

## 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 Segment	Cortera Score
1	106532910	BULLSEYE DELI		\$1,138,211	\$0	884	5	681
2	103287902	OHIO METRO GOV		\$676,843	\$0	759	5	514
3	107540132	COMMON WEALTH OF OHIO		\$635,388	\$0	736	5	579
4	103679842	FORD METAL WORKS		\$589,888	\$0	556	4	722
5	109785601	OHIO POLICE ACADEMY		\$572,789	\$0	736	5	801
6	103152874	ART SCHOOL OF OHIO		\$511,233	\$0	819	-	-
7	100997586	OHIO BEAUTY SCHOOL		\$349,410	\$0	859	5	493
8	102964714	OHIO ENERGY		\$343,378	\$0	719	5	512
9	103099463	JOHN'S GLASS CO	⚠	\$339,422	\$0	492	2	574
10	102398354	BUBBA'S TRUCKING		\$317,532	\$0	884	5	606
				<b>Total: \$5,474,084</b>	<b>\$0</b>			

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		
<b>Cortera Score:</b>	<b>840</b>	Based on the data available, this company has a very low likelihood of paying its bills in a severely delinquent manner (90+ days late) in the next 12 months. Risk of severe delinquency = <b>0.23%</b> <i>(Scale: 100 to 900. Predictive of severe payment delinquency. High score = low risk)</i>
<b>Payment Rating (CPR)</b>	<b>683</b> 4 days past due	This company has paid relatively fast over the past 3 months (Cortera Payment Rating (CPR) ranges 100 to 900).
<b>Payment Risk Segment</b>	<b>5</b> Consistently Lower Risk	This company has been a consistently lower payment risk over the past 3-6 months.
<b>Industry Benchmark</b>	<b>4.7 vs. 7.8</b>	This company pays faster than others in its industry peer group.
<b>Spending Growth Index</b>	Flat <b>-5%</b> (Index = -0.02)	Cortera's data indicates a consistent level of spending in this company's known top spend categories.



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?



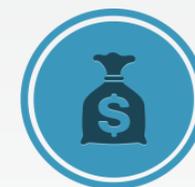
#### We Have Lots of Data

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.