

Risk TriggersSM

Daily account review and monitoring to minimize risk

When your customers are having trouble, it's a threat to your business.

But it's an even bigger threat not knowing who they are.

Minimize your risks

The best time to manage risk is *before* real trouble starts. That's why Experian® has developed Risk Triggers, the fastest way to identify derogatory information such as a recent bankruptcy, judgment or lien, or a late payment. Finally, you can take control of your portfolio and identify your customers' credit problems long before they ever have the chance to affect your profit margin.

Review, monitor, manage

Within your existing portfolio, you can conduct account review and monitoring each and every day. As the only company capable of supplying nationally updated daily notifications, Experian can provide derogatory information to you within 24 hours of receiving it. Risk Triggers provides next-day notification of new derogatory information, new bankruptcies, collections, charge-offs and changes in public record. This notification gives you the opportunity to make accurate, time-critical decisions that may result in closing an account or setting up a payment plan. That allows you to make contact with your customers first, thereby managing potential delinquencies and minimizing risk or loss in the earliest stages. If daily notification isn't necessary, Risk Triggers can notify you biweekly, monthly or quarterly — it's all up to you.

Get to know your customers over time

Multi-period triggers, a subset of Risk Triggers, provides a data migration function by comparing scores and attribute values between account review programs on a monthly or quarterly basis — depending on your specific needs. It's fast, fresh, reliable and flexible. What else is there to know?

No input tape required

The input list can be created from your tape, extracted directly from Experian's File OneSM database or generated from any combination of these two methods. This gives you complete flexibility and simplifies the order submission process.



Timing	Marketing Triggers	Risk Triggers	Retention Triggers
Weekly, biweekly, monthly or quarterly	Prescreen/Acquisition A streamlined prescreen that identifies highly responsive, credit-active consumers for acquisition based on recent credit activity. Requires a firm offer of credit.		
Biweekly, monthly or quarterly	Cross-sell and up-sell A custom account review that uses single-period Marketing Triggers to identify highly responsive, credit-active customers within a portfolio for cross-selling and up-selling. Cross-sell requires a firm offer of credit.	Account monitoring A custom account review that can be used to identify customers within a portfolio who have new derogatory information. Multi-period triggers provide data migration capability by tracking changes in scores and attribute values over time.	Up-sell A custom account review that uses single-period Retention Triggers to identify customers within a portfolio who are inquiring about additional credit.
Daily		Daily account monitoring An account monitoring tool that identifies, on a daily basis, customers within a portfolio who have new derogatory information. Experian will provide notification of new derogatory information within 24 hours of receiving it.	Daily account monitoring An account monitoring tool that identifies, on a daily basis, customers within a portfolio who have new inquiries or new trades. Experian will provide notification of new inquiries and trade information within 24 hours of receiving it.

**To find out more about Risk Triggers,
contact your local Experian
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