



# Portfolio Monitor<sup>SM</sup>

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

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

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

## 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<sup>SM</sup> report from Experian to help you decide what action to take.

Product sheet  
Portfolio Monitor<sup>SM</sup>

**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.

**Business Information Solutions**

1 2 3 4 5 6 7 8 9 10 Next records 1-15, total 92 pages with 774 records

Company Name	Account Number	Warning Type	Warning Date	Date Detail Pulled	Date BPR/CI Ordered	PH	BPR or CI
THE RANCH RESTAURANT	99909100	LEGAL	12/16/02	12/23/02	12/23/02	✓	BPR
SAMPLE COMPUTER CO	99900580	L.D.	12/16/02	12/23/02			
GOOD CAR CORP	99900100	L.D.	12/16/02	12/23/02			
VANITY CONSTRUCTION	99902927	PAYMENT	12/16/02				
MACLEANUS & CO	99902223	DEROG	12/16/02				
ROCKWELL GRAPHICS	99918269	LCC	12/16/02				
COMPUTER WORLD	99955380	L.D.U.	12/16/02				
ABC COMPANY	99922233	DEROG	12/16/02				
XYZ CORP	99900011	PAYMENT	12/16/02				
SAMPLE CONSTRUCTION	99912345	L.D.	12/16/02				
SAMPLE XYZ CORP	99945678	L.P.	12/16/02				
SAMPLE GRAPHICS	99943567	L.D.U.	12/16/02				
SAMPLE RESTAURANT	99900012	PAYMENT	12/16/02				
SAMPLE & CO	99911122	L.P.	12/16/02				
SAMPLE ABC CORP	99912121	DEROG	12/16/02				

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Save Save your follow-up changes.

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.

**Business Information Solutions**

Warning Detail Report BPR or CI Report Business Change/Relinquishing Interest Partner's/Owner/Executive Report

**Warning Detail** SAMPLE COMPUTER CO Portfolio Monitor number: D14RM07361  
123 MAIN STREET Your account number: 99900580  
ANTONION, CA 90802  
Phone: (562) 555-1212

**Category: Legal**  
Judgment filed on 10/28/2002 for \$4,450.00. Plaintiff: SAMPLE & CO  
Court: BERRIEN COUNTY 5TH D  
Judgment filed on 10/28/2002 for \$14,028.00. Plaintiff: SAMPLE & CO  
Court: BERRIEN COUNTY 5TH D

Legal Filings in the past 6 months: 10

**Category: Derogatory Payment Data**  
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 \$17,163 past due 61 or more days.  
Payment Data Items reported in the past 1 month: 1

Use the Portfolio Monitor number - **D14RM07361** - To retrieve a Business Profile at any time through 12300.

[Order Business Profile report](#) [Order Commercial Intelscore 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, call 1 800 520 1221 or visit [www.experian.com/b2b](http://www.experian.com/b2b).