

Delinquency Notification ServiceSM

Recover debt efficiently
while reducing commercial
collection costs



intelligent decisioning made simple

With today's economic downturn, collecting on business debt has become a heightened priority for debt issuers and other financial institutions. Created to motivate customers who are behind on payments to settle their debt, Experian's Delinquency Notification ServiceSM is a cost-effective way to increase the likelihood of receiving payments from your delinquent commercial accounts.

Collect on debts quicker

Through a feed of customer contact information and debt amount that you provide in a standardized format, Delinquency Notification Service contacts your debtors via mail on Experian letterhead, indicating their current debt obligations and the effect they will have on their business credit. Clear instructions are provided on how they can promptly rectify their past-due status.

With Delinquency Notification Service, you have the necessary resources and flexibility to meet your specific needs:

- Receive payment on your bills first
- Provide educational tools to customers in debt
- Discourage delinquent payments
- Reward timely payments
- Use a third party to contact debtors

Enrich customer relationships

Besides motivating your commercial customers to quickly repay debt, the letter also details how they can receive alerts for credit report changes and a free business credit report on their current credit status, accessed online. Your customers are presented with an offer for a 60-day trial of Experian's Business Credit AdvantageSM, which allows them to make better-informed financial decisions and help improve their credit standing. Not only do you collect debt, but your customers learn about resources to improve their credit — it's a win-win situation.

Delinquency Notification Service requires an initial setup fee to establish the data feed to Experian and then a monthly subscription based on the volume of letters to be distributed. Monthly subscriptions are tiered to accommodate customers and requests of all sizes, and no long-term



commitments are required. Revenue sharing can be available if customers purchase a membership to Business Credit Advantage.

Enhance your customer data with advanced features

Leveraging Experian's global data repositories to enhance your existing data, Delinquency Notification Service offers the following features:

- Auto-feed capabilities to Experian
- Experian demographic data enhancements
- Alternate address selection that sends letters to all addresses of a small business on record
- Flexibility to send alternate mailings to a variety of customer bases

For further details on Experian products, please call

Business Credit Information Inc.

1.800.382.1735

or visit our web site

WWW.BUSINESSCREDITINFORMATION.COM