

# Portfolio Scoring

Identify risks and opportunities within your customer portfolio.

When evaluating the risk 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 statistical risk scores 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 risk and by gaining visibility to opportunities for additional revenue from existing customers.

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 risks.
- Identify good customers to target for additional sales.
- Support compliance with government regulations.

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 Intelliscore Plus<sup>SM</sup> and Financial Stability Risk Score<sup>SM</sup> — 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.
- Utilize both the Intelliscore Plus and Financial Stability Risk scores to identify companies that are at risk for severe payment delinquency, bankruptcy or financial stress.
- Identify key changes to your customers' accounts.
- View trends in your portfolio to drive changes to your credit policy and practices.

## Portfolio Scoring

#### Understanding linkage

Corporate Linkage is available in all Experian products, including Portfolio Scoring, and is part of the backbone of Experian's database. It allows greater decision-making capabilities by giving you a clear and insightful picture of all relationships within a corporate family. When deciding whether to extend credit to a particular business, determining which relationships to grow or working to meet your "Know Your Customer" requirements, you need a complete picture of a business.

Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers such as branch, headquarters, subsidiary and parent are used to clearly indicate the location type and relationship structure within the corporate family.

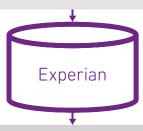
#### Don't be surprised

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.

#### Portfolio Scoring process

#### Your customer data

- Name
- Address, city, state, ZIP Code<sup>™</sup>
- Total balance
- Current balance
- Aged past-due balances



#### Portfolio Scoring file

- Business ID information
- Scores
- Percentile ranking
- Days beyond terms (DBT)
- DBT with you
- Total balance
- Median credit
- · Recent high credit
- Legal balance

- Bankruptcies
- Tax liens
- Judgments
- Collections
- Recent inquiries
- Years on file
- Guarantor information\*
- Dozens of other elements

\*Blended models only

