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## Account Advisor

User guide



# Account Advisor User guide

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**Please call the technical Help Desk, 1 800 854 7201,  
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## About Account Advisor

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Account Advisor from Experian helps companies like yours analyze your customer portfolio and identify performance trends and changes at the total portfolio level and at the individual account level.

Account Advisor helps evaluate credit risk by showing trends for the customer against the entire portfolio database.

### About portfolio management

Account Advisor works with Experian’s Portfolio Scoring. Portfolio Scoring is a batch scoring service. You submit your batch of customer accounts to Experian to be scored using one of three scoring models: Commercial Intelliscore, Small Business Intelliscore, or Vista. Experian returns to you the resulting score and a range of other performance-based payment and public record data on the accounts matching Experian’s credit database.

Account Advisor lets you view the Portfolio Scoring output data in four views:

- *Portfolio view*: A summary of the performance statistics for the entire scored portfolio. See “Viewing Your Portfolio” for more information.
- *Table view*: A spreadsheet of all scored accounts, including detailed performance statistics by account. See “Viewing Data in a Table” for more information.
- *Custom view*: A detailed view of an individual account that uses data you can import from your system. Provides area for you to enter comments and notes regarding the account. See “Adding and Viewing custom data” for more information.
- *Detail view*: A detailed look at the performance of individual accounts. See “Viewing data detail” for more information.

As you continue to build a scoring history by scoring your portfolio regularly each month or quarter, Portfolio Scoring and Account Advisor become more powerful. As you build an archive of data in the database, you can identify performance trends more effectively and easily, and use this information to adjust your credit policy or marketing strategies.

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Some of Account Advisor's powerful features include:

- Fast, powerful Microsoft Access 97-powered database functionality
- Mail merge feature to send personalized letters to all or selected accounts (Microsoft Word is required to use this feature)
- Analysis feature
- Powerful filtering tool
- Custom data importing
- Four views that give you macro, micro, list and custom views of your data

#### *Microsoft Access®97*

Account Advisor uses Microsoft Access 97 functionality to store data and to display the data in Table View.

#### *Microsoft mail merge functionality*

Account Advisor's mail merge command lets you use the mail merge features of Microsoft Access and Microsoft Word to create and print custom and pre-defined letters. Experian provides sample letters that you can customize, or you can create your own.

Examples of letters you can merge with your portfolio database include:

- Collection letters
- Credit limit increase letters
- Cross-selling letters
- Up-selling letters

#### *Analysis feature*

The risk analysis feature lets you compare a variable from a prior period against current payment performance. For example, you can compare how you are being paid to the payment performance of scored risk groups. The Risk Analysis feature measures current payment performance against a variable from a previous point in time.

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#### *Filtering*

A variety of data filters can be set in Account Advisor. You can conduct analyses using variables to filter and segment your portfolio. For example, you can define a filter that answers the following requirement: "show me all accounts whose scores have decreased by 10 points and who are paying me more than 30 days late."

You can develop your own filters for custom data you import. The filtered results are displayed in Table View.

#### *Import custom data*

You can import custom data and view it in Custom or Table view. For example, you may want to import information about sales representatives, collectors, regions/territories, contact name and phone numbers, Internal Status codes, or any other variables you have.

#### *Table view*

You can view all of your accounts or a filtered segment of your accounts in a spreadsheet format.

#### **A note about databases**

In addition to the regular Commercial Intelliscore, two other databases are available: Vista and Small Business Intelliscore. The applications for all three are similar in appearance and functionality. This manual discusses Commercial Intelliscore. For more detailed information on Vista and Small Business Intelliscore, please refer to Appendix A starting on page 1.

#### *Vista®*

Vista, brought to you by Fair, Isaac®, and Experian, is a powerful, new account management service especially designed for small business credit grantors. Vista provides highly predictive risk scores combined with data about the small business and business owner.

Vista is a batch scoring process that will take the portfolio and produce a Vista score and a list of deliverables. This business and consumer information will enable the client to make educated decisions on their customers. Vista can be used to decide small business accounts at the individual account level or at the portfolio level by providing periodic "snapshots" of overall portfolio quality as well as individual account information to make account level decisions.

Experian's extensive database on millions of small businesses and their

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owners, combined with Fair, Issac's expertise in predictive modeling, gives you a fast and accurate risk picture based on how your accounts are performing with other credit obligations.

#### *Small Business Intelliscore*

Small Business Intelliscore is an analytical system that applies sophisticated statistical techniques to commercial and consumer credit information to predict an account's risk potential. Scores range from 0 to 100. The higher the score, the lower the risk. The score enables users to make quick, accurate, and reliable risk management decisions.

The Small Business Intelliscore report, used primarily for processing applications, provides a risk management decision linked to the customer's policies. In addition to the credit risk score, public record information, industry background information, payment performance and credit experience is also provided.

**Note:** *Information and procedures about aspects of these databases that are noticeably different for users are discussed in Appendix A. Field definitions for these databases are included in Appendix B.*

## System requirements

Before installing Account Advisor, make sure your computer meets the following requirements:

- IBM-compatible computer
- Pentium processor.
- Windows 95™, Windows 98™, or Windows NT™
- 32 MB RAM, 64 MB recommended.
- Minimum 50 MB available hard disk space.
- CD-ROM drive.
- Microsoft Word is required to use mail merge.

## About this guide

This user's guide provides you with essential information about Account Advisor. In addition, the help file, accessible from the Help menu, provides detailed on-screen information on using Account Advisor.

## Assumptions

This guide assumes that you are familiar with the Microsoft Windows 95, 98, or Windows NT 4.0 graphical user interface.

If you are not familiar with Windows 95 or 98, run the Windows tutorial by doing the following:

1. Click the Start button, and then click Help.
2. In the Windows Help Contents pane, find the "Introducing Windows" section.

## Installing Account Advisor

Use these instructions if you are installing Account Advisor for the first time.

**Note:** *If you are currently using an earlier version of Account Advisor, we recommend following the uninstallation instructions on page 6 before installing the software contained in this package. Performance issues may result if you choose not to uninstall.*

*To install Account Advisor*

1. Insert the CD ROM and close the drive.
2. If your PC detects the new software and is ready to install Account Advisor, follow the instructions on your screen. If your PC does not automatically detect the software, proceed to the steps below.
3. Click the **Start** button, and point to **Settings**, and then click **Control Panel**.
4. Double-click **Add/Remove Programs**.
5. Click **Install**.
6. Click **Next**. Windows displays "setup.exe" in the Command Line box.

If Windows cannot find the file, you must type the drive location of the setup.exe file. This is usually the "D" drive. Type the following text (If the drive you are installing from is not the "D" drive, replace the letter "D" with the letter of the drive you are installing from). D:\setup.exe

- 
7. Follow any directions on the screen, and then click **Finish**.  
The program installs all necessary files on your hard disk.

The installation program will also place an Account Advisor icon on your desktop.

The software will then detect if you have Access 97 and Adobe Acrobat Reader 4.0 installed on your PC.

8. If you do not have both of these software applications on your PC, Account Advisor will prompt you to install Adobe Acrobat Reader 4.0 and/or the minimum components necessary from Access 97 (called a “Run-Time” version).

### Uninstalling a previous version of Account Advisor

Use the following procedure to remove a previous version of Account Advisor. You must rename old data files as part of this procedure.

*To uninstall prior versions of Account Advisor:*

Before uninstalling make sure you have all the important data on disks. You will need to reimport this data to continue viewing it.

1. From the start menu, click settings and then control panel.
2. Double-click add/remove programs.
3. Click Experian Account Advisor.
4. Click add/remove.
5. Click yes on the confirm file deletion dialog when prompted.
6. Click no to all on the remove shared file? dialog when prompted.
7. From the start menu, click Programs and then Windows Explorer.
8. Open the Account Advisor folder. Note: if you accepted the default settings during installation this file is located in C:\Program Files\Experian\Account Advisor.
9. Rename each file with the extension “.mdb.” to “.old.”  
For example, rename “AccountAdvisor.mdb” to “AccountAdvisor.old.”

To rename a file, right click on the file, and click Rename on the shortcut menu. When the filename becomes editable, type the new 3-letter extension. Do this for all files that have an “.mdb” extension. This file renaming must be done in order to install the new database for Account Advisor 2.2.

10. Install the new version of Account Advisor by following the directions above.

11. When installation is complete, reimport any prior data you want to view.

Please call the Technical help desk at 1-800-854-7201, if you have any problems or questions.

### Backing up your data

We strongly advise you to back up your data regularly. Consult your computer’s system manual for instructions on how to back up your computer’s files.

### Where to go from here

If you are ready to start using Account Advisor, read through the rest of this manual to familiarize yourself with the windows and functions.

### Using online help

Account Advisor’s online help provides detailed descriptions and procedures for using Account Advisor.

*To use the online help*

- Press the F1 key to open the help file from any window in Account Advisor.
- Choose contents from the Help menu to view the help file’s table of contents.
- Choose search for help on from the help menu to view the help index. Here you can type the keyword or phrase you’re looking for.
- Choose How to use help from the help menu to view more information on how to use online help.

## Contacting Experian

If you have questions or problems, you can contact Experian for assistance.

**Experian support: 800 854 7201**

**Tip:** *Before you call, try using the online help to answer questions about using this software.*

## Using Account Advisor

### Getting started with Account Advisor

Account Advisor consists of a number of views that let you see different aspects of your customer data in relation to other customers, industry norms, and other contributors to Experian's portfolio scoring service.

Viewing this data with the analytical tools provided by Account Advisor lets you make more informed decisions about how to manage your portfolio.

*To start Account Advisor*

- Double-click the Account Advisor icon on your desktop or, on the Start menu, point to Programs, then click Experian Account Advisor.

The title screen in Account Advisor appears, and then the main window with Portfolio View in front.

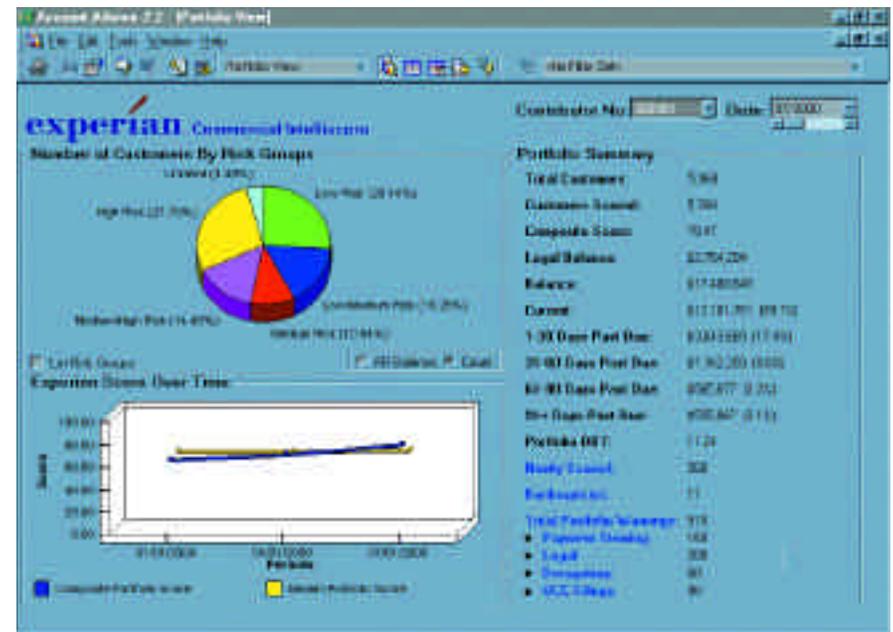


When you first start Account Advisor, portfolio view appears with the data from the sample database. In the toolbar, you can select another view, such as table view, detail view, or custom view, as well as the filter and program properties screens.

The selected database can be changed with the program properties command on the Tools menu. For details, see “setting utilities options” on page 45.

## The Account Advisor window

When you start Account Advisor, the main window displays a maximized Portfolio view. The main window contains a menu, toolbar, and display area. You can select a different view from the drop-down list on the toolbar, or from the window menu.



*Display area*

The display area displays the view selected from the toolbar menu. You can have more than one view open at the same time and arrange the views with the commands on the Window menu. Depending on which view is active, available commands on the toolbar and menu change.

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## Understanding account advisor views

Account Advisor views are designed to help you analyze and manage your portfolio in the most effective way. See the appropriate sections for information on the tasks you can perform and the information you can view.

- For information on portfolio view, see “viewing your portfolio” on page 14.
- For information on table view, see “viewing data in a table” on page 17.
- For information on detail view, see “viewing data detail” on page 21.
- For information on custom view, see “adding and viewing custom data” on page 29.

## Displaying multiple views

You can have several Account Advisor views open at a time. Use the tile and cascade commands on the window menu to arrange windows. For more information, see “menus,” later in this chapter.

