

Account Advisor

Track account performance, monitor shifts and view your customer portfolio

Do you know the true quality of your company's customer portfolio? Gaining this knowledge is difficult if you have only your own company's performance to analyze.

Account Advisor gives you a simple tool to quickly gain this knowledge right from your desktop.

Designed to work with Portfolio Scoring, Account Advisor lets you track account performance, monitor shifts in portfolio risk and view your customer portfolio graphically with more than 20 data variables. For use with Windows®95, 98 or NT, Account Advisor is the ideal program to manage portfolios of 50,000 accounts or less.

Its Windows-based design makes it instantly familiar and easy to use.

View your portfolio in four different ways:

- Portfolio View gives you just what its name suggests—a perfect snapshot of your portfolio's aggregate performance over time. Within this window you are able to view your portfolio by defined segments, allowing you to compare risk levels between one segment and another.

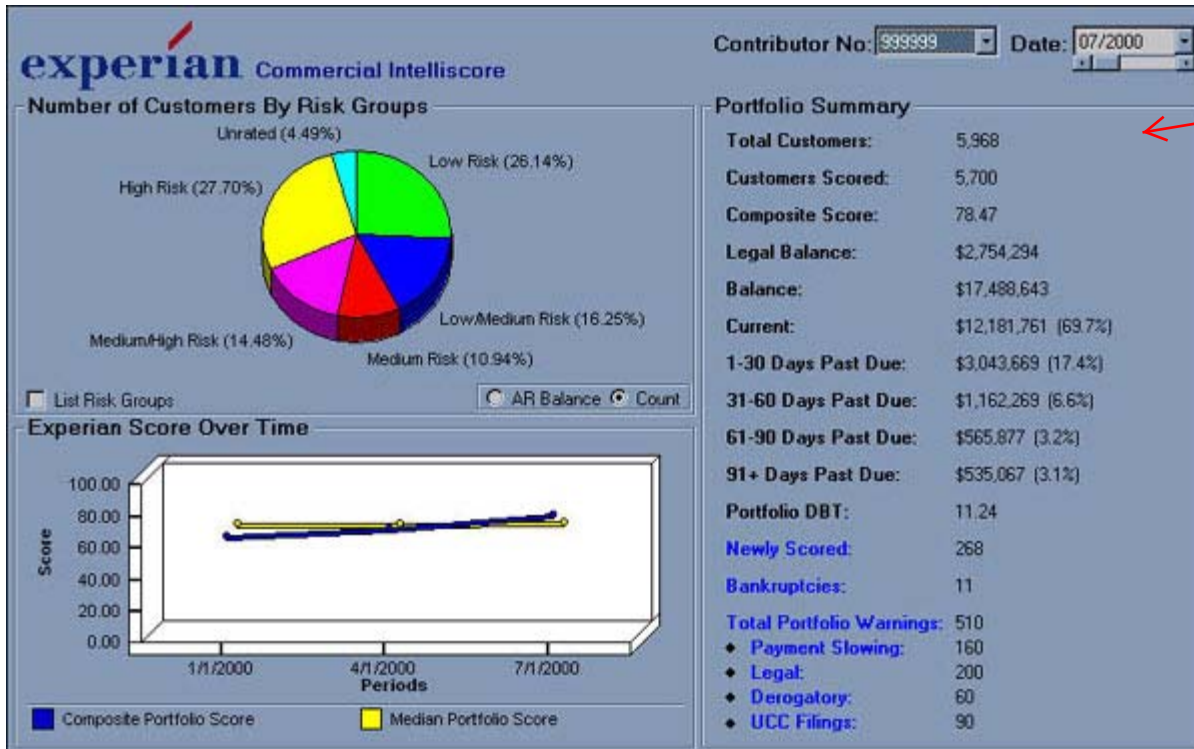
- Table View takes you to the next level of detail. This screen lists all of your accounts, or you can use filters to view a subset of your portfolio. It's a quick and easy way to view a table summary of information across individual accounts in your portfolio.
- Detailed View allows you to take a closer, more detailed look at a particular customer's most recent credit information, changes in payment performance and score trends
- Custom View allows you to import information from your systems and combine it with Experian's data

With Account Advisor you can filter your portfolio by any combination of:

- Risk
- Balance
- Legal items/public records
- Geography
- Industry
- Change in status

Account Advisor also has a mail merge function which gives you the option of printing customized letters to your customers.





