

# Portfolio Scoring

Identify risks and opportunities within your customer portfolio



When evaluating the creditworthiness of your existing customers, you need to quickly and efficiently review every account in your portfolio while prioritizing account management activities. Portfolio Scoring from Experian applies a statistical risk score to each account in your customer portfolio and returns credit, public record and demographic attributes, enabling you to make quick, easy credit decisions.

## Maximize profits

By using Experian's Portfolio Scoring, you can maximize net revenue by reducing delinquencies and write-offs and by gaining visibility to opportunities for additional revenue from existing customers.

Overdue accounts and missed collection opportunities often result in financial losses for your business. Portfolio Scoring allows you to see up-to-date information on your customers, including how they are paying their other creditors. This helps you make timely decisions to proactively reduce your exposure to risk.

By mining your portfolio for additional revenue opportunities, you can gain visibility to opportunities to increase revenue generated from your good customers.

## Save time and money

Managing a large portfolio can be time-consuming without the right tools. Portfolio Scoring helps you focus your time and effort on the minority of

customers who pose a credit risk or those who show potential for additional revenue.

With Portfolio Scoring, you can review your entire portfolio in a fraction of the time. Portfolio Scoring allows you to:

- Quickly identify accounts in trouble and take action to reduce write-offs
- Identify good customers to target for additional sales
- Support compliance with government regulations like Sarbanes-Oxley and Robinson-Patman

The time saved using Portfolio Scoring frees up credit team resources to address other needs.

## Comprehensive view helps refine credit policy

Portfolio Scoring — powered by Experian's proven Intelliscore<sup>SM</sup> models, industry-specific models or your custom model — provides a comprehensive credit view of the business or both the business and the owner.

Scoring your portfolio regularly allows you to:

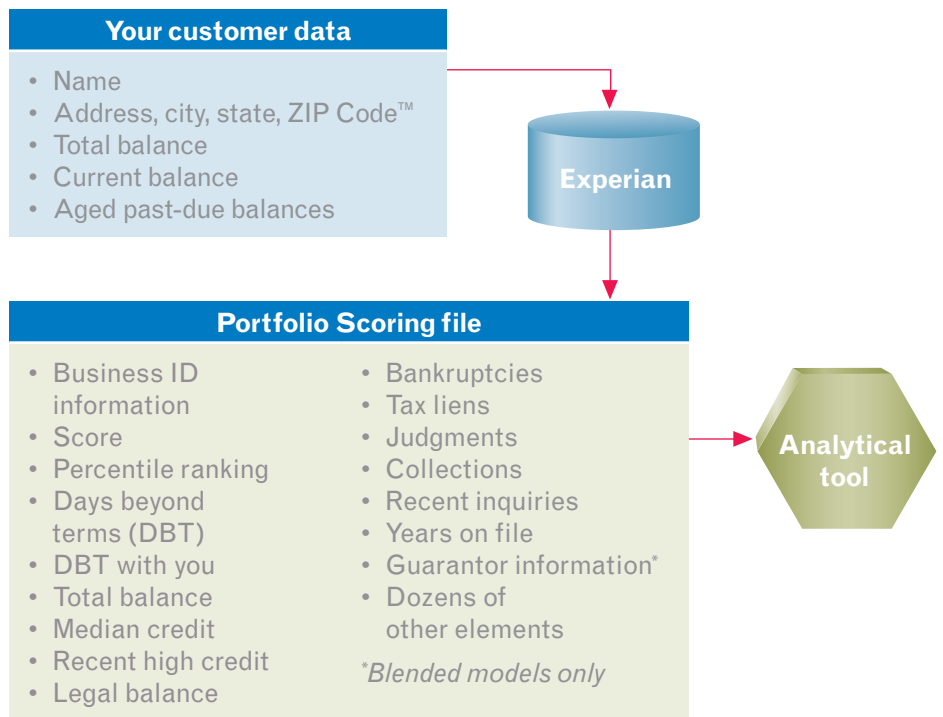
- See how your customers are paying their other creditors
- Identify key changes to your customers' accounts
- View trends in your portfolio to drive changes to your credit policy and practices

**Don't be surprised**

By pairing Experian data with your in-house data, you stay in the know. Portfolio Scoring data can be provided monthly, bimonthly, quarterly or annually. Regular scoring is optimized when paired with constant account monitoring using one of Experian's account monitoring services.

To find out more about Portfolio Scoring, contact your local Experian sales representative or call 1 800 520 1221.

**Portfolio Scoring process**



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