

# B2B Life Cycle Management

Credit scoring and monitoring services help flag your riskiest customers and grow the good ones.

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Which of your business-to-business (B2B) accounts are the most profitable? Which represent the greatest risk? Are hidden dangers lurking within your seemingly healthy credit accounts?

With information that accurately forecasts future financial failures; you can take steps now to protect yourself against bad debt losses in the future.

Experian's Business Information Services can help you manage your credit risks effectively by closely monitoring the financial health of your business customers. Our advanced data-mining capabilities use the industry's most sophisticated algorithms to measure the financial stability of millions of American businesses continuously from coast to coast. Experian's Portfolio Management products not only give you the power to manage your credit portfolio confidently, but are backed by professional subject-matter experts that are responsive, knowledgeable and available whenever you need them.

## The Five Greatest Dangers Hiding in Your Business Credit Portfolio

The businesses to which you've extended credit can be major assets or major liabilities depending on their long-term ability to pay. Even the seemingly most stable of companies can be hiding serious financial weaknesses that can threaten your portfolio's profitability. The five most common dangers are:

1. **Payment delinquencies.** Even if a customer is paying you on time, delinquencies with other creditors can be a sign of an impending default.
2. **Collection filings.** When a customer becomes a collection agency's target, chances are your income stream is about to be seriously disrupted.
3. **Tax liens.** A company that can't pay its obligations to the state or federal government is unlikely to make repayment to you its top priority.

4. **Judgment filings.** Losing a lawsuit can put a major dent in a customer's bank account, sending its credit worthiness south.
5. **Bankruptcy filings.** Even if you do eventually get paid, you may receive only pennies on the dollar of what you're owed.

## Experian B2B Portfolio Management Products Help Flag Credit Risks

With Experian's suite of Portfolio Management products, you can identify failing customers before they become delinquent to protect your credit position proactively. Knowing in advance which customers are likely to become problematic allows you mitigate your downside by strategically:

- Reducing a customer's credit line to minimize your exposure.
- Refusing new orders under existing terms.

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- Requiring cash on delivery on future purchases.
- Calling in loans for customers in imminent danger of default.
- Increasing interest rates for customers who pose larger risks.

Conversely, you can improve terms and increase lines of credit for your best customers to maximize your profit potential.

### Portfolio Management Products

Experian's B2B Portfolio Management products include:

**BusinessIQ<sup>SM</sup>** — BusinessIQ is Experian's comprehensive online commercial-credit-management application that brings the industry's best practices and top analytical intelligence right to your desktop. From providing risk information, payment histories and key public-record data, BusinessIQ provides the tools you need to establish quality customer accounts and processes across the credit life cycle.

**Portfolio Scoring** — This product allows you to assess your customers' creditworthiness annually, quarterly or even monthly. The service immediately flags delinquencies, judgments, bankruptcies, and similar impediments and integrates this information into an overall credit score that you can use to adjust the terms of each account intelligently.

**Account Monitoring Service<sup>SM</sup>** — Powered by Experian's robust BizSource<sup>SM</sup> database, this proactive monitoring product tracks changes that occur among your business customers and provides daily notifications of potential risks and opportunities. With 47 triggers, choose the events that are most relevant to you. Comprehensive filters help reduce unnecessary notifications, so you can focus on actionable intelligence.

- Accounts 60 days late.
- Accounts 90 days late.
- Bankruptcies.
- Collections.
- Credit-score changes.
- Credit-utilization changes.
- Days beyond term changes.
- Judgments.
- Liens.
- New inquiries.
- New tradelines.
- Derogatory comments.
- High-credit changes.
- Negative or positive changes in all change triggers.
- Percent-current changes.
- Total-balance changes.
- Uniform Commercial Codes Filings.

**DecisionIQ<sup>SM</sup>** — Automate your scorecard using both internal and external attributes — such as customer aging data, payment regularity, etc. — to maintain, increase or reduce a customer's credit line intelligently.

**Dynamic Access<sup>TM</sup>** — For businesses seeking integration capabilities, Dynamic Access allows you to bring in Experian's key credit data attributes into any internal customer relationship management or enterprise resource planning system. This Web service connectivity allows you to focus on the unique data elements you want to see when evaluating a customer's longterm viability without ever leaving your internal system.

**Data Synthesis<sup>TM</sup>** — This powerful tool provides a single comprehensive view of your customer by cleansing and standardizing your data, especially when it comes from multiple portfolios. Data Synthesis takes data points from all branches of your organization to provide a single view of the customer to reveal your total exposure.

**Portfolio Integration** — Refresh your entire portfolio with up-to-date credit information and automatically pass this data to your Enterprise Resource Planning (ERP) or Customer Relationship Management (CRM) systems. Daily updates enable users to take action quickly to minimize portfolio risks and improve profits when accounts display either positive or derogatory credit behaviors.

Experian Portfolio Management products are helping companies and organizations across a wide spectrum of industries, including:

- **Financial services companies.**
- **Business services companies.**
- **Hospitality organizations.**
- **Travel services.**
- **Technology corporations.**
- **Auto dealerships.**
- **Insurance companies.**
- **Many more.**

## Your Best Source of Business Data

Experian Business Information Services is your best source of credit data for deploying effective portfolio management strategies. Here, you will find:

- The freshest data that is relevant and updated regularly for accuracy.
- Risk scores to help predict severe delinquency and business failure.
- Prompt, knowledgeable and responsive subject-matter experts.
- Experian® is your best value in business information data, bar none.

## Contact Experian Today

Your customers' financial health today will impact your credit portfolio tomorrow. To find out more about how we can help manage your risk and deliver maximum returns from your business accounts, contact your local Experian sales representative, call 1 800 520 1221.

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