Credit Risk Advisor

Experian℠
A world of insight

Credit Risk Advisor℠

Automated business decisioning and account management in a single solution

Get real-time application decisioning and proactive account management using both internal and external data — within one application. Automate low-exposure credit decisions while simultaneously escalating high-risk accounts.

Use an automated rules-based workflow

Experian® has partnered with eCredit™ to offer Credit Risk Advisor℠ — the end-to-end solution for credit decisioning and portfolio management. By applying eCredit's custom-configured decision rules and risk-based account management triggers with Experian's powerful business data, you ensure that each of your customers is given the right degree of attention.

Credit Risk Advisor allows you to separate good risks from bad to help you focus on accounts that require your immediate action. Better manage your department resources by:

- **Decreasing per-transaction cost:** Eliminate unnecessary manual tasks and facilitate a paperless environment
- **Maximizing efficiency:** Provide automatic credit decisions via proactive account routing
- **Reducing risk exposure**: Make consistent decisions based on credit policy with score-driven and customizable attributes
- **Improving revenue:** Increase specificity and accelerate decision making

Automated application decisioning

New credit applications are submitted and evaluated online in a paperless environment. All account information — including scores, payment history, notes and business credit data — can be electronically routed within the credit department or between credit and sales. This automation allows you to save time, streamline protocol and improve productivity.

Integrated account management

Account portfolios are automatically monitored based on custom rules that you define. These rules analyze trends in business credit data and internal activity. Consequently, credit professionals can better manage risk because they are warned in advance, before significant problems arise. View the complete profile and history of a customer through an intuitive interface. Utilize predefined reports based on best practices and create custom reports with this innovative tool.

Easy to set up, simple to use

Operating as a Web-based "on demand" service, Credit Risk Advisor significantly reduces the need for technical support while enabling you to more efficiently manage business credit. By clicking

on the Credit Risk Advisor link, you are guided through a friendly system of wizards that help you set up credit policy logic tailored to your application needs. Access and analyze customer information, Experian business information and third-party information with minimal technical support.

Elevate workflow functionality
Using a system of customizable decision rules, Credit Risk Advisor automates low-exposure credit decisions while escalating high-risk accounts. This automation is accomplished through:

- **Proactive compliance** — Define, automate and drive credit policy procedures
- **Real-time credit alerts** — Receive notification and escalations on major account changes and portfolio risk updates
- **Precise work delegation** — Delegate work based on automated decisioning rules for new accounts and periodic reviews
- **Flexible portfolio monitoring/ analysis** — Conduct score trending, distribution, reporting and strategic development

Unrivaled data access
All decisions incorporate Experian's business databases, allowing you access to volumes of accurate information. Gain access to Experian's comprehensive commercial credit database, BizSource℠, to increase hit rates and reduce time spent on research. Integrate your accounts receivable data with third-party information. Base credit decisions on a more thorough understanding of your data and make more precise and consistent portfolio decisions.

Moderate costs and improve decisions via automation
Credit Risk Advisor is a credit manager's and finance executive's greatest asset. A customized autodecisioning environment tailored to your company's needs results in substantial efficiency gains. Develop a more strategic credit policy that allows you to identify areas of risk and opportunity across your entire portfolio.

To find out more about Experian's Credit Risk Advisor, contact your local Experian sales representative or call

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