

# Portfolio Manager — Score Update<sup>SM</sup>

Quickly and easily  
assess portfolio  
risk online



Lenders need access to portfolio management tools for credit risk management and regulatory compliance purposes. Experian's Portfolio Manager — Score Update<sup>SM</sup> product enables you to update your portfolio risk scores whenever you need to via a Web-based interface.

All you need is an Internet connection and a login for Experian Access.<sup>SM</sup> Portfolio Manager — Score Update is an essential account-management tool for small to medium-sized creditors and financial institutions.

### Add precision to your account management decisions

Experian's Portfolio Manager — Score Update:

- Reduces your overall portfolio risk by scoring your entire portfolio regularly or by targeting your high-risk segments more frequently
- Uncovers retention opportunities by identifying less-risky customers

Intelligent decisions are simpler because the product is:

- **Easy-to-use** — Simply log in to Experian Access, Experian's online credit information platform, and select Portfolio Manager — Score Update

- **Fast** — It runs in a completely automated environment
- **Familiar** — You can upload your list in Excel, with no need to convert to a text or CSV file format
- **Accurate** — It is backed by Experian's reputation for reliability and quality through best-in-class data
- **Flexible** — Information is available 24-7

Increase portfolio profitability by identifying risky accounts through Experian scores:

- VantageScore<sup>®</sup> credit score
- Income Insight<sup>SM</sup>
- Bankruptcy PLUS<sup>SM</sup> (rescaled)
- Scorex PLUS<sup>SM</sup>

**Step 1:**  
Select your subcode.

**Step 2:**  
Select the scores  
you want to append.

**Step 3:**  
Upload your file.

### Portfolio Manager - Score Update<sup>SM</sup>

Please provide the information requested below. Fields marked with an asterisk (\*) are required.

#### STEP 1: Inquiry Details

**Billing Information**

\* Access Subcode: TCA1 1999805 COSTA MESA, CA -

#### STEP 2: Data to Append [Select up to 5]

<b>Credit Risk</b>	<b>Experian/Fair Isaac (FICO Scores)</b>	<b>Income &amp; Debt Estimators</b>
<input checked="" type="checkbox"/> VantageScore <sup>®</sup> 3.0	<input type="checkbox"/> Risk Model 2	<input type="checkbox"/> Income Insight <sup>SM</sup>
<input type="checkbox"/> Scorex PLUS <sup>SM</sup> for Existing Accounts Model	<input type="checkbox"/> Risk Model 3	<input type="checkbox"/> Income Insight W2 <sup>SM</sup>
<input type="checkbox"/> Risk Model 8		

**Bankruptcy**

Bankruptcy PLUS<sup>SM</sup> Rescaled

#### STEP 3: Upload Batch File

**Select Batch File**

\* Job Title: My Portfolio

\* Upload File: C:\fakepath\Quest san

File contains a column header row

[See batch upload instructions](#)

**Required Fields**

The following fields must be included in the uploaded file using the order listed below.

- A. Inquiry ID
- B. First Name
- C. Last Name
- D. Street Address
- E. State
- F. Zip Code
- G. Social Security Number (optional)

**Terms and Conditions**

I certify that I have an existing account relationship with this individual(s) and will use the consumer report information strictly for the FCRA permissible purpose of "account review" to assist in my decision to retain or modify the current account terms. Please read carefully, it is imperative that all Designates and End Users fully understand and adhere to our comprehensive [terms and conditions](#).

To find out more about Portfolio Manager — Score Update, contact your local Experian sales representative or call 1 888 414 1120.