

Business Information Alerts

Bad debt is one of the most serious issues businesses face today

You need to be able to identify any potential payment issues quickly, understand the level of risk in your ledger and know who your highest risk customers are. Alerts will help you proactively monitor your business-to-business credit portfolio and view changes to your customer's credit profiles. This service will ensure that you have a deeper understanding of your customer's payment behaviour enabling you to manage your risk better and protect your business from bad debt.

What is it?

This service provides real-time business updates and risk alerts to notify you of changes in your customers' business activities and financial status, so you can react quickly and make the safest business decisions.

Manage your credit portfolios before they manage you

Establish proven portfolio management practices is critical for every company, especially those that depend on more vulnerable small businesses, where financial resources often are limited.

Key benefits

Alerts offers a comprehensive monitoring system to meet your needs for expanded triggering capabilities, enhanced filtering, greater flexibility, ease of use and more.

Stay ahead of your customers

Receive alerts on significant changes in your customers' profiles so you can immediately act to minimize losses or capitalise on new opportunities.

Reduce delinquency and bad debt

Proactively manage your portfolio by detecting negative trends early so you can take action before a debt goes bad.

Act on alerts from a comprehensive set of triggers

A key to Alerts is its comprehensive trigger set, which informs you of significant events in your customers' credit profiles. This allows you to indicate future risk and signal up-sell and cross-sell opportunities

Maximize resource allocation advanced filtering capabilities

Too much information can be as bad as too little. By utilizing the flexible filtering capabilities, credit managers can allocate critical resources more efficiently and eliminate all but the most predictive and actionable alerts. Daily alert delivery allows you to adjust quickly to change.

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Receive customized alerts

Experian delivers Alerts in four convenient ways:

- Electronic for companies wanting to receive their alerts via email
- Online for companies looking for a Web-based functionality that provides a multiuser environment
- Web services for companies that want to seamlessly integrate Experian's alerts into their own systems
- Batch for companies that need to receive alerts in bulk

Solve problems before they happen

Implementing the Alerts services provide insight into your customers' credit issues. Now you'll know about relevant changes in payment and risk behaviours that reflect your customers' ability to pay.

- Uses up to date and verified bureau data
- Customizable to client specific requirements
- Allows clients to manage their debtors more proactively and reduce credit risk
- This service can help clients strengthen their credit policy by improving collection strategies and increasing profitability
- Provides early warning for potential problems with their debtors

To keep up with constant changes in the business environment and avoid missed opportunities, on-going monitoring and updating of your databases is needed. Alerts keeps you constantly aware of changing client circumstances by tracking, updating and alerting you to important shifts, giving you the power to instantly react to potential opportunities or risk.

How can it help you?

- Improve your account management by monitoring your entire portfolio in one place
- Ensure you are constantly aware of your customers' business activities and status

Track your customers

- Closely monitor your customers' essential business activities with complete up to date tracking and reporting
- Get message alerts warning you about changes that could affect your business?
- You decide which businesses require risk monitoring and set your own risk criteria

Business Triggers

- Find out about company status changes for registered businesses
- Know about changes to a business name, director and registered office
- Find out first about key changes to a company's status and ensure you are always aware of events that could affect your business

Payment Behaviour

- See instantly when a customer's payment behaviour changes
- Get immediate alerts when a business breaches parameters that have been set by you as part of your credit policy

Risk Behaviour

- Find out about potential risk behaviour including judgements and liquidations.
- Alerts acts as an early warning system so you can know immediately about your customers' worsening financial situation.