



Management Reports

A sharper focus on your customers

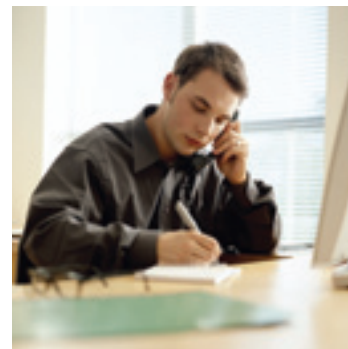
Get a better perspective on your collections efforts with Experian's Management Reports. Experian compiles external information on your customers' payment choices to help you make smart decisions with late-paying accounts.

Choose from various reports, including:

- **Collections priority report** — enables you to prioritize collections by revealing how your late-paying customers are paying other vendors. If they are paying other vendors slowly, you can save valuable time by sending these customers to collections. If they are paying other vendors better than you, you still have collections potential with these customers while saving collections fees.
- **Accounts Receivable Portfolio summary** — gives you an overview of your accounts, with a breakdown of active accounts into categories according to their days beyond terms. It also breaks down your entire portfolio balance by how your accounts are aging — 30/60/90/91+ days beyond terms. This summary is also an effective way to benchmark your portfolio over time.
- **Marketing report** — breaks down your portfolio into dollar and percentage categories according to parameters you select. For example, you can discover how customers with balances of more than \$5,000 are currently paying you. Other types of reports are useful for examining your portfolio, such as aging by ZIP Code™, Standard Industrial Classification code, account size or recent high credit.

Management Reports notify you about:

- How your late customers are paying other vendors
- How you are being paid comparatively by industry, region or size of business
- Which late-paying accounts should not go to collections



Sample accounts receivable portfolio summary

Attn: Mike Smith
All Sports
11111 W. Main St.
Anytown, USA 99999

Experian account executive: A. Noble
05-31-02
Sport_GDS
\$2,046,550

Accounts in portfolio:
- with a balance: 851
- zero balance: 567
- total balance: 1,418

Percent of total active accounts with a balance:

	Best = current w/bal >0	No. of accts.	% of total	DBT**
Best accounts*	227	227	26.67%	0
Slow paying accounts*	403	403	47.36%	78
All other accounts	221	221	25.97%	13
Total accounts	851	851	100.00%	31

Average portfolio balance: \$2,405
Portfolio days beyond terms (PDBT): 31**
Portfolio percent current: 47.25%
Industry payment index (current): 83%

Portfolio aging information:

	Current	1-31	31-60	61-90	91+	DBT
Account balance	\$967,046	\$379,444	\$174,963	\$124,261	\$400,542	
Percent of account balance	47.25%	18.54%	8.54%	6.07%	19.5%	31

Sample collection priority report — by account balance/priority group

Company Name	City, State	Acct. number	Acct. balance	Of your acct.	All accts. of co.	Total trade-lines	File #
Check for payment issue							
The Tennis Shoppe	Scottsdale, AZ	10,436	\$ 62	105	2	10	Y00426490
Oshmans Sporting Goods	Houston, TX	10,488	\$296,086	48	10	100	T00019583
Waterloo Schools	Waterloo, LA	10,704	\$ 761	81	14	30	U01282197
Fairfield Glade Com.	Crossville, TN	12,208	\$ 1,640	105	4	25	K00123921
Also slow with other vendors							
Ski & Sport Center	New Canaan, CT	7,750	\$ 233	64	64	16	B00616398
West Side Tennis Club	Flushing, NY	10,042	\$ 817	45	45	10	N00455103
Gallagher Sport Center	Portsmouth, NH	10,470	\$ 984	105	105	13	B00073557
Richcraft	Burbank, CA	10,514	\$ 3,312	105	103	12	C00432223
Risk on future sales							
Ridge Ski Shop	Ridgewood, NJ	4,555	\$ 954	45	105	18	J00632016
Spanish Steps	Sun Springs, FL	11,239	\$ 835	59	98	10	F02124031
Club Metro	Atlanta, GA	10,350	\$ 3,118	45	87	16	N13305427
Weekend Sports	Westfield, NJ	13,781	\$ 2,056	59	75	7	J09862052

To find out more about Management Reports, contact MSCCM or call 800-457-8244.

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