**Note:** *The more views you have open in Account Advisor, the more computer memory resources are being used. If you don't need a view open, close it to free up memory resources and improve performance.*

## Changing between views

There are many ways to change between views.

- Choose the view you want from the window menu
- Click the toolbar button for the view you want
- Click the hypertext (blue text) in portfolio view to access that risk group in table view
- Double-click on a pie chart slice to access that risk group in table views

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## Changing window size and shape

You can adjust the main window and each view window in Account Advisor views to fill your entire screen, or only a part of it. You can also use the move and resize features, and the minimize, maximize, and restore buttons on the upper left of each window.

### *Move and resize*

- Drag the window title bar to move the selected window.
- Move the cursor over the border of a window. The cursor becomes a double-sided arrow. Keeping the right mouse button pressed, move this arrow back and forth to enlarge or reduce the size of the window.

### *Minimize, maximize, restore*

- Click the minimize button (  ) in the upper right corner of the window to minimize a view, or the entire Account Advisor window when you need to run another program.
- Click the maximize button (  ) to enlarge a view or have Account Advisor fill your screen.
- Click the restore button (  ) to restore a view or the main Account Advisor window to its previous size.

## Toolbar buttons

The toolbar contains shortcut buttons for frequently used commands. To see the name of a toolbar button, hold your cursor over the button. After a second or two, the name appears.

The following table describes each button on the toolbar. Click a button to perform the action described.

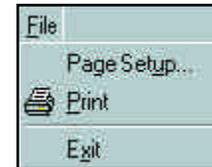
Button	Name	Description
	<b>Print</b>	Print a report related to active view.
	<b>Find customer</b>	Open the find customer dialog box and search for a customer by name or number.
	<b>Program properties</b>	Open the program properties window and perform various maintenance functions and change default settings.
	<b>Performance worksheet</b>	Analyze your portfolio performance using a variety of data elements.
	<b>Mail merge</b>	Print personalized letters to the customers you select.
	<b>Import data into Account Advisor</b>	Import portfolio or custom data into Account Advisor.
	<b>Download warnings</b>	Download portfolio monitor warnings.
	<b>Portfolio view</b>	Open or display portfolio view.
	<b>Table view</b>	Open or display table view.
	<b>Detail view</b>	Open or display detail view.
	<b>Custom view</b>	Open or display custom view.
	<b>Filter screen</b>	Open the Filter screen.
	<b>Set Active Filter Off</b>	Turn off the currently active filter.

## Fields

Each view portfolio view (page 14), Table view (page 18), detail view (page 21), and custom view (page 29) has its own fields. Appendix B (page 70) contains descriptions of each view's fields.

The following menus are available in Account Advisor. You can also click the appropriate button on the toolbar to access the most frequently used commands.

### File



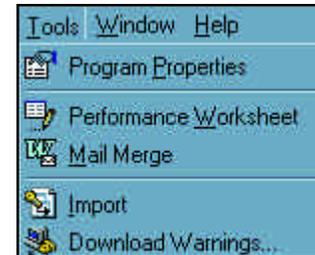
- Page setup: Change the page size and orientation
- Print: Print reports for selected views
- Exit: Quit Account Advisor

### Edit



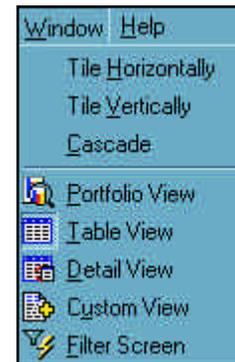
- Find Customer: Locate a customer by name or number (not available in portfolio view)

### Tools



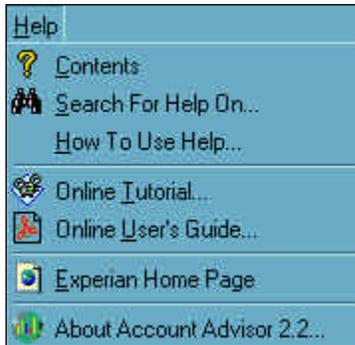
- Program properties: Set options for Account Advisor
- Performance worksheet: Analyze data
- Mail merge: Send a letter to customers you select
- Import: Import data into Account Advisor
- Download warnings: Download portfolio monitor warnings

### Window



- Tile horizontally: Arrange views horizontally
- Tile vertically: Arranges views vertically
- Cascade: Arranges all open windows with overlapping frames
- Portfolio view: Opens portfolio view
- Table view: Opens table view
- Detail view: Opens detail view
- Custom view: Opens custom view
- Filter Screen: Opens the filter screen

## Help



- Contents: Opens help contents
- Search for help on: Search for help on a particular topic
- How to use help: View tips on how to use the built-in help
- Online Tutorial: Animated examples of Account Advisor features
- Experian home page: Connect to Experian's web page
- About Account Advisor 2.2: Lets you view Account Advisor version information

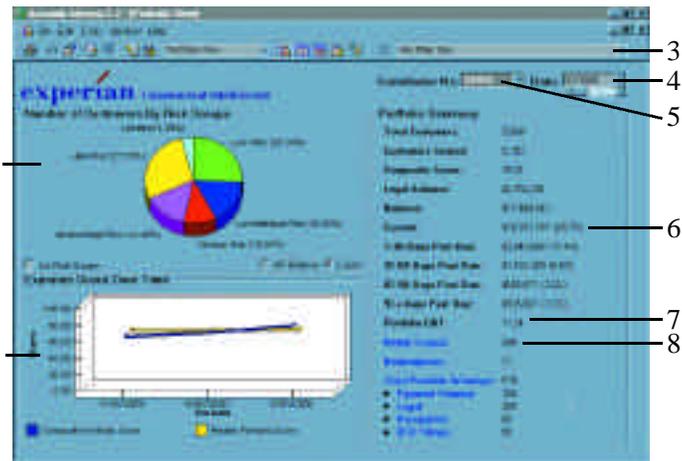
## Viewing your portfolio

Portfolio view is the first window you see after you start Account Advisor. It provides you with an overview of the data in your portfolio, by displaying a portfolio summary, a pie chart of risk group segmentation, and the composite and median portfolio scores over time.

You can view the detailed data behind the summary charts by clicking the blue text or double-clicking a chart.

For a detailed discussion of Small Business Intelliscore and Vista, see Appendix A starting on page 53.

## About Portfolio View



The areas of Portfolio View are described in the following Portfolio view Chart Key. To see a detailed description of all the fields in Portfolio view, go to page 56.

## Portfolio view chart key

### 1. Risk Pie Chart

The risk pie chart divides your entire portfolio into segments representing the percentage of dollars or customers in each of the risk groups you define. Click areas of the pie chart to access the related details in Table View, filtered by the area of the pie chart you choose. To modify the segment breaks, see Defining and Maintaining risk group ranges on page 41.

### 2. Experian's Score Over Time chart

Use Experian's Score Over Time chart to compare your portfolio score trend over time. This is a statistical risk score of your overall portfolio.

Double-click this chart to view a close-up of the Composite and Median Portfolio score in a separate chart window.

The yellow curve is the median score; the blue curve is the average score weighted by dollars.

Right-click to view more summary information.

A scroll bar appears on this graph if there are more than 6 periods

3. If you select a filter from the drop-down list, the filter is loaded and Table View appears.

4. By default, the most current time period for a contributor appears when you start Account Advisor. You can select a different time period to view for a contributor.

5. By default, the last contributor you viewed appears when you open Account Advisor. In Portfolio View, you can view other contributors (if available) by selecting the contributor from the drop-down list.

6. The Portfolio summary is a summary of your balance from all customers, per contributor, in the database as well as the standard Aging buckets.

7. The Portfolio days beyond terms (DBT) is a dollar weighted average of how many you are being paid based on your portfolio as a whole. This shows you, on average, how many days beyond terms you are being paid.

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8. When you click Newly Scored, under Portfolio Summary in Portfolio View, a filter is applied and all newly scored accounts appear in Table View. Newly scored accounts include:

- Customers new to you
- Customers for which Experian has enough data to provide you with a score

**Note:** *To see a detailed description of the fields in Portfolio view, Small Business Intelliscore, and Vista go to the Appendix B starting on page 70.*

### Viewing Contributor Data

Use the following procedures to change contributors, view all the contributors, or view another date for a contributor.

*To view another contributor*

- Select a different contributor from the Contributor No menu.



Information for that contributor appears.

*To view another date for a contributor*

- Select a different date from the Date list.
- Use the scroll bar under the Date field to scroll to another date.



Contributor information for that date appears.

### Viewing customers of a particular risk group

When you're in Portfolio view, you can view specific customers by clicking the blue text (hypertext link) in the Total warnings area, or selecting a Risk group from the toolbar list.

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*To view customers in a risk group*

In Portfolio view, do one of the following:

- Double-click the segment on the pie chart for the risk group you want to view. Right-click to see the number of customers or dollar amount in this risk group.
- Click the blue text (hypertext) in the Portfolio summary area for the risk group you want to view.
- Table view opens with the risk group you selected appearing in the cells.

### Viewing data in a table

Table view displays portfolio data in a spreadsheet. The spreadsheet lists a group of customers for a specified time period.

All predefined filters in other views link you their corresponding details in Table view. Once you are in Table view, you can turn the filter off and on by clicking the Filter toolbar button.

You can do the following in Table view:

- View a filter, or apply a different filter to the portfolio
- Clear all filters and view all customers in the portfolio
- Find a specific customer by customer name or number
- View details on a selected customer
- Sort and view customers in a different column order
- Adjust column order and width

## About table view

Double click any blue text to see more defined detail

Filter totals and filter averages

Customer Name	Customer Number	Balance							
ACT 100 Sample Customer	0101	0.73	000175						
ACT 100 Sample Customer	0102	0.00	000175						
ACT 100 Sample Customer	0103	0.18	000175						
ACT 100 Sample Customer	0104	0.00	000175						
ACT 100 Sample Customer	0105	0.00	000175						
ACT 100 Sample Customer	0106	0.00	000175						
ACT 100 Sample Customer	0107	0.00	000175						
ACT 100 Sample Customer	0108	0.00	000175						
ACT 100 Sample Customer	0109	0.00	000175						
ACT 100 Sample Customer	0110	0.00	000175						
ACT 100 Sample Customer	0111	0.00	000175						
ACT 100 Sample Customer	0112	0.00	000175						
ACT 100 Sample Customer	0113	0.00	000175						
ACT 100 Sample Customer	0114	0.00	000175						
ACT 100 Sample Customer	0115	0.00	000175						
ACT 100 Sample Customer	0116	0.00	000175						
ACT 100 Sample Customer	0117	0.00	000175						
ACT 100 Sample Customer	0118	0.00	000175						
ACT 100 Sample Customer	0119	0.00	000175						
ACT 100 Sample Customer	0120	0.00	000175						

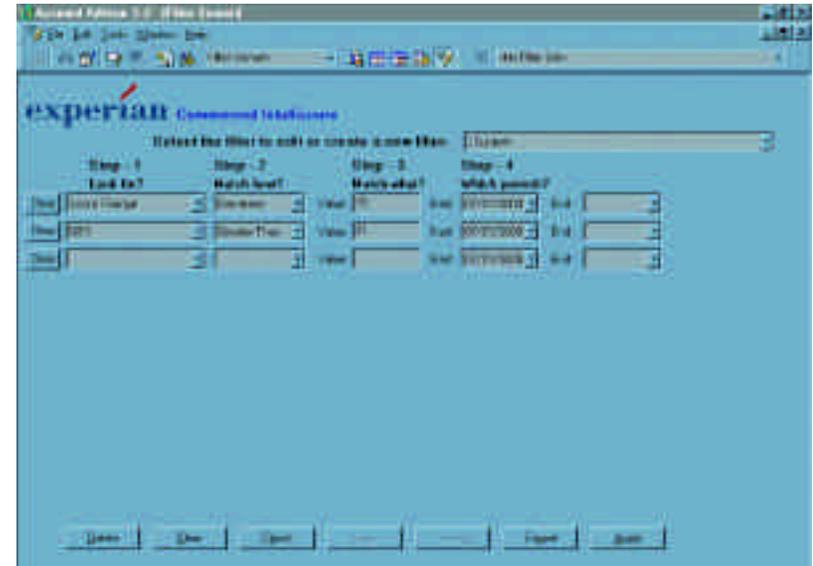
To see a detailed description of the fields in Table View, go to page 73, in Appendix B.

## Locating and selecting customers in table view

Use the following procedure to locate and select a customer. You can view the total list or a filtered list.

To view a total or filtered list

1. To view the total list, click the Set active filter off button.
2. To view a filtered list, select a filter from the list or click the Filter screen button. The Filter screen appears.