Portfolio View--
A comprehensive analysis of your portfolio's aggregate performance over time

Contributor No: 999999 **Date:** 07/2000

	Customer Name	Score Change	Experian Score	Customer Number	Balance With User	Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due
1	A&BESM Sample Customer	0.73	96.67	001729	\$693	\$693	\$0	\$0	\$0
2	A&BLLA Sample Customer	0.24	93.41	049213	\$628	\$628	\$0	\$0	\$0
3	A&DETC Sample Customer	0.14	95.59	064423	\$2,228	\$1,248	\$646	\$0	\$0
4	A&LKDO Sample Customer	-31.03	20.41	023830	\$3,469	\$277	\$2,568	\$624	\$0
5	AABBEELL Sample Customer	21.00	93.22	086098	\$1,547	\$557	\$0	\$990	\$0
6	AABBLDA Sample Customer	0.00	-999.00	072626	\$517	\$517	\$0	\$0	\$0
7	AACCEEDD Sample Customer	-16.50	79.77	059336	\$173	\$173	\$0	\$0	\$0
8	AACCEEDD Sample Customer	-2.37	75.62	048955	\$96	\$2	\$94	\$0	\$0
9	AACCEEDD Sample Customer	3.45	99.34	025038	\$2,523	\$2,523	\$0	\$0	\$0
10	AACCEEDD Sample Customer	13.46	82.95	093149	\$617	\$12	\$0	\$0	\$0
11	AACCOBBB Sample Customer	-13.87	66.68	008782	\$121	\$2	\$0	\$0	\$0
12	AACCOBBB Sample Customer	-10.34	59.43	008775	\$0	\$0	\$0	\$0	\$0
13	AACCOBBB Sample Customer	-1.78	81.62	008790	\$136	\$136	\$0	\$0	\$0
14	AACCOBBB Sample Customer	12.48	97.99	008777	\$355	\$355	\$0	\$0	\$0
15	AACRRRAA Sample Customer	-6.49	78.62	001501	\$982	\$137	\$383	\$462	\$0
16	AACL MAYK Sample Customer	5.51	40.76	098041	\$528	\$528	\$0	\$0	\$0
17	AADDEECC Sample Customer	0.00	81.59	018516	\$949	\$949	\$0	\$0	\$0

Filter Totals

Balance With User: \$0 Count: 5,968

% of Portfolio Balance: 0% % of Portfolio Count: 0%

Filter Averages

Median Score: 0.00 DBT With User: 0

Composite Score: 0.00 DBT Overall: 0

Press the "Calculate" button to perform calculations for filter summary totals and averages:

Table View--
Quick snap shot of the aging summary on your accounts with change in risk score.

experian Commercial Intelliscore

Contributor No: 999999 Date: 07/2000

Customer Name/Address
AABBEELL Sample Customer
RR 4 BOX 266
LEBANON PA 17042
Customer Number: 086098

This Customer's Aging With You

Balance	Current	1-30	31-60	61-90	91+
\$1,547	\$557	\$0	\$990	\$0	\$0

Average Days Beyond Terms With You: 29

Risk Status
Experian Score: 93.22 Score Change: 21.00 ↑
Percentile: 81% Model: 000113 (Commrc)
Action/Description: Low Risk
Override Score: Always Approve Always Decline

Credit Status
Industry: Membership Sports & Recreatin Club
Experian File No: P01038565 Years In File: 20
Legal Items: 0 Legal Balance: \$0
Tradelines: 8 Total Balance: \$52,400
DBT Overall: 2 Median Credit: \$300

Factors Influencing Score
Good Risk based on > than avg. trade lines
Long Credit History
% DI Satisfactory Accounts Is Higher Than Avg.
No Current Derog. Public Record Info.

Experian Score Over Time

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Detailed View--
Credit statistics on
your customer's
account history and
scored over time.

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Contributor No: 999999

Customer Name/Address
AACCO0BB Sample Customer
22041 BOCA RIO RD
BOCA RATON FL 33433
Customer Number: 005263

Experian File No: F00544050

Custom Data

Agreement_No:	2713
Customer_High_Bal:	\$59,249.30
Credit_Limit:	\$111,809.37
Avg_Bal:	\$5,405.00
Last_Sale_Date:	11/20/1998
Date_Opened:	11/22/1969
Territory:	DC
Sales_Rep:	Alice
Internal_Rep:	Sam

Note

Cancel Delete Note Update Note Select Note Add Note

Prior Notes
2/6/2004 5:08:05 PM
sent upsell letter

Custom View--
A user-defined view
that combines specific
account details from
your A/R system with
Experian data.

For further details on Experian products, please call **Business Credit Information Inc.** at

1.800.382.1735