Product Sheet

Portfolio Monitor^{SM}

Detect early signs of trouble on your small-business accounts.

If customers in your portfolio are headed for trouble, you want to know as soon as possible. The Portfolio Monitor^{SM} product suite from Experian delivers this invaluable information.

Portfolio Monitor^{SM} — Business Notices

This product 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 are customizable, 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.
- Collections agency activity.
- Significant past-due activity with newly reported tradelines.
- Uniform Commercial Code filings.
- Derogatory information from other suppliers.

Portfolio Monitor^{SM} — 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^{SM} — 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.

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 Report or an Intelliscore Plus^{SM} report from Experian to help you decide what action to take.

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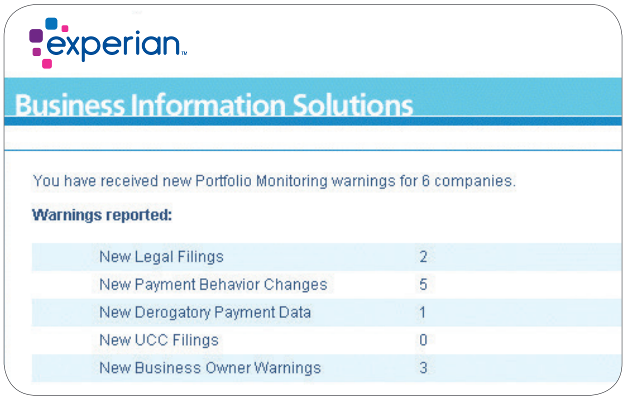
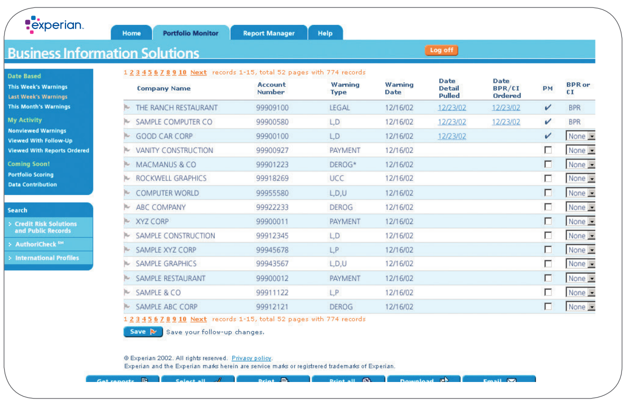
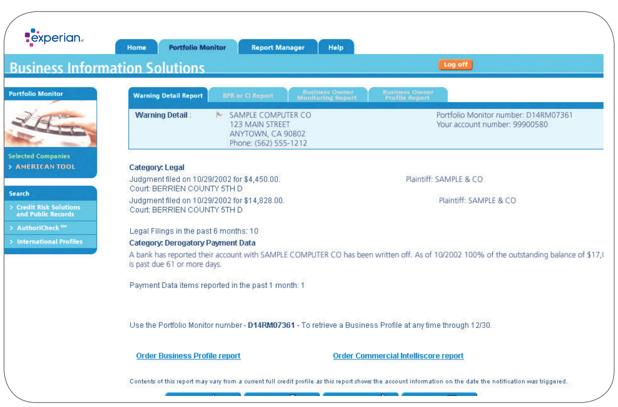
Portfolio Monitor℠



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 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, call 1 800 520 1221 or visit www.experian.com/b2b.

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