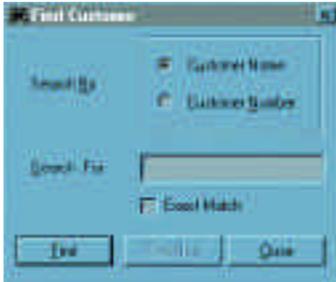


3. Select the filter you want, edit a filter, or create a new filter.
4. Click apply.

**Note:** For more information, see “Using filters,” on page 32.

*To locate and select a customer*

1. Click the Find customer button. The Find customer dialog box appears.



2. Type the customer name or number, and then click OK. When Account Advisor locates your customer, a black outline appears around that customer in Table view.

3. To see details about the customer in Detail view, double-click the customer's name.

### Sorting and moving columns

You can sort any column in Table view in ascending or descending order. For example, you can sort by Customer name, Customer number, Experian score, etc.

*To sort a column*

- Double-click the title of the column you want to sort. Your data automatically sorts in ascending order. Double-click again to sort in descending order.
- Right-click on the title to sort by ascending or descending order.

*To move a column*

- Highlight a column by clicking its title. Move the cursor to the vertical border below the title. When the cursor shape changes from a cross to a hollow pointer, click, hold and drag to the new location.

*To size a column*

- Move the cursor to the vertical border of the title cell. When the cursor shape changes from a cross to a selection cursor, click, hold and drag the border to change the column size.

### View customer detail over time

Score over time information is available for any item in blue text. For example, to see how the Experian score for a single customer has changed over the portfolio's time periods, double-click the customer's Experian score. A line chart displays the values over the available time periods.

*Scrolling through Table view*

You can scroll to the top or bottom of the table, or page through several rows at a time. Click anywhere in the scroll bar to move up or down, or use the up or down arrows at either end of the scroll bar.

  Move to top or bottom row of table.

  Scroll up or down one screen.

  Scroll up or down one row.

### Viewing data detail

Detail view gives you a detailed look at one of the customers in your portfolio. To move between periods, choose a different period from the Date box. The information displayed in this view includes the name and address, risk status, aging balance, credit status, and Experian score over time. You can view information for a different reporting date by choosing a different period from the Date list.

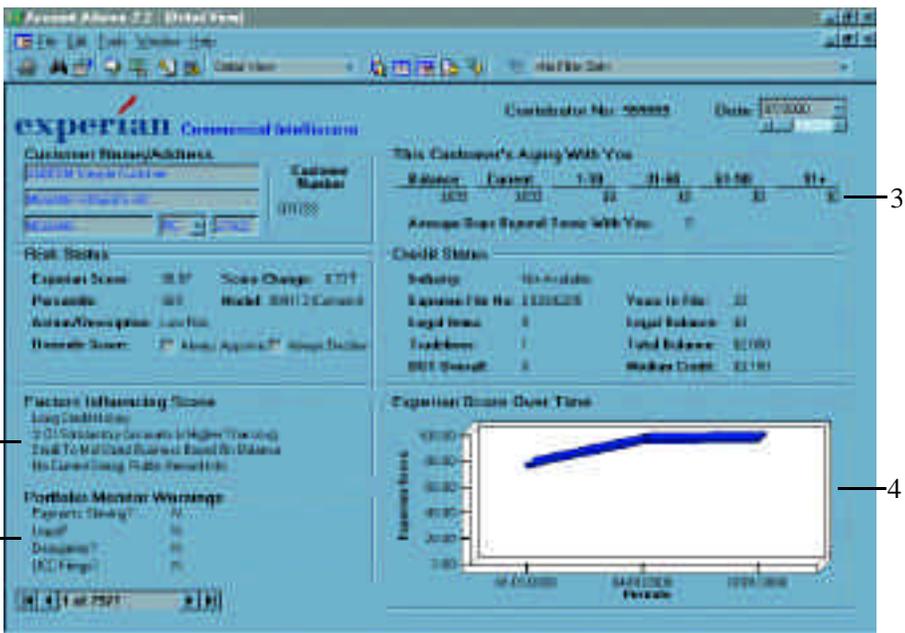
At the bottom of the Detail view window, you can click the right or left arrows to move forward and back to the next or previous customer. If you click the outermost arrows you can go to the first customer or the last customer in the portfolio database.

You can do the following in Detail view:

- View all details for one customer at a time, including Risk status, Factors influencing score, and Portfolio monitor warnings (if subscribed).
- Find customers by customer name or number.

- Page forward and back to view different customers
- View different time periods for one customer
- Update a customer's name and address
- Add notes and additional fields to a customer record in Custom View
- Override a customer's risk status
- Print

### About detail view



To see a detailed description of the fields in Detail View, go to page 76, in the Appendix.

1. **Factors Influencing Score:** This area of Detail view lists up to four characteristics of the account's audit file that most significantly influences the score. Examples of these factors include:
  - Long credit history
  - Percent of satisfactory accounts is higher than average
  - Small to mid-sized based on balance
  - No current derogatory public record information
2. **Portfolio monitor warnings:** If you subscribe to Portfolio monitor, Account Advisor automatically downloads the list of warnings for display in Detail view.
3. **This Customer's aging with you:** This indicates the status of your customer's account as of your most recent data contribution submission.
4. **Experian's Score over time:** A graphical representation of the risk score for a given customer over time.

### Locating and selecting customers in detail view

Use the following procedure to locate and select a customer.

*To locate and select a customer*

1. Click the Find customer button. The Find customer dialog box appears.



2. Type the customer name or number, and then click OK. When Account Advisor locates your customer, that customer and related information appears in Detail view.

---

3. From here you can do the following:

- Click the Custom view button to add notes for that customer
- Locate another customer

### Updating name and address

You can update the name and address of customers in Detail view. Use the following procedure.

*To update the name and address of a customer*

1. Double-click any field under Customer name/address. The Update and Cancel buttons appear.
2. Click in the fields and make the necessary changes.
3. Click Update to save the information.

The information is updated in the database and the Update and Cancel buttons disappear.

### Viewing detail for another customer

You can view detail for another customer in one of two ways:

- Use the Find customer dialog box. See “Locating and Selecting Customers in Table view,” page 19.
- At the bottom of the Detail view window, click the right or left arrows to move forward and back to the next or previous customer. If you click the outermost arrows you can go to the first customer or the last customer in the database.

### Viewing another date for a customer

By default, the most current date for a customer appears when you start Account Advisor. You can select a different date to view for a customer.

*To view another date for a customer*

- In Detail view, select a different date from the Date list, or use the scroll bar to scroll to another date. Customer information for that date appears.

---

### Overriding risk status

You can override the decision to always approve or always decline. When filtering by score, it will assume a score of 100 (accept) or 0 (decline). This will not affect the calculations in Portfolio view; it’s useful for filtering purposes only.

*To override risk status*

1. In Detail view, under the risk status heading, click the box next to always approve or always decline for override score. The override reason text box appears.
2. Double-click and type the override reason you want to override the risk status decision.
3. If an override reason is given you can type it in.

### This customer’s aging with you

This customer’s aging with you indicates the status of your customer’s account as of your most recent data contribution submission. In other words, this states an account’s balance; how much has been paid and how much is still owed. The average days beyond terms for this customer is also displayed. Keep in mind, this data is correct as of the last time you contributed your data to Experian.

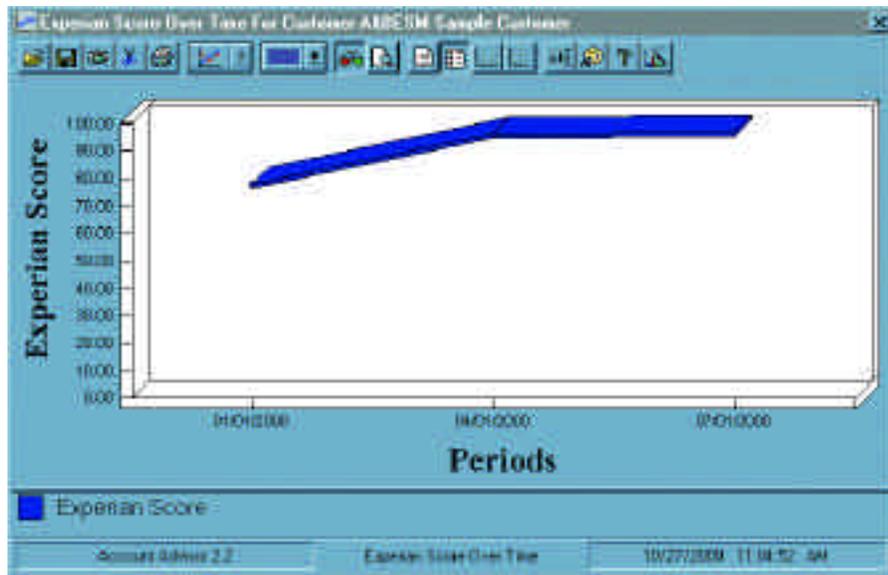
This Customer's Aging With You						
Balance	Current	1-30	31-60	61-90	91+	
(\$11)	(\$11)	\$0	\$0	\$0	\$0	
Average Days Beyond Terms With You:						0

## Viewing expanded charts

You can view expanded charts for the following information by double clicking each word:

- Balance
- Average days beyond terms with you
- Legal items
- Tradelines
- DBT overall
- Legal balance
- Total balance
- Also, in Table view you can double-click any field with blue text to view an expanded chart

*Expanded chart*



In addition to the standard buttons, the following toolbar buttons are available in this window:

Button	Description
	Open an existing chart file.
	Save chart to a file.
	Copy chart to the clipboard as bmp.
	Copy chart to the clipboard as text.
	Print the chart.
	Change the gallery type.
	Change the color.
	Switch between 3D and 2D views.
	Zoom
	Show or hide the legend.
	Show or hide the Series legend.
	Vertical grid
	Horizontal grid
	Edit titles.
	Change text fonts.
	Tools
	Change chart options.

## Downloading portfolio monitor warnings

Experian portfolio monitor is an account monitoring system that alerts customers when significant derogatory changes occur to their portfolio of accounts.

To access Portfolio monitor:

1. Click the Download portfolio monitor warnings icon.
2. Click yes when prompted.
3. Enter your subscriber number and password.

**Note:** *If you click the save password checkbox Account Advisor remembers your password and enters it automatically for all subsequent connections.*



4. If your company requires that you dial an extra number to dial and outside line (nine, for example) enter it in the outside access box.
5. Type your area code and phone number.



6. Click Search for modem to make sure the com port is set properly.

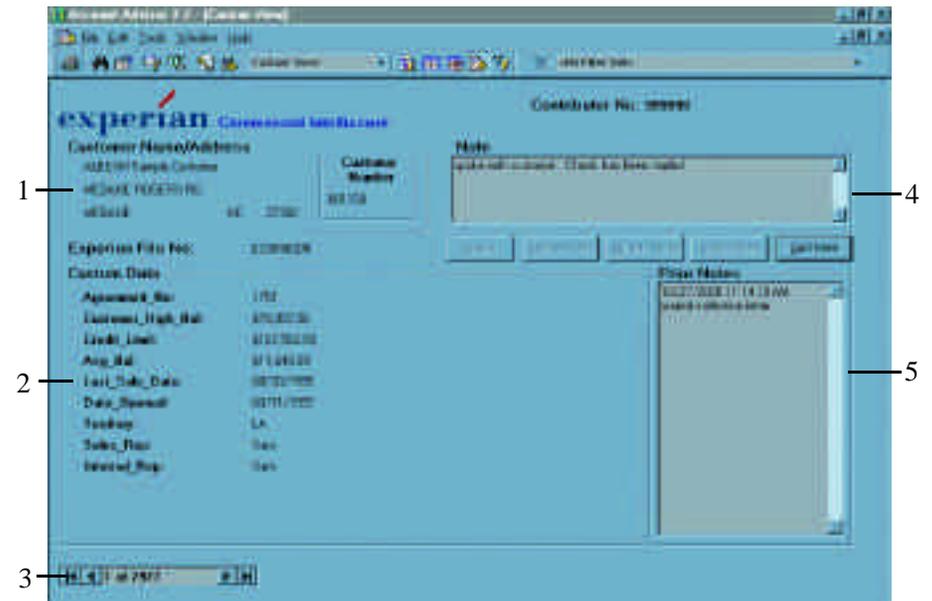
7. Click OK.

## Adding and viewing custom data

Custom view lets you add up to 100 additional fields to a customer record, including fields such as territory or region, sales representative, contact name and telephone number, credit limit, and last activity date. In addition, Customer name and address information is imported from Experian. Common fields to import include: Contact name, phone number, credit limit, territory and other information important to the customer.

A notes field is available for you to type an unlimited amount of notes specific to a particular customer. Use the scroll bar on the bottom of the screen (item 3) to scroll from customer to customer.

