

## Portfolio Monitor<sup>SM</sup>

Detect early signs of trouble on your small-business accounts

**If customers in your portfolio are headed for trouble, you want that information as soon as possible. The Portfolio Monitor<sup>SM</sup> product suite from Experian delivers it.**

### Portfolio Monitor<sup>SM</sup> — Business Notices

Portfolio Monitor<sup>SM</sup> — Business Notices provides you with the latest-breaking derogatory changes in customer status weekly and bankruptcy filings daily. With early detection of your customers' negative payment trends, you will minimize your overall portfolio risk. You can receive the following warnings, which can be customized, allowing you to filter the accounts you want to monitor and the types of business warnings you would like to receive:

- Bankruptcies
- Tax liens and judgments
- Increasingly late payments
- Collection agency activity
- Significant past-due activity with newly reported tradelines
- Uniform Commercial Code filings
- Derogatory information from other suppliers

### Portfolio Monitor<sup>SM</sup> — Owner Notices

When the owners or guarantors of your small-business accounts are having trouble, it's a threat to your business. However, it's an even bigger threat not knowing who they are. With Portfolio Monitor<sup>SM</sup> — Owner Notices, you now have the option of identifying these problems long before they ever have a chance to affect your profit margin. This service monitors business owners and guarantors and provides you with daily alerts for:

- Public record including bankruptcies
- Derogatory payment information
- New inquiries and trades on file
- Collection information
- Different address on file

### Experian's Portfolio Monitor product suite is flexible and easy to use

E-mail messages can be sent to you automatically to notify you of any new warnings received on your monitored account list. To receive detailed information on any of these flags, simply view the Warning Detail Report and/or order a Business Profile or Commercial Intelliscore<sup>SM</sup> report from Experian to help you decide what action to take.



**Business Information Solutions**

You have received new Portfolio Monitoring warnings for 6 companies.

**Warnings reported:**

New Legal Filings	2
New Payment Behavior Changes	5
New Derogatory Payment Data	1
New UCC Filings	0
New Business Owner Warnings	3

**Daily e-mail alert** — notifies you of new warnings daily.

**Warning list** — gives you a quick look at the businesses that have received warnings. Sort the list by company name, account number, warning type or date of warning. You also can flag a business for future follow-up as well as print, download or e-mail the list.

**Warning List** — records 1-15, total 52 pages with 774 records

Company Name	Account Number	Warning Type	Warning Date	Date Default Pulled	Date BPR/CI Defaulted	PH	BPR or CI
THE RANCH RESTAURANT	99909100	LEGAL	12/1/602	12/2/302	12/2/302	✓	BPR
SAMPLE COMPUTER CO	99900580	LD	12/1/602	12/2/302	12/2/302	✓	BPR
GOOD CAR CORP	99900100	LD	12/1/602	12/2/302			None
VANITY CONSTRUCTION	99900927	PAYMENT	12/1/602				None
MACMANUS & CO	99901223	DEROG*	12/1/602				None
ROCKWELL GRAPHICS	99918269	UCC	12/1/602				None
COMPUTER WORLD	99955380	LD,U	12/1/602				None
ABC COMPANY	99922233	DEROG	12/1/602				None
XYZ CORP	99900011	PAYMENT	12/1/602				None
SAMPLE CONSTRUCTION	99912345	LD	12/1/602				None
SAMPLE XYZ CORP	99945678	LP	12/1/602				None
SAMPLE GRAPHICS	99945667	LD,U	12/1/602				None
SAMPLE RESTAURANT	99900012	PAYMENT	12/1/602				None
SAMPLE & CO	99911122	LP	12/1/602				None
SAMPLE ABC CORP	99912121	DEROG	12/1/602				None

**Warning Detail Report** — BPR or CI Report

**Warning Detail** — SAMPLE COMPUTER CO  
123 MAIN STREET  
ANYTOWN, CA 90002  
Phone: (562) 555-1212

Portfolio Monitor number: D148M07361  
Your account number: 99900580

**Category: Legal**  
Judgment filed on 10/29/2002 for \$4,450.00. Court: BERREN COUNTY 5TH D. Plaintiff: SAMPLE & CO.  
Judgment filed on 10/29/2002 for \$14,828.00. Court: BERREN COUNTY 5TH D. Plaintiff: SAMPLE & CO.

**Category: Derogatory Payment Data**  
Legal Filings in the past 6 months: 10  
A bank has reported their account with SAMPLE COMPUTER CO has been written off. As of 10/20/02 100% of the outstanding balance of \$17,000.00 is past due 61 or more days.  
Payment Data items reported in the past 1 month: 1

Use the Portfolio Monitor number - D148M07361 - To retrieve a Business Profile at any time through 12/30.

Order Business Profile report      Order Commercial Intelligence report

Contents of this report may vary from a current full credit profile as this report shows the account information on the date the notification was triggered.

**Warning Detail Report** — provides detailed information on the negative item(s) reported on your customer(s).

To find out more about Portfolio Monitor, contact your local Experian sales representative or call **800 520 1221**.

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