

Be the First to Know with Cortera Pulse® Business Alert Service

Companies are constantly changing. Do you know what is happening with your customers? Cortera Pulse continuously monitors all of your active customers for meaningful changes and then alerts you to potential opportunities and risks so you can take immediate action.



Cortera Pulse

- Monitors your active customer portfolio
- Empowers you with a clear and concise monthly risk analysis of your A/R portfolio
- Analyzes your A/R portfolio using the most up-to-date information, including over 40 unique categories of trade spending data points
- Distinguishes your riskiest customers to help avoid slow pays, increased risk and write-offs
- Identifies customers who should pay you faster
- Discovers customers with signs of growth

Top 10 Account Balances

| This Month | Link ID | Name | Alert | Total A/R | Past Due A/R | CPR | CPR Change | CPR Segment |
|------------|-----------|----------------------|-------|-------------|--------------|-----|------------|-------------|
| 1 | 106532910 | BULLSEYE DELI | ⚠ | \$1,138,211 | \$19,126 | 884 | 0 | 2 |
| 2 | 103287902 | OHIO METRO GOV | | \$676,843 | \$18,524 | 759 | 74 | 5 |
| 3 | 107540132 | COMMONWEALTH OF OHIO | | \$635,388 | \$12,206 | 736 | 1 | 5 |
| 4 | 103679842 | FORD METAL WORKS | | \$589,888 | \$11,778 | 556 | -41 | 4 |
| 5 | 109785601 | OHIO POLICE ACADEMY | | \$572,789 | \$11,354 | 736 | 1 | 5 |
| 6 | 103152874 | ART SCHOOL OF OHIO | ⚠ | \$511,233 | \$9,371 | 819 | 79 | 2 |
| 7 | 100997586 | OHIO BEAUTY SCHOOL | | \$349,410 | \$8,514 | 859 | 0 | 5 |
| 8 | 102964714 | OHIO ENERGY | | \$343,378 | \$8,280 | 719 | 80 | 5 |
| 9 | 103099463 | JOHN'S GLASS CO | ⚠ | \$339,422 | \$8,198 | 492 | 86 | 2 |
| 10 | 102398354 | BUBBA'S TRUCKING | | \$317,532 | \$3,031 | 884 | 0 | 5 |

Total: \$5,474,084 \$110,382

Cortera Score is available with business reports and predicts a company's future health and credit risk by drawing insights from trends in the company's purchase behavior, payment history and business events. In addition to a simple-to-interpret, three-digit score, it includes detailed reason codes.

| Risk Behavior Scorecard | | |
|---|---------------------------|--|
| Cortera Score: | | 840 |
| Top Reasons: | | |
| 11 Large spending in top categories | | |
| 21 Consistently prompt payments | | |
| 41 Presence of recent bankruptcies | | |
| (Scale: 100 to 900. Predictive of severe payment delinquency. High score = low risk.) | | |
| Long-Term Health Rating | Growing | There are signs of growth and no trouble flags over the past 24 months. |
| Payment Rating (CPR) | 649 | This company has paid relatively fast over the past 3 months (Cortera Payment Rating (CPR) ranges 100 to 900). |
| Payment Risk Segment | 5 Consistently Lower Risk | This company has been a consistently lower payment risk over the past 3-6 months. |
| Industry Benchmark | 4.9 vs. 8.5 | This company pays faster than others in its industry peer group. |
| Recent Spending | 3.9 | This company's known recent spending is consistent with previous levels. |

Cortera Pulse provides daily emails that notify you of relevant changes to any of your customers. Alert types include:

- Credit risks
- Payment declines
- Purchase declines
- Bankruptcy filings
- Tax liens & civil judgments
- Financial news
- Growth clues

Cortera Pulse provides a monthly review of your entire A/R portfolio. At a glance, you will know:

- Portfolio scores, risk segmentations and benchmarking
- Key trends in your portfolio risk measures
- Clues of when a customer may be experiencing growth
- Your high collectability accounts
- Watch lists of high risk accounts

**Get a Demo
of Cortera Pulse!**

**Let the data
speak for itself.**

Contact us at **877.569.7376**
to get a demo.

From a customer

"We surveyed the market for the best customer risk monitoring tool and Cortera was the clear winner. Cortera Pulse gives us the peace of mind we need to keep an eye on a large number of customers. The other solutions on the market simply weren't built for companies like us that work with many private businesses."

Anita McKinney, Controller, Luttrell Belting

Get visibility into what matters most with **Cortera Pulse**

Cortera is shaking up the business credit information industry with refreshing and innovative solutions. We turn a flood of business data, including data on private companies, into clear and actionable insights. Cortera helps you reduce the risk in your A/R portfolio, and identify the profits within your customer base.

Cortera Quick Facts

SOLUTIONS: Information and cloud-based software for credit professionals, finance and sales executives:

- **Cortera Pulse®:** A business monitoring service that improves visibility into your entire A/R portfolio.
- **Cortera Reports®** High-quality business credit reports at the market's best prices.
- **Cortera Boost®:** Batch appends for files of prospects, customers or suppliers.
- **eCredit®:** Award-winning credit and collections automation software.
- **Cortera Connect®:** XML Web service for system-to-system access to our business information.

WHO WE'VE HELPED: Allied Building Products, Jacobus Energy, NEC, Ferguson Enterprises, Cisco, Northern Safety, Border States Electric, XTRA Lease, ProBuild, Stock Building Supply, WinWholesale, Ryder System, and more.

About Cortera®

Cortera provides analytics and cloud-based workflow solutions that enable companies of all sizes to better understand their customers, suppliers and business partners. Our comprehensive solutions increase visibility into the financial health of your B2B customers while keeping you informed of important changes that traditional credit reporting tools miss. Thousands of companies across diverse industries use Cortera's solutions to increase revenue, improve sales effectiveness, and reduce risk.

Why Rely on Cortera?



We Have Lots of Data

It's no secret that more information breeds more informed decisions. If relevant data is available AND affordable, why would you not want to get the clearest picture into the financial health of your A/R portfolio?



We're Easy to Use

We hate complicated processes and extra steps! That's why we have made it our goal to manufacture the most in-depth, easy-to-reference and understand tools on the market today.



We Won't Break the Bank

The cost of credit monitoring services shouldn't feel like robbery! Cortera's solutions are affordably priced, jam-packed with features and constantly updated to provide the most value to you.