## About custom view



- 
1. Customer Name/Address: Displays the customer name, address, and number.
  2. Custom data: Displays custom data for the customer.
  3. Scroll forward or back between customers.
  4. Note: Type notes for your customers.
  5. Prior Notes: Lists previous notes for your customers.

### Locating and selecting customers in custom view

Use the following procedure to locate and select a customer.

*To locate and select a customer*

1. Click the find customer button. The find customer dialog box appears.



2. Type the customer name or number, and then click OK. When Account Advisor locates your customer, that customer and related information appears in custom view.

### Adding, updating, and deleting notes for a customer

You can add notes for customers in Custom View. You can also update previous notes, and delete outdated notes. Use the following procedures.

---

*To add notes for a customer*

1. Locate the customer for whom you want to add notes.
2. Type a note in the note box.
3. Click add note.

The note is added to the Prior notes list, along with the date and time the note was created.

*To update notes for a customer*

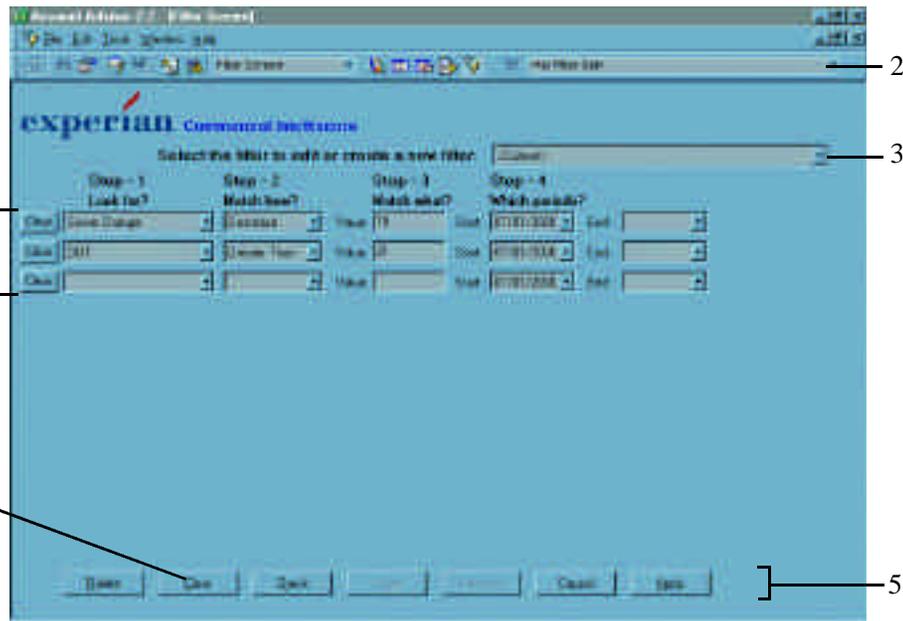
1. Locate the customer for whom you want to update notes.
2. In the Prior notes box, double-click the date of the note you want to update.
3. Click Select note. The note appears in the Note box.
4. Update the information in the note by typing over text and adding the correct information.
5. Click update note.

*To delete notes for a customer*

1. Locate the customer for whom you want to delete notes.
2. In the Prior notes box, double-click the date of the note you want to delete.
3. Click select note. The note appears in the Note box.
4. Click delete.
5. Click yes to permanently delete the note, or click no to cancel.

## Using filters

The Filter screen lets you define and save new filters and select and edit existing filters. You can apply these filters to view subsets of your portfolio data. Filters can be applied or removed at any time, by selecting a filter name or <no filter> from the list on the toolbar.



To use the filter:

1. Click clear to clear existing data.
2. Filter list displays the currently active filter.
3. Choose a filter from the drop-down list.
4. Type or choose data from the drop-down lists to fill in all available fields.
5. Filter buttons: Click the appropriate button to delete a filter, clear a filter definition, check/verify filter data, save the filter, cancel, or apply the filter.

## Filter types

Types of criteria that you can use to develop a filter include, but are not limited to, the following:

- Geographic: State, City, and Zip code
- Internal payment: Balance, past due buckets, DBT
- External payment: Balance, DBT
- Industry: SIC codes
- Change in status: Score change, DBT change
- Derogatory: Bankruptcy, tax lien, collection

## Selecting an existing filter

When you select an existing filter from the filter list, a description, for example, change in DBT greater than 10, appears. You can add conditions to the filter, delete conditions or delete the filter itself.

## Creating and saving a new filter

You can create filters that match the needs of your business and apply them to your data. To create a filter, you select data fields and then define the criteria to use when viewing the selected data.

To create and save a new filter

1. Choose filter screen from the window menu, or click the filter screen toolbar button. The filter screen appears.
2. Select which data field you want to use as filter criteria.
3. Choose between, equal, greater than, or less than from the match how? Drop down menus.
4. Enter a number in the value field.
5. Select the time period you want to use with the filter.

**Note:** If you intend to reuse filters each time a new period of data is entered into Account Advisor, you may need to revise this field to include the most recent time period.

6. Click check to view a filter count without going to table view.
7. Click save. You are prompted to enter a name for the filter.
8. Click apply to make the filter active. The screen closes and you are taken to table view.

### Editing the currently active filter

Open the filter screen to edit the current active filter. The active filter is displayed by default, ready for editing. Use the previous procedure, “Creating and Saving a Filter,” for details on editing, saving, and applying the filter.

### Deleting an existing filter

- Choose the filter you want to delete, and then click delete

### Filtering examples

You can use filters to further analyze both overall trends in your portfolio and specific customer details. For example, you can compare customers paying you vs. what they are paying everyone else. Use this in conjunction with other filters. Criteria you might use in setting up this type of filter includes:

- Increasing/decreasing in risk
- Paying you slower/faster
- Paying all vendors slower/faster
- In a given geography/territory
- Slowing with you but not slow with other vendors
- Current with you and slowing with other vendors
- Showing new legal filings
- Over 90 days late owing \$10,000

For examples of how to create useful filters for your business, select the online tutorial, available from the help menu.

### About the performance worksheet

**Note:** *The performance worksheet is available only for Commercial Intelliscore and Small Business Intelliscore analyses.*

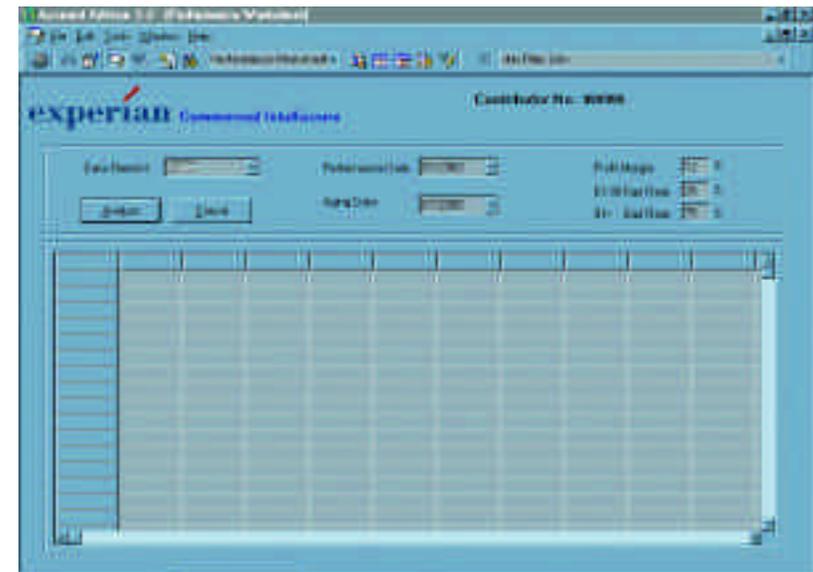
Risk analysis lets you compare a variable from a prior period against current payment performance. For example, you can see how you are being paid relative to score risk groups. Risk analysis measures current payment performance against one of the following variables:

- Score
- Legal filings
- State
- Years in business
- Industry

*To analyze performance of a filtered group*

1. Apply a filter. Table view appears, with the filtered list of customers.
2. Click the performance worksheet button, or choose performance worksheet from the tools menu.

The performance worksheet window appears.



3. Choose the data element you want to measure.
4. Type the performance date for that variable you wish to measure.
5. Type the date of the aging you want to measure.
6. Type your average variable profit margin.
7. Type the approximate percent of dollars you lose to bad debt once it is 61 days outstanding and 91+ days.
8. Click analyze.

A count of customers appears for each group of the measured variable, along with how they pay you, and expected profit.

Year	Exp. C/P	Revenue	Cost	EBITDA	EBIT	EBE	Net Income	EPS	Dividend	EPS/Div	Dividend Yield
2010	100	100	211254	111749	28022	11236	2547	47.22	11	131.25	10.2%
2009	100	87	427270	278288	26488	13118	2011	31.21	11	49.26	10.2%
2008	100	100	136150	129670	27670	18418	1708	30.82	14	141.43	10.2%
2007	100	100	117421	104000	26420	18148	8024	7.7728	14	107.23	10.2%
2006	100	100	719474	646700	11223	22128	14188	14026	11	214.27	10.2%

To analyze performance of all customers

1. Click the performance worksheet button, or choose performance worksheet from the tools menu.
2. Make sure the filter box says <No Filter Set>.
3. Select the period of data you want to analyze (all accounts).
4. How to segment these accounts in the analysis is now determined. This can include any data field set in ranges (up to 10) such as own DBT, own balance, SIC code, or some other demographic element on the business.
5. Click analyze.
6. Select the historical period of data to match to these accounts.
7. Choose which data to analyze. Choices are limited to Experian data with each Experian element being averaged with the number going into the average being provided.

### Adjusting decision criteria

Once you've analyzed performance of a filtered group, you can decide to change the decision criteria, and re-analyze the performance.

To adjust decision criteria

1. With the previous performance worksheet open, change any of the variables, such as:
  - Choose another data element you want to measure.
  - Choose another performance date for the variable you want to measure.
  - Choose another date of the aging you want to measure.
  - Type a different percent of dollars you lose to bad debt once it is 61 days outstanding and 91+ days.
2. Click analyze.

A list of customers appear for each group of the measured variable, along with how they pay you and expected profit.

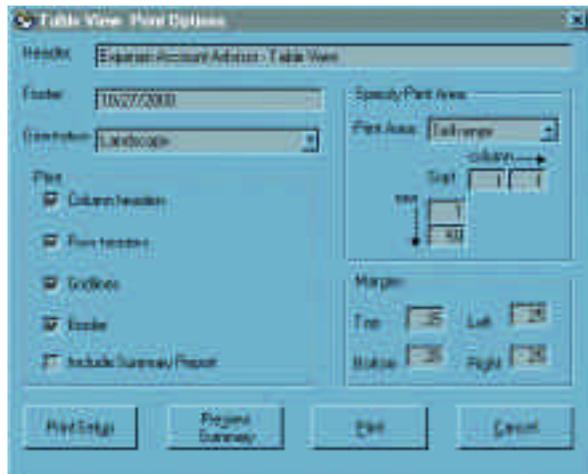
## About printing

You can always print the current customer information you are viewing. You can also print detailed information of all customers meeting the current filtered criteria, if any. For instance, in detail view or custom view, if you run a filter on all customers with scores from 0 to 10, and fifty customers met that criteria, a button appears in the print menu that allows you to print all fifty customers without having to print the screen of each customer individually.

Depending on which view you print from, you will see a different print options window. Table view has a different print options window than the other views, which share the same print options window. Use the following procedures to print.

### To print from table view

1. Choose print from the file menu, or click the print toolbar button. The table view print options dialog box appears.



2. You can print any number of columns and change the order of the columns in the table view print options dialog box.
3. Do one of the following:
  - Click print to set up your printer options
  - Click preview summary to preview the page or pages you are printing
  - Click print to print your Account Advisor report

### To print from all other views

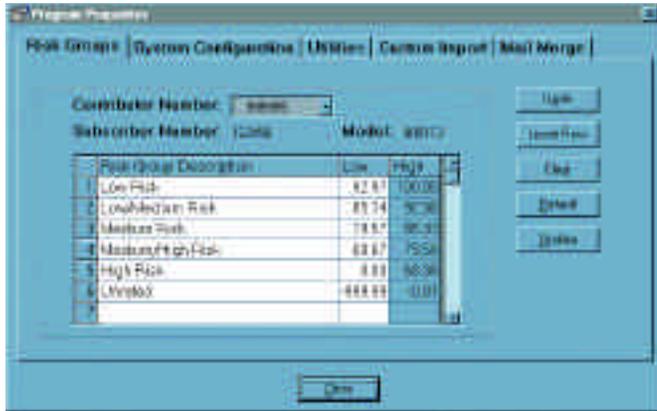
1. Choose print from the file menu, or click the print toolbar button.

The Account Advisor - reports window appears. The view you're printing from is selected in the print views area.



