



Smart business (credit) decisions start here.™

# CREDIT INFORMATION



**Credit information, scoring, and  
account management SOLUTIONS  
from Forius and Experian**

## CREATE A STRONGER ACCOUNT PORTFOLIO

**Predict financial outcomes.** All data is NOT created equal. Industry experts agree that trade information — the way a company has paid its bills in the past — is the best indicator of how they'll pay your next invoice. That's why Experian business-to-business information is such a smart choice. Experian collects only objective and verifiable trade information from qualified third parties (absolutely no self-reporting allowed). Plus, their deep and broad database is recognized as the #1 source for information on small businesses.

So choose Experian for the predictive data that leads to more profitable business decisions — and choose Forius to deliver it. With Forius, you get real solutions from a true business partner. We work hard to ensure you're getting the right mix of information to optimize your credit function ... you're supported with unsurpassed training and service customized to fit your policies and processes ... and you're surrounded by the most dynamic business credit community in the country.

### **CREDIT SOLUTIONS**

Choose exactly what you need. Experian's range of solutions — from summary information to comprehensive risk assessment tools — let you quickly assess potential business client risk based on a company's overall financial health. For smaller businesses, you also can incorporate the credit history of the business owner.

### **SCORING SOLUTIONS**

Say "yes" faster. Use Intelliscore<sup>SM</sup>, the advanced statistical scoring reports pioneered by Experian, to make quick, consistent, and objective decisions on new orders. For insight into smaller businesses, choose Experian's unique blended scoring reports, which combine information about the business and its owner in a single view.

### **INTERNATIONAL SOLUTIONS**

Do business around the world with confidence. Rely on Experian information to help you manage the unique risks you face when conducting international business. Choose from pre-built reports readily available online, or dig deeper with custom reports developed specifically for your needs.

### **ACCOUNT MANAGEMENT SOLUTIONS**

Get up-to-the-minute alerts on derogatory client changes by monitoring your exception accounts, or even your entire portfolio. Reporting your receivables information to Forius and Experian gives you access to an extensive suite of account management tools to improve your customer relationships and strengthen your bottom line.

### **DECISIONING SOLUTIONS**

Accelerate decision-making ... increase productivity ... ensure policies are applied consistently ... all without increasing bad debt. Impossible? Not with new web-based automated credit decisioning tools. See how other Forius clients have improved credit decisioning while significantly reducing the cost of their credit information.

## MINIMIZE CREDIT RISK

**Don't play guessing games; make informed decisions.** Fill in the missing pieces of your customer's credit history. Industry groups can help you avoid unwelcome surprises and make informed credit decisions with confidence.

Forius industry groups give you a trusted network to help you stay on top of what's going on in your industry, and learn about innovative credit and collection techniques.

To protect you and your company, all Forius industry groups are moderated by a credentialed credit professional, trained and experienced in anti-trust compliance.

### INDUSTRY CREDIT INFORMATION

It's better to be safe than sorry — especially when it comes to getting paid. Get a comprehensive picture of your customer's payment activity. Forius industry-specific credit reports combine critical information from industry sources AND national databases to best reveal your customers' true credit risk.

### eFLASH

Receive early warning of risky activity among your customer base. Forius eFlash notices alert you to derogatory business activity reported by fellow group members on their customers and accounts. Plus, you can tailor your email alerts to fit your busy schedule ... and even focus on specific customers and activities, making it fast and easy to monitor your high-risk accounts.

### INDUSTRY GROUP MEETINGS

Whether you're face-to-face or online, there's no substitute for meeting with your industry peers — networking with trusted professionals who can help address your toughest credit challenges. No matter if your market is Minnesota, the Midwest, the U.S. or the world — let Forius be your gateway to industry experts and expertise.

**TIMELY information  
to better manage credit risk**



# LEARNING & CREDENTIALING



**RELEVANT knowledge available when and where you want it**

## GAIN A COMPETITIVE ADVANTAGE

**Invest in learning & reap multiple rewards.** Increase staff retention and boost productivity by taking advantage of the wide range of Forius learning and development opportunities. Keep yourself and your staff up-to-date on the latest tools, techniques and resources to manage your company's accounts receivable. Take advantage of higher-level offerings on staff management, professional relationship skills, and general business trends.

The National Association of Credit Management (NACM) is the largest provider of learning for the credit professional. As a leading NACM affiliate, Forius provides both face-to-face and online opportunities tailored to every level of experience.

Check online at [www.forius.com](http://www.forius.com) and [www.foriuscommunities.com](http://www.foriuscommunities.com) for announcements and details about Forius learning opportunities.

### CLASSES & SEMINARS

Stay sharp by taking advantage of half- and full-day seminars, classes, and breakfast meetings throughout the year. Choose from a variety of hot topics revolving around fraud, credit law, collections, and innovative tools and techniques.

### PROFESSIONAL CREDENTIALING

Show the world you mean business. Forius is one of the only NACM affiliates to offer ALL classes required both for the Credit Business Associate (CBA), and Credit Business Fellow (CBF) credentialing exams. Forius also has the largest number of credentialed members of any affiliate ... which means you have access to the education, support, and networking opportunities you need to prepare successfully for the Certified Credit Executive (CCE) designation.

### ONLINE TRAINING

Enter the classroom through your computer. Download a seminar for 30 days ... attend a morning webinar ... or go in-depth with an instructor-led course. Select from a variety of online topics and formats so that you gain critical knowledge the way you want, and when you want it.

# KNOWLEDGE MANAGEMENT COMMUNITIES

**Privileged access to TRUSTED  
professional sharing**



## MULTIPLY YOUR KNOWLEDGE

**The fastest way from Q to A!** Be more effective in your job and give your career an edge. Tap into the vast network of people, opportunities and expertise within the Forius Communities. Collaborate with others — company to company, department to department, professional to professional — to survive and thrive in an increasingly competitive and global economy.

### **COMMUNITY DISCUSSION FORUMS**

With your Forius Association Membership, you and your coworkers automatically receive access to the Member Center Forum — an online discussion board with topics related to credit best practices, tools and techniques, collections, laws, and general business.

Additional communities are forming to meet the specialized needs of credit professionals in different industries, groups, and business scope.

### **ONLINE RESOURCES**

Make [www.foriuscommunities.com](http://www.foriuscommunities.com) your first stop when you need answers to your credit questions. You'll find credit templates, forms, resource links, a glossary of credit terms, and other resources that supplement the wealth of knowledge in the online discussion forums.

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