – State governments require lenders to re-file Uniform Commercial Code's (UCC) in appropriate states within a specific time. Change of address alerts help with timely filing.
- **Prioritizing collections efforts** – Identify improving customers, take fast action, and increase the likelihood of payment.
- **Pinpointing unique small-business risk** – Our exclusive Small Business Credit ShareSM consortium data helps identify risk unique to small businesses.

Alerts for account management

Account Monitoring Service provides early notification of changes in a customer's payment behavior. Negative changes are predictive and help identify those customers undergoing periods of financial duress. These early notifications allow you to take immediate action to reduce risk and exposure. Industry-specific trade filters track significant changes in those industries most important to you.

Prioritize collections efforts

Account Monitoring Service can help identify customers who are newly active, whose scores improve and whose trade payment delinquency is reduced. Pinpointing these customers can help you prioritize collections efforts, allowing agents to focus on those customers most likely to pay.

Alerts for growth and retention

Uncover upsell and growth opportunities by knowing when your customers have new inquiries, new UCCs and new tradelines. Taking action early can strengthen relationships and grow revenue in an increasingly competitive market.

Product sheet

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Small Business Credit Share consortium alerts

Small businesses present unique difficulties due to lack of comprehensive information and thin files. Small Business Credit Share consortium data adds more robust information to these small-business files. Our consortium members can take advantage of exclusive data to predict events and identify risk, allowing quick action.

No one can foresee the future, but with Account Monitoring Service, you can substantially improve your chances of catching customer problems early and take action to reduce risk and grow your business.

To find out more about Account Monitoring Service, contact your local Experian sales representative, call 1 800 520 1221 or visit www.experian.com/commercial.