2. Select the type of report you want to print from the reports area (available only for Commercial Intelliscore and Small Business Intelliscore.)
3. Select print all or current from the print views options area.
4. Do one of the following:
  - Click print Setup to setup your printer options
  - Click print Preview to preview the page or pages you are printing
  - Click print to print your Account Advisor report

## About program properties

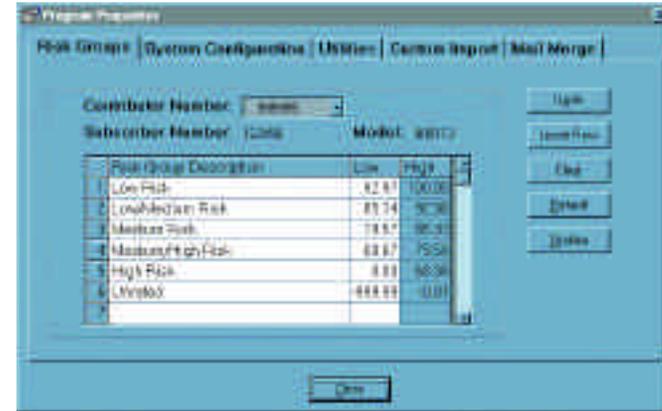


The program properties dialog box contains the following tabs:

- **Risk groups:** Change or define risk group ranges. See page 41 for more information.
- **System configuration:** Change the bank/trade indicator, blank periods on charts, type of password protection, or maximum periods to retain. See “Setting system configuration options” on page 43 for more information.
- **Utilities:** Export data and manage databases. See “setting utilities options” on page 45 for more information.
- **Custom import:** Import custom data. See “Importing and exporting data” on page 46 for more information.
- **Mail merge:** Select fields used in mail merge, and view or change the default location for templates.

## Defining and maintaining risk group ranges

The Risk group tab in the program properties window lets you define the risk group ranges that are used in the graphs in the portfolio view and the filter screen. You can also define the risk group names, which appear on other screens. Additional information such as contributor number and subscriber number are available.



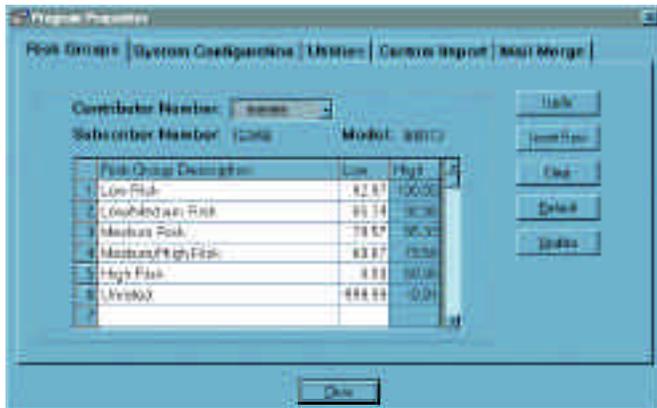
Risk groups are automatically defaulted to the following for Commercial Intelliscore:

RISK	LOW	HIGH
Very low risk	92.97	100.00
Low risk	89.34	92.96
Medium risk	79.57	85.33
High risk	68.07	79.56
Very high risk	00.00	68.06
Unrated	-999.99	-0.01

- Unrated is always the last risk group
- If multiple contributors exist in the database, you are prompted for contributor number, or all contributors
- Each contributor has their own risk group categories
- Vista risk groups range from 0 to 998, with 999 assigned to Limited

To change risk group ranges

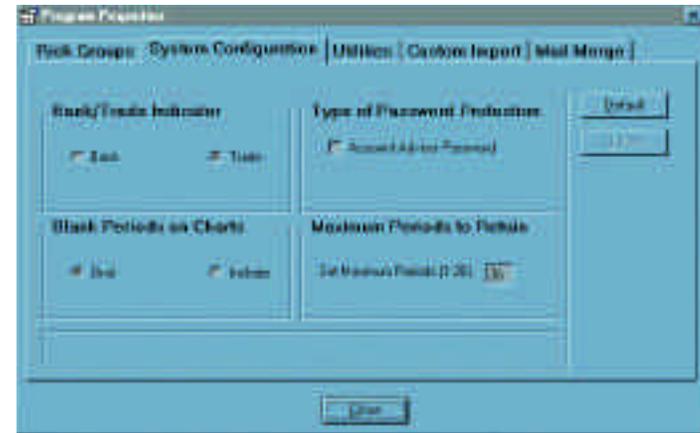
1. Choose program properties from the tools menu. The Program properties dialog box appears with the risk groups tab in front.



2. Change the low score. The high score automatically changes after you click update.
3. If you want more score ranges, click just below where the row is to be added, and then click insert row. A row appears for you to define a risk group name and its low score.
4. From here you can do the following:
  - Click undo to undo any changes you made
  - Click insert row to add another risk group (you can enter a minimum of 4 and a maximum of 20 risk groups)
  - Select a row and click clear, when the row clears, you may type another description
  - Click defaults to display all default settings
  - Click update to save changes
  - Click close to close the program properties dialog box

## Setting system configuration options

Click the System Configuration tab to view system configuration options.



The following table describes the items on the system configuration tab.

ITEM	DESCRIPTION
<b>Bank/trade indicator</b>	Choose between Bank version and Trade version. *Not available for Vista
<b>Blank periods on charts</b>	Indicates whether customer wants to see blank periods or not. For example, when you receive data from January and March, you have the option to have the charts include space for February.
<b>Type of password protection</b>	You can check if you want to have password protection. If this option is turned on, you have to type a password when you start Account Advisor.
<b>Maximum periods to retain</b>	The valid range 1-36 periods to retain. <i>The default is 36 periods.</i>

## Changing financial reporting period default

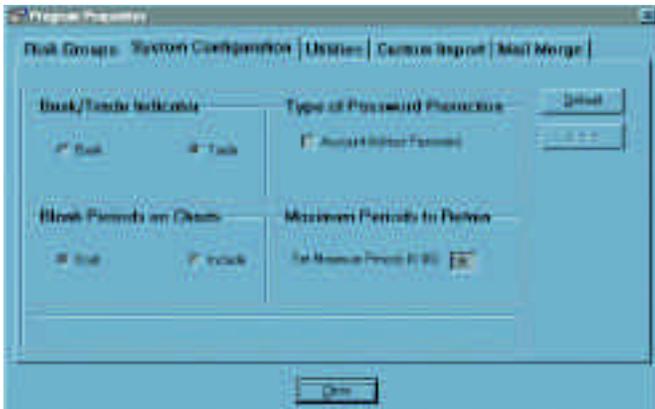
You can change the number of maximum periods to retain.

To change the period default

1. Choose program properties from the tools menu. The program properties window appears, with the risk groups tab in front.



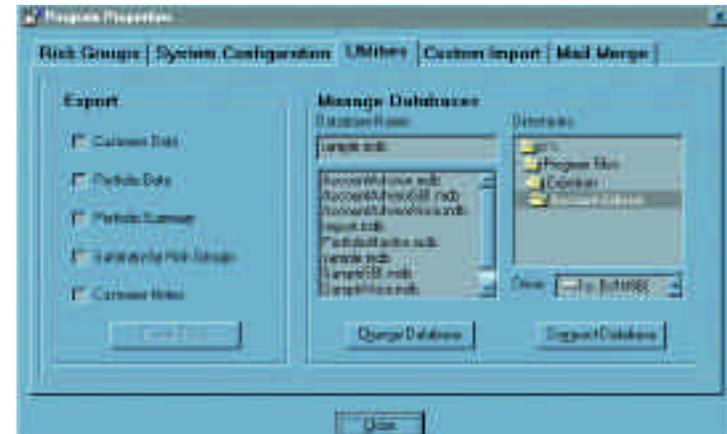
2. Click the system configuration tab.



3. Change the number in the set maximum periods box to the number you want (it must be between 1 and 36).
4. Click update.
5. To use the default number of periods again, click default.
6. Click close to close the program properties window.

## Setting utilities options

Click the utilities tab to view utilities options.



The following table describes the items on the utilities tab.

ITEM	DESCRIPTION
<b>Export:</b>	Check the box or boxes next to the type of information you want to export.
<b>Customer data</b>	
<b>Portfolio data</b>	
<b>Portfolio summary</b>	
<b>Summary by risk groups</b>	
<b>Customer notes</b>	
<b>Export data button</b>	Click this to export information.
<b>Change database button</b>	Highlight a database in the manage databases list, and then click this to change the database.
<b>Directories</b>	Navigate to the directory in which the databases are located.
<b>Compact database button</b>	Use this feature to compact the database.

---

## Compacting databases

Compacting databases gets rid of unused file space and frees up room on your hard disk. You should compact your database after you have imported or exported data, or deleted or modified data.

*To compact the databases*

1. On the utilities tab in the program properties window, select the database you want to compact.
2. Click the compact database button.

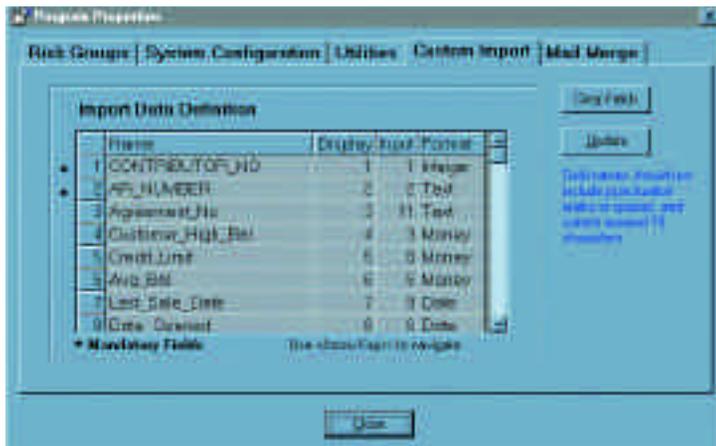
An estimate of how long it will take to accomplish the task appears. A progress bar displays.

## Importing and exporting data

The import/export function of Account Advisor supports three types of data transfer, portfolio scoring import, custom data import and custom data export.

On the custom import tab, you can specify the fields to appear in custom view. Once you have defined the fields, use the external import function to import these predefined fields from an external source.

**Note:** *You must close Account Advisor before you can import data.*



---

## Importing custom data

The custom import utility lets you import data from a file generated by another system. Before importing the data, you must define the import fields.

Importing custom data is actually a two step process, the first step is to format the file to be imported. To complete the import process, you must then start the import application and click import custom data.

You can import custom data regarding:

- Sales representative
- Collector
- Region or territory
- Contact name and phone number
- Internal status code

Or any other variable, *up to 98* you would like to view in Account Advisor or use as filter criteria.

*To define the import file*

1. Click the program properties button. The program properties dialog box appears, with the risk groups tab in front.
2. Click the custom import tab.

A table view of fields defined for import appears. At a minimum, the AR\_NUMBER and CONTRIBUTOR\_NO fields are in the table. These are mandatory fields and cannot be deleted.

3. To modify this list, type a name for each field to import, it's relative display position in the custom view, it's relative position within the file and the type of data (choices for data type are money, date, text, decimal, integer).

When you have completed the format definitions, click update.

Existing definitions and data are deleted from the system and a new empty table is created.

---

*To import custom data*

1. Start the import application.
2. Click import custom data.

A dialog box lets you specify the file to import and the data is imported into the database.

### Importing portfolio scoring data

Portfolio scoring Import lets you read portfolio scoring data from the distribution media (or from any location on your network) and update the Account Advisor database.

The date check verifies that the data to be imported is not currently in the system for that contributor. If the data duplicates a period already loaded, you are alerted and given the option to continue, to import the data as the prior period, or to cancel. The database is then checked to determine if data for the maximum number of periods is already in the database. If so, the oldest period's data is deleted before the import process continues.

*To import portfolio scoring data*

1. From within Account Advisor, click the import data toolbar button, and then click yes to confirm that Account Advisor will close down.
2. If you wish to exclude non-scored accounts from being imported, select the exclude non-scored accounts check box (recommended for faster performance while in Account Advisor).
3. In the Account Advisor data import dialog box, click import portfolio data.
4. In the directory dialog box that appears, select the location of the file to import, and then click open. The selected file is imported and you are prompted for the next file to import.
5. Repeat step 4 for other files you wish to import.

---

After a file is selected for import, a check is performed to determine if the data being imported is for a period already in the system.

Do one of the following:

- Abandon the import of this file, you are asked for any other file to import
- Re-import the data, existing data for the period is deleted and the file is imported to a temporary table

**Note:** *If you choose a file that has already been selected and copied to the temporary table, a message appears stating that the data has already been read and will be copied to the database.*

6. When all files have been imported, a prompt asks if you want to update the database. Click OK.

The contents of the temporary table are copied to the database and processing is performed to save score/days beyond terms (DBT) history data, set the newly scored status indicator, and build a list of periods imported.

The import function utility then compacts the database, and restarts Account Advisor. The import process is completed by Account Advisor at startup upon detection of newly imported data.

### Exporting data

Data export lets you export data to a file in another system.

*To export data*

1. Click the program properties button.

The program properties dialog box appears, with the risk groups tab in front.

2. Click the utilities tab.
3. Select any combination of the tables listed by clicking the checkbox next to the table name.
4. Click the export data button to initiate the export process.

As each table to be exported is processed, you are prompted for the location and name for the exported data and the data exported.



To connect to the Experian home page

1. Choose Experian home page from the help menu.

Account Advisor launches your default web browser. (If you have a dial-up connection, you may need to enter your dial-up password).

## Vista® views

### Vista portfolio view

Vista portfolio view provides you with an overview of the data in your vista portfolio, by displaying a portfolio summary, a pie chart of risk group segmentation, and the composite and median portfolio scores over time.

You can view the detailed data behind the summary charts by clicking the blue text or double-clicking a chart.

### About vista portfolio view



The areas of portfolio view are described in the following portfolio view chart key. To see a detailed description of all the fields in portfolio view, go to page 79.

---

## Vista portfolio view chart key

### 1. Risk pie chart

The risk pie chart divides your entire portfolio into segments representing the percentage of dollars or customers in each of the risk groups you define. Click areas of the pie chart to access the related details in table view, filtered by the area of the pie chart you choose.

### 2. Vista score over time chart

Use the Vista score over time chart to compare your portfolio score over time. This is a statistical risk score of your overall portfolio.

Double-click this chart to view a close-up of the composite median portfolio score in a separate chart window.

The yellow curve is the median score; the blue curve is the average score weighted by dollars.

Right-click to view more summary information.

A scroll bar appears on this graph if there are more than 6 periods.

3. If you select a filter from the drop-down list, the filter is loaded and table view appears.
4. By default, the most current time period for a contributor appears when you start Account Advisor. You can select a different time period to view for a contributor.
5. By default, the last contributor you viewed appears when you open Account Advisor.
6. The portfolio summary is a summary of your balance from all customers, per contributor, as well as the standard aging buckets.
7. The Average days beyond terms (DBT): Is a dollar weighted average of how often you are being paid by your portfolio. This shows you, on average, how many days beyond terms you are being paid.

---

## Viewing contributor data

Use the following procedures to change contributors, view all the contributors, or view another date for a contributor.

*To view another contributor*

- Select a different contributor from the contributor no menu.



Information for that contributor appears.

*To view all contributors*

- Select all contributors from the contributor no menu.

Information for all contributors appears.

*To view another date for a contributor*

- Select a different date from the date list.
- Use the scroll bar under the date field to scroll to another date.



Contributor information for that date appears.

## Viewing customers of a particular risk group

When you're in portfolio view, you can view specific customers by clicking the blue text (hypertext link) in the total warnings area, or selecting a risk group from the toolbar list.

*To view customers in a risk group*

In portfolio view, do one of the following:

- Double-click the segment on the pie chart for the risk group you want to view. Right-click to see the number of customers or dollar amount in this risk group.
- Click the blue text (hypertext) in the portfolio summary area for the risk group you want to view.
- Table view opens with the risk group you selected appearing in the cells.

## Vista-detail view

Vista-detail gives you a detailed look at one of the customers in your portfolio. To move between periods, choose a different period from the date box. The information displayed in this view includes the name and address, risk status, aging balance, credit status, and Experian score over time. You can view information for a different reporting date by choosing a different period from the date list.

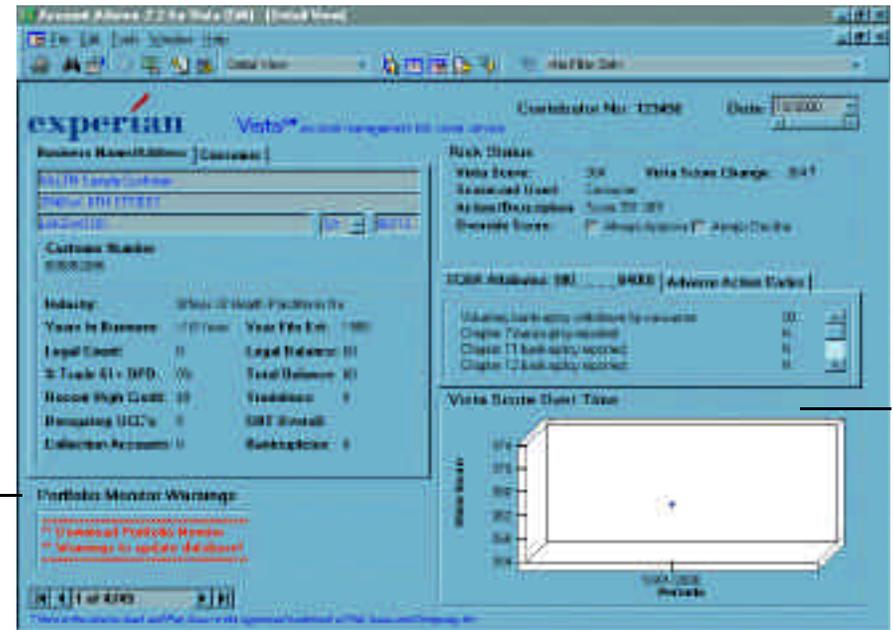
At the bottom of the vista-detail view window, you can click the right or left arrows to move forward and back to the next or previous customer. If you click the outermost arrows you can go to the first customer or the last customer in the portfolio database.

You can do the following in vista-detail view:

- View all vista details for one customer at a time, including risk status, factors influencing score, and portfolio monitor warnings (if subscribed)
- Find customers by customer name or number
- Page forward and back to view different customers
- View different time periods for one customer
- Update a customer's name and address

- Add notes and additional fields to a customer record in custom view
- Override a customer's risk status
- Print

## About vista-detail view



For a detailed description of the fields in detail view, see the charts on page 79.

1. Portfolio monitor warnings: If you subscribe to portfolio monitor, Account Advisor automatically downloads the list of warnings for display in detail view.
2. Vista score over time: A graphical representation of the risk score for a given customer over time.

---

## Locating and Selecting customers in vista-detail view

Use the following procedure to locate and select a customer.

*To locate and select a customer*

1. Click the find customer button. The find customer dialog box appears.



2. Type the customer name or number, and then click OK. When Account Advisor locates your customer, that customer and related information appears in vista-detail view.

3. From here you can do the following:

- Click the custom view button to add notes for that customer
- Locate another customer

---

## Updating name and address

You can update the name and address of customers in detail view. Use the following procedure.

*To update the name and address of a customer*

1. Double-click any field under customer name/address. The update and cancel buttons appear.
2. Click in the fields and make the necessary changes.
3. Click update to save the information.

The information is updated in the database and the update and cancel buttons disappear.

## Viewing detail for another customer

You can view detail for another customer in one of two ways:

- Use the find customer dialog box. See “locating and selecting customers in detail view” on page 23.
- At the bottom of the detail view window, click the right or left arrows to move forward and back to the next or previous customer. If you click the outermost arrows you can go to the first customer or the last customer in the database.

## Viewing another date for a customer

By default, the most current date for a customer appears when you start Account Advisor. You can select a different date to view for a customer.

*To view another date for a customer*

In detail view, select a different date from the date list, or use the scroll bar to scroll to another date. Customer information for that date appears.

## Overriding risk status

If a customer is scored as a high risk customer, you can override the decision to always approve or always decline. When filtering by score, it will assume a score of 998 (accept) or 0 (decline). This will not affect the calculations in portfolio view; it's useful for filtering purposes only.

*To override risk status*

1. In detail view, under the risk status heading, click the box next to always approve or always decline for override score. The override reason text box appears.
2. Double-click and type the override reason you want to override the risk status decision.
3. Click update.

## Viewing expanded charts

You can view expanded charts for the following information by double-clicking each word:

- Legal count
- % Trade 61 + DPD
- Recent high credit
- Derogatory UCC's
- Collection accounts
- Legal balance
- Total balance
- Tradelines
- Bankruptcies
- Experian/Fair, Isaac Risk scores
- Accounts open
- Revolving tradelines

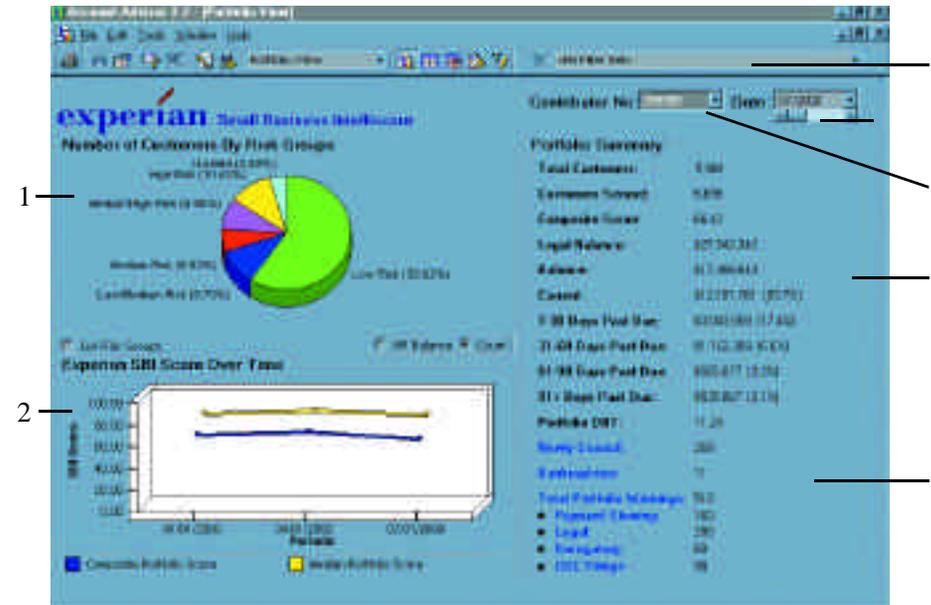
- Balance to limit ratio
- Tradelines ever 30+ days past due
- Tradelines ever 60+ days past due
- Total bank deadlines
- Total bankcard tradelines
- Derogatory public records
- Inquiries for the past 6 months

## Small Business Intelliscore portfolio view

Small Business Intelliscore portfolio view provides you with an overview of the data in your Small Business Intelliscore portfolio, by displaying a portfolio summary, a pie chart of risk group segmentation, and the composite and median portfolio scores over time.

You can view the detailed data behind the summary charts by clicking the blue text or double-clicking a chart.

## About Small Business Intelliscore portfolio view



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The areas of portfolio view are described in the following portfolio view chart key. To see a detailed description of all the fields in portfolio view, go to page 53 of the Appendix.

*Vista portfolio view chart key*

1. Risk pie chart

The risk pie chart divides your entire portfolio into segments representing the percentage of dollars or customers in each of the risk groups you define. Click areas of the pie chart to access the related details in table view, filtered by the area of the pie chart you choose.

2. Experian's score over time chart

Use the Experian score over time chart to compare your portfolio score to other divisions, regions or companies tracked over time. This is a statistical risk score of your overall portfolio.

Double-click this chart to view a close-up of the composite median portfolio score in a separate chart window.

The yellow curve is the median score; the blue curve is the average score weighted by dollars.

Right-click to view more summary information.

A scroll bar appears on this graph if there are more than 6 periods.

3. If you select a filter from the drop-down list, the filter is loaded and table view appears.

4. By default, the most current time period for a contributor appears when you start Account Advisor. You can select a different time period to view for a contributor.

5. By default, the last contributor you viewed appears when you open Account Advisor. In portfolio view, you can view one contributor at a time or all contributors.

6. The portfolio summary is a summary of your balance from all customers in the database as well as the standard aging buckets.

7. The portfolio days beyond terms (DBT) is a dollar weighted average of how many you are being paid based on your portfolio as a whole. This shows you, on average, how many days beyond terms you are being paid.

---

8. When you click newly scored, under portfolio summary in portfolio view, a filter is applied and all newly scored accounts appear in table view. Newly scored accounts include:

- Customers new to you
- Customers for which Experian has enough data to provide you with a score

### Viewing contributor data

Use the following procedures to change contributors, view all the contributors, or view another date for a contributor.

*To view another contributor*

- Select a different contributor from the contributor no menu.



Information for that contributor appears.

*To view all contributors*

- Select all contributors from the contributor no menu.

Information for all contributors appears.

*To view another date for a contributor*

- Select a different date from the date list.
- Use the scroll bar under the date field to scroll to another date.



Contributor information for that date appears.

## Viewing customers of a particular risk group

When you're in portfolio view, you can view specific customers by clicking the blue text (hypertext link) in the total warnings area, or selecting a risk group from the toolbar list.

*To view customers in a risk group*

In portfolio view, do one of the following:

- Double-click the segment on the pie chart for the risk group you want to view. Right-click to see the number of customers or dollar amount in this risk group.
- Click the blue text (hypertext) in the portfolio summary area for the risk group you want to view.
- Table view opens with the risk group you selected appearing in the cells.

Small Business Intelliscore detail view gives you a detailed look at one of the customers in your portfolio. To move between periods, choose a different period from the date box. The information displayed in this view includes the name and address, risk status, aging balance, credit status, and Experian score over time. You can view information for a different reporting date by choosing a different period from the date list.

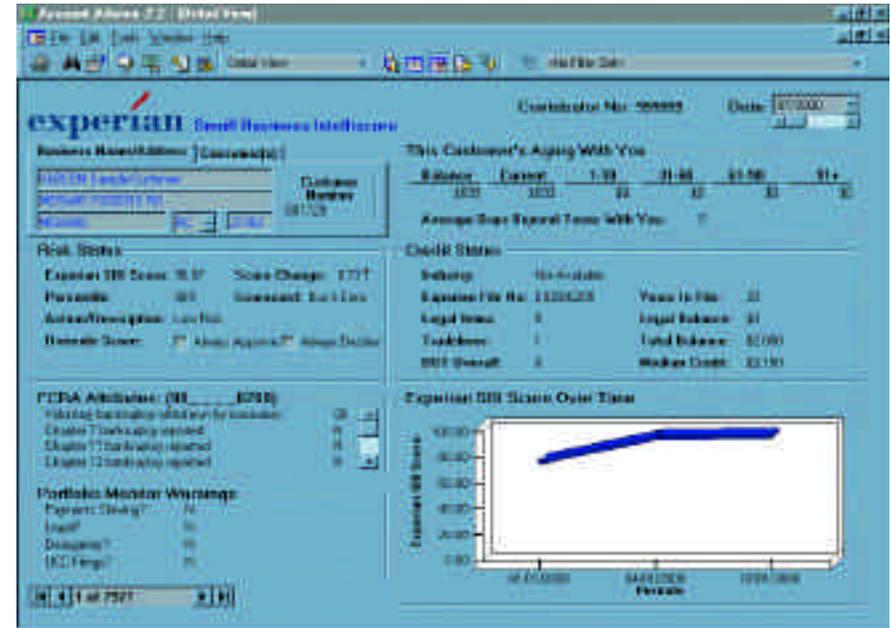
At the bottom of the Small Business Intelliscore detail view window, you can click the right or left arrows to move forward and back to the next or previous customer. If you click the outermost arrows you can go to the first customer or the last customer in the portfolio database.

You can do the following in Small Business Intelliscore detail view:

- View all Small Business Intelliscore details for one customer at a time, including risk status, factors influencing score, and portfolio monitor warnings (if subscribed)
- Find customers by customer name or number
- Page forward and back to view different customers
- View different time periods for one customer
- Update a customer's name and address
- Add notes and additional fields to a customer record in custom view

- Override a customer's risk status
- Print

## About Small Business Intelliscore detail view



For a detailed description of the fields in detail view, see charts on page 76-78.

1. Portfolio monitor warnings: If you subscribe to portfolio monitor, Account Advisor automatically downloads the list of warnings for display in detail view.
2. Experian score over time: A graphical representation of the risk score for a given customer over time.

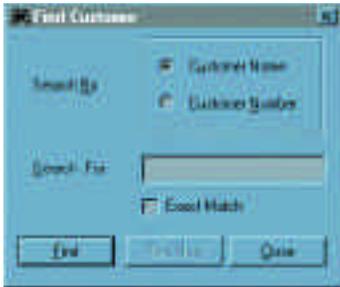
---

## Locating and selecting customers in small business Intelliscore detail view

Use the following procedure to locate and select a customer.

*To locate and select a customer*

1. Click the find customer button. The find customer dialog box appears.



2. Type the customer name or number, and then click **OK**. When Account Advisor locates your customer, that customer and related information appears in Small Business Intelliscore detail view.

3. From here you can do the following:

- Click the custom view button to add notes for that customer
- Locate another customer

## Updating name and address

You can update the name and address of customers in detail view. Use the following procedure.

*To update the name and address of a customer*

1. Double-click any field under customer name/address. The update and cancel buttons appear.
2. Click in the fields and make the necessary changes.
3. Click update to save the information.

The information is updated in the database and the update and cancel buttons disappear.

---

## Viewing detail for another customer

You can view detail for another customer in one of two ways:

- Use the find customer dialog box. See “locating and selecting customers in detail view” on page 23.
- At the bottom of the detail view window, click the right or left arrows to move forward and back to the next or previous customer. If you click the outermost arrows you can go to the first customer or the last customer in the database.

## Viewing another date for a customer

By default, the most current date for a customer appears when you start Account Advisor. You can select a different date to view for a customer.

*To view another date for a customer*

In detail view, select a different date from the Date list, or use the scroll bar to scroll to another date. Customer information for that date appears.

## Overriding risk status

If a customer is scored as a high risk customer, you can override the decision to always approve or always decline. When filtering by score, it will assume a score of 100 (accept) or 0 (decline). This will not affect the calculations in portfolio view; it's useful for filtering purposes only.

*To override risk status*

1. In detail view, under the risk status heading, click the box next to always approve or always decline for override score. The override reason text box appears.
2. Double-click and type the override reason you want to override the risk status decision.
3. Click update.

---

## Viewing expanded charts

You can view expanded charts for the following information by double-clicking each word:

- Balance
- Average days beyond terms with you
- Legal items
- Trade lines
- Days beyond terms (DBT) overall
- Legal balance
- Total balance
- Also, in table view you can double-click any field with blue text to view an expanded chart

---

In addition to the standard buttons, the following toolbar buttons are available in this window:

BUTTON	DESCRIPTION
	Open an existing chart file
	Save chart to a file
	Copy chart to the clipboard as bmp
	Copy chart to the clipboard as text
	Print the chart
	Change the gallery type
	Change the color
	Switch between 3D and 2D views
	Zoom
	Show or hide the legend
	Show or hide the series legend
	Vertical grid
	Horizontal grid
	Edit titles
	Change text fonts
	Tools
	Change chart options

---

## Commercial Intelliscore portfolio view

The following table lists the fields in portfolio view and their descriptions.

FIELD	DESCRIPTION
<b>Contributor no</b>	The current contributor number is displayed in the window. If multiple contributors exist, a list box appears to let you choose a different contributor. The name of the contributor appears in the tool tip area.
<b>Date</b>	Date holds all periods available for the current contributor. The default date is the most current date for the contributor.
<b>Number of customers by risk groups</b>	
<b>Pie chart</b>	Can be based on dollars or customer line count. Defines the line out in each risk group defined by the customer in risk group maintenance. The values of this chart change depending on the period selected. Also, you can press the different slices of the pie chart and access table view with the appropriate filter specified by the slice of the pie chart you choose. If you click on the list risk groups box Account Advisor will number the slices of the pie chart and display the corresponding titles.
<b>Experian score over time</b>	
<b>Line graph Experian score over time</b>	Gives time series information on the company's dollar weighted composite score in comparison with the median score for your portfolio. You can scroll the screen to view all the data.
<b>Portfolio summary</b>	
<b>Total customers</b>	This is the total number of customers attempted to be scored by Experian.

---

## Portfolio view fields cont.

FIELD	DESCRIPTION
<b>Customer scored</b>	This is the total number of customers scored for a particular period.
<b>Composite Score</b>	Dollar weighted risk score for your portfolio.
<b>Balance</b>	Total accounts receivable balance for that contributor.
<b>Legal balance</b>	Summarizes values in legal amount filed of portfolio scoring.
<b>*Current</b>	The total amount of dollars that is current and not past due.
<b>*1-30 days past due</b>	Total amount of dollars that is 1-30 days past due.
<b>*31-60 days past due</b>	Total amount of dollars that is 31-60 days past due.
<b>*61-90 days past due</b>	Total amount of dollars that is 61-90 days past due.
<b>*91+ days past due</b>	Total amount of dollars that is over 91 days past due.
<b>*Portfolio Days beyond terms (DBT)</b>	Average days past due you are paid by all customers.
<b>Newly scored</b>	Determines any customers that now have a score that previously did not or new customers to the database that have a score.
<b>Bankruptcies</b>	The total number of bankruptcy warnings.
<b>Total portfolio warnings</b>	The total number of bankruptcy warnings, payment warnings, judgment warnings, and tax lien warnings.
<b>Payment slowing</b>	The total number of payment warnings.

---

*Portfolio view fields cont.*

BUTTON	DESCRIPTION
<b>Legal</b>	The total number of Judgment and tax liens.
<b>Derogatory</b>	The total number of derogatory comment codes.
<b>UCC filings</b>	Whether there are any UCC filings and, if so, how many.

\* This field will not appear if you are using the bank version of Account Advisor.

---

**Table view**

The following table lists the fields in Table View and their descriptions.

FIELD	DESCRIPTION
<b>Contributor no</b>	Current contributor number. If multiple contributors exist, you can select a different contributor from the list.
<b>Date</b>	All periods available for a contributor. Displays the most recent date by default.
<b>Customer name</b>	Name for this customer.
<b>Experian score</b>	Score for this customer.
<b>Score change</b>	The change between the previous period's score and now.
<b>Customer number</b>	Accounts receivable number for this customer.
<b>Balance with user</b>	Latest trade balance with the contributor as of the selected date.
<b>Days Beyond Terms (DBT) with user</b>	How many days beyond terms this customer is paying you.
<b>Current</b>	The total amount of dollars that is currently not past due.
<b>1-30 days past due</b>	Total amount of dollars that is 1-30 days past due.
<b>31-60 days past due</b>	Total amount of dollars that is 31-60 days past due.
<b>61-90 days past due</b>	Total amount of dollars that is 61-90 days past due.
<b>91+ days past due</b>	Total amount of dollars that is over 91 days past due.

Table view fields cont.

FIELD	DESCRIPTION
<b>Days Beyond Terms (DBT) overall</b>	Average days beyond terms (DBT) with all contributors for filtered records.
<b>Total balance</b>	Total balance outstanding with all Experian contributors.
<b>Legal items</b>	Total number of legal items, for example tax liens, judgments and bankruptcies.
<b>Legal balance</b>	Total dollars of tax liens and judgments.
<b>Tradelines</b>	Total number of tradelines reported to Experian.
<b>SIC code</b>	Industry code of the Standard Industrial Classification customer.
<b>State</b>	State for customer address.
<b>Zip code</b>	Zip code for customer address.
<b>Contributor</b>	Name of contributor.
<b>User defined fields</b>	Any custom data fields previously imported.
<b>Filter totals:</b>	Click any blue text to view the linked data.
<b>Balance with user</b>	Total trade balance with the contributor for filtered records.
<b>Count</b>	Total number of records in filter by period.
<b>% of portfolio count</b>	Percentage of the total customers.
<b>% of portfolio balance</b>	Percentage of the total balance owed you.

Table view fields cont.

FIELD	DESCRIPTION
<b>Filter averages</b>	
<b>Median score</b>	The middle score of all filtered records. Sort records by score and use the middle score.
<b>Composite score</b>	Risk score for group of customers showing.
<b>Days Beyond Terms (DBT) with user</b>	Weighted average days beyond terms (DBT) with the customer.
<b>Days Beyond Terms (DBT) overall</b>	Average days beyond terms (DBT) with all contributors for filtered records.

---

## Detail view

The following table lists the fields in detail view and their descriptions.

FIELD	DESCRIPTION
<b>Contributor no</b>	Current contributor number is displayed on this window.
<b>Date</b>	All periods available for this contributor. The most current date for the contributor is displayed by default.
<b>Customer name/address</b>	Name and address of customer.
<b>Customer number</b>	Accounts receivable number of customer.
<b>Risk status</b>	15% grey
<b>Experian score</b>	Score for this customer.
<b>Score change</b>	The change between the previous period's score and now.
<b>Percentile</b>	What percentile this customer score falls into.
<b>Action / description</b>	The risk group description that this customer falls into.
<b>Override score</b>	Check always approve or always decline.
<b>Override reason</b>	This field is hidden unless you check one of the options in override decision. If you have checked the override decision, you may give a reason in this field.
<b>Factors influencing score</b>	Factors contributing to the derived score.

---

## Detail view fields cont.

FIELD	DESCRIPTION
<b>Portfolio monitor warnings</b>	
<b>Payments slowing</b>	If this indicator is "Y", then mark as a red "Y" on screen.
<b>Legal</b>	If this indicator is "Y", then mark as a red "Y" on screen.
<b>Derogatory</b>	If this indicator is "Y", then mark as a red "Y" on screen.
<b>UCC filings</b>	Whether there are any UCC filings or warnings and if so, how many.
<b>This customer's aging with you</b>	Add 15% grey
<b>Aging Table: This customer's aging with you</b>	Displays the aging information for this user, for current period, in a table format as follows. Include balance, current, 1-30, 31-60, 61-90, 91+, and DBT with User.
<b>Average Days Beyond Terms with you</b>	Days beyond terms with the customer.
<b>Credit status</b>	
<b>Industry</b>	Industry description of standard industry code (SIC) of customer.
<b>Experian's file no.</b>	Experian's file number of customer.
<b>Legal items</b>	Total number of legal items.
<b>Trade lines</b>	Total number of trade lines reported to Experian for this customer.
<b>Days Beyond Terms (DBT) overall</b>	Days beyond terms (DBT) with all contributors.

---

*Detail view fields cont.*

FIELD	DESCRIPTION
<b>Years in file</b>	The number of years this portfolio customer has been on file at Experian.
<b>Legal balance</b>	Total dollars of legal items.
<b>Total balance</b>	Total balance outstanding with all Experian contributors
<b>Median credit</b>	Median credit extended to customer in Experian's database.
<b>Experian's score over time</b>	
<b>Score change</b>	Gives time series information (stored by Account Advisor) on the company's score over time. Scroll left and right to view more information.

---

**Vista**

*The following table describes the fields in Vista. For fields common to Vista and the Intelliscore models, please refer to the definitions given under Intelliscore models.*

FIELD	DESCRIPTION
<b>Table view</b>	
<b>Contributor number</b>	A number assigned by Experian to the customer who is contributing data.
<b>Date</b>	Date the job was run.
<b>Business name/address</b>	
<b>Customer number</b>	The number used by the customer to assign a number to their client.
<b>Industry</b>	The industry the business is listed with Experian. When clicked on also shows SIC (business standard industrial classification) Code and primary (4-digit) SIC Code from BIS database.
<b>Years in business</b>	The number of years the business has been operating-from Experian's business database- listed as a code.
<b>Year file established</b>	The year the business was established on the Experian database.
<b>Legal count</b>	The number of judgments, liens and bankruptcies on business.
<b>Legal balance</b>	The balance of judgments and liens on business.

Vista fields cont.

FIELD	DESCRIPTION
<b>% Trade 61+ DPD</b>	Business trade percent 61+ days past due -% of all business trades that are 61 or more days past due.
<b>Total balance</b>	Total balance of all business tradelines.
<b>Recent high credit</b>	Business recent high credit - total of all balances on the business file.
<b>Tradelines</b>	Number of all business tradelines.
<b>Derogatory UCC's</b>	Number of derogatory uniform commercial code UCC's on file for a business.
<b>Days Beyond Terms (DBT) overall</b>	Business combined tradelines - days beyond terms (DBT) of combined tradelines for the business.
<b>Collection accounts</b>	The number of collection accounts on the business.
<b>Bankruptcies</b>	The number of bankruptcies on the business.
<b>Consumer</b>	
<b>Experian/Fair Isaac risk score</b>	The consumer Fair, Isaac credit bureau score.
<b>Accounts open</b>	Number of consumer accounts open.
<b>Revolving tradelines</b>	Number of consumer trades that are revolving.
<b>Balance to limit ratio</b>	Consumer balance to limit ratio-ratio of total balance to total credit limit for all revolving credits.
<b>Current worst tradeline status:</b>	A code that shows the consumer worst trade line status that is currently on file.

Vista fields cont.

FIELD	DESCRIPTION
<b>Tradelines ever 30+ days past due</b>	Number of consumer trades that are currently 30+ days past due.
<b>Tradelines ever 60+ days past due</b>	Number of all consumer trades that were ever 60 days past due or worse.
<b>12 mo. Status/ worst delinquency code</b>	Code for the consumer worst delinquency in the past year.
<b>Total bank tradelines</b>	Number of consumer bank tradelines.
<b>Total bankcard tradelines</b>	Number of consumer bankcard tradelines.
<b>Derogatory public records</b>	Consumer derogatory public record indicator-any legal presence on the consumer.
<b>Inquiries for the past 6 months</b>	Number of consumer inquires for the past six months.
<b>Risk status</b>	
<b>Vista score</b>	Experian/Fair Isaac and co, vista score.
<b>Vista score change</b>	The change the vista score since the last import. Also an arrow indicating up or down.
<b>Scorecard used</b>	Shows which scorecard is used: 001=consumer; 002=business and consumer; and 003=business.

---

Vista fields cont.

FIELD	DESCRIPTION
<b>Action/description</b>	Shows which risk level the score falls into. (Pie chart from portfolio view).
<b>Override score</b>	The score automatically assigned to always accept or decline a business.
<b>FCRA attributes</b>	FCRA attributes that apply to the consumer data.
<b>Adverse action codes</b>	Vista adverse action code code and description.
<b>Portfolio monitor warnings</b>	
<b>Payments slowing</b>	A red "Y" on screen indicates payments are slowing over time.
<b>Legal</b>	A red "Y" on screen indicates new legal items exist.
<b>Derogatory</b>	A red "Y" on screen indicates new derogatory items exist.
<b>UCC filings</b>	Indicates the amount of new UCC filings or warnings that exist.

---

### Small Business Intelliscore

FIELD	DESCRIPTION
<b>Subscriber code</b>	This is your Experian subscriber number.
<b>Model code</b>	This is the model code used to score the businesses.
<b>Model type</b>	2 = Small Business Intelliscore.
<b>Days beyond Terms (DBT) combined</b>	This is the Days-Beyond-Terms score days beyond terms (DBT) for new and continuous trade lines. If the field is blank, this means the business did not have a DBT. If the business has a DBT, the field will be numeric.
<b>Total account balance</b>	This is the total dollar balance for all trade lines on business.
<b>Combined account balance</b>	This is the total dollar balance for all new and continuously reported trade lines. (current only).
<b>Number of legal items</b>	Number of legal items reported. Made up of federal, state and local tax liens, bankruptcies, collections and UCC filings.
<b>Legal balance</b>	Dollar balance of all tax liens and judgments.
<b>Company name</b>	Name of the business being scored.
<b>Company address</b>	Street number of business being scored.

---

*Small Business Intelliscore cont.*

FIELD	DESCRIPTION
<b>Company city</b>	City of residence for business being scored.
<b>Company state</b>	State of residence for business being scored.
<b>Company zip</b>	Zip code for business being scored.
<b>Contributor code</b>	Identifier of company contributing A/R information.
<b>A/R number</b>	This is your accounts receivable number for the business.
<b>SIC code</b>	This is the SIC code for the business.
<b>Years in file</b>	Number of years the business has been on the Experian commercial file.
<b>Company phone</b>	Phone number of business being scored.
<b>Number of combined trade lines</b>	This is a count of the number of new and continuously reported trade lines for this business.
<b>Percentile</b>	This is the percentile relating to the score to the business. For example if the number is 027, it can be interpreted as 27% of the businesses have a higher risk than this company.
<b>Probability of bad</b>	Likelihood that the account will become seriously derogatory.

---

*Small Business Intelliscore cont.*

FIELD	DESCRIPTION
<b>PMTK-bankruptcy</b>	'Y' or 'N' if the account received information of a bankruptcy within the last 4 weeks.
<b>PMTK-judgment</b>	'Y' or 'N' as above for Judgment.
<b>PMTK-tax-lien</b>	'Y' or 'N' as above for tax-lien.
<b>PMTK-payment</b>	'Y' or 'N' as above for delinquent payment to suppliers.
<b>Dispute indicator</b>	When = 'Y', the information contains a dispute statement filed by the subject of the report, and further details of the dispute statement can be found in Experian's business profile.
<b>Bankruptcy filed</b>	This field will be 'Y' if bankruptcy has been filed.
<b>Number of derogatory legal items</b>	This is a count of the number of federal, state and local tax liens, bankruptcies and judgments on the business.
<b>Action</b>	This is the action message that you have set up for the score range.
<b>Inquiry date</b>	This is the most recent date that your subscriber number pulled an intelliscore on the business via Experian's online system.

---

*Small Business Intelliscore cont.*

FIELD	DESCRIPTION
<b>Median credit</b>	Median credit balance on the business.
<b>Contributor balance</b>	This is the balance of all current and past due amounts the business is carrying with you.
<b>FCRA attributes</b>	Describes adverse action codes contained in a consumer's file.
<b>Scorecard used</b>	The scorecard that was used to score the business. Codes 1-4 =Blended; 5-8=Business Only; 9=Consumer only; 10 no match.
<b>Contributor Days Beyond Terms (DBT)</b>	The Days Beyond Terms (DBT) score calculated based on just the business's account with you. This is the weighted average number of days late the business is paying with you.
<b>SBI score</b>	The score -999 occurs when a valid score can not be determined due to limited information.
<b>Score sign</b>	When the score is negative, this has a minus. When positive, this field has a space.
<b>Inquiry score</b>	This is the score that the subscriber received when they pulled an Intelliscore on the inquiry date.
<b>Inquiry score sign</b>	A minus when Inquiry Score is negative, otherwise a space.

---

*Small Business Intelliscore cont.*

FIELD	DESCRIPTION
<b>File number</b>	Experian's file number for the business.
<b>System run date</b>	The date when the portfolio scoring job was run.
<b>Date of data</b>	The data is/was valid for this month, century and year.
<b>\$ Amount current</b>	Amount customer owes contributor that is not past due.
<b>*(+ or -) sign</b>	Blank field if current amount is +, - if this is a negative value.
<b>\$ Amount 1-30 days</b>	Amount customer owes contributor that is 1-30 days past due.
<b>*(+ or -) sign</b>	Blank field if 1 - 30 amount is +, - if this is a negative value.
<b>\$ Amount 31-60 days</b>	Amount customer owes contributor 31-60 days past due.
<b>*(+ or -) sign</b>	Blank field if 31 - 60 amount is +, - if this is a negative value.
<b>\$ Amount 61-90 days</b>	Amount customer owes contributor 61-90 days past due.
<b>*(+ or -) sign</b>	Blank field if 61 - 90 amount is +, - if this is a negative value.
<b>\$ Amount 91+ days</b>	Amount customer owes contributor that is 91+ due.

---

*Small Business Intelliscore cont.*

FIELD	DESCRIPTION
<b>*(+ or -) Sign</b>	Blank field if 91+ amount is +, - if this is a negative value.
<b>Proprietor 1 SSN</b>	Business owner #1 SSN; formatted 555-55-5555.
<b>Proprietor 2 SSN</b>	Business owner # 2 SSN.
<b>Proprietor 1 last name</b>	Business owner #1 last name.
<b>Proprietor 1 first name</b>	Business owner #1 first name.
<b>Proprietor 1 middle in.</b>	Business owner #1 middle initial.
<b>Proprietor 2 last name</b>	Business owner #2 last name.
<b>Proprietor 2 first name</b>	Business owner #2 first name.
<b>Proprietor 2 middle in.</b>	Business owner #2 middle initial.

---

### **Aggregate portfolio score**

This is a statistical risk score of your overall portfolio.

### **Balance**

Total accounts receivable balance for a contributor.

### **Bankruptcies**

The total number of bankruptcy warnings.

### **Batch**

A collection of contributor's customers, submitted to Experian as a group for scoring. Portfolio scoring is a batch scoring service. You submit your customer accounts to Experian to be scored using a statistical risk scoring model. Experian returns the resulting score and a range of other pertinent performance-based payment and public record data on the accounts that matched our commercial credit database.

### **Contributor**

The company contributing customer information to Account Advisor.

### **Current**

The total amount of dollars that is current and not past due.

### **Customer**

Your customer.

### **Customer scored**

The total number of customers scored for a particular period.

### **Filters**

When you apply a filter, you are automatically sent to table view to view the filtered customers.

### **Hypertext link**

Hypertext links are connections between one element of the application and another. Clicking a hyperlink takes you directly to the element indicated by the name of the link.

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**Line graph**

A chart displaying information as data on a line. In Account Advisor, a line graph is used to display time series information on the company's composite score in comparison with the balance, and composite score in comparison with your total customers. You can scroll the screen to view all the data.

**Pie chart**

Chart data displayed as slices of a pie.

**Portfolio**

A collection of customer accounts, along with their credit data.

**Portfolio scoring**

Portfolio scoring is Experian's batch scoring service. You submit your customer accounts to Experian to be scored using a statistical risk scoring model. Experian returns the resulting score and a range of other pertinent performance-based payment and public record data on the accounts that matched our commercial credit database.

**Scoring**

Experian's proprietary risk score derived from complex algorithms.

**Total warnings**

The total number of payment warnings, legal warnings, derogatory and UCC warnings.

**Unscored customers**

Customers Experian was able to match but did not have enough data to derive a score.

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