

January 2016

# Product Review of Cortera Pulse®



In-depth, independent review of the product,  
plus links to related resources

*"...the industry focus is companies engaged in the physical supply chain, such as manufacturing, logistics, distribution and transportation companies, as well as financial services companies, including banking, insurance and commercial real estate..."*

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# Introduction; Key Advantages; Contact Details



By Andrew Lucas  
[View author biography](#)

[Cortera®](#) is a credit risk monitoring and intelligence database providing B2B analytics and cloud-based workflow solutions that enable companies to better understand their customers, suppliers and business partners. FreePint first reviewed Cortera Pulse® in a [mini review](#) in 2013, we are now returning with a more in-depth look at the application.

Cortera® is a privately held US company headquartered in Boca Raton, Florida. It has been in business for more than 20 years having been founded in 1993 as the result of a research project on the intersection of working capital management and artificial intelligence technology.

In 2005 Cortera® acquired The Credit Exchange (TCE) of Scottsdale, Arizona, a provider of industry-specific credit reporting services, which now delivers some of the core data for the Cortera® products. In the following year Cortera® and its eCredit platform was acquired for a reported \$10 million plus by a group of investors, which included Volition Capital, Battery Ventures, Garvin Hill Partners, Allen & Company and Eric Schmidt's Tomorrow Ventures. The acquisition was led by Jim Swift, who is now the CEO of Cortera®. Prior to Cortera®, Swift was COO of LexisNexis Risk Management, having previously been an executive vice president of Seisint.

One of the drivers behind the development of Cortera® since it was acquired by the current owners and managers has been what has happened in the B2C market where retailers and others have used the "behavioural targeting" capability offered by big data to provide more personalisation and better service to users. Jim Swift thinks that the B2B space has been a long way behind in collecting and using behavioural data, with companies still using demographic data, based on what they believe a company does and an estimate of size - to drive the dealings they have with other businesses.

Cortera® sees its mission as transforming the way companies interact with each other by providing new insights that are derived from the behaviour of companies, not just their demographics. Cortera® thinks that the B2B world will move rapidly to follow what has been happening to the B2C world over the last two decades.

The primary data fuelling the company's flagship product, Cortera Pulse®, is business purchase behaviour, which differentiates Cortera® from other credit risk businesses which traditionally rely on historical payment habits. The accounts receivable data is contributed by users on a "give-to-get basis" via [the Cortera® Credit Exchange](#), this information is coupled with multiple other sources to provide purchase and payment data on more than 3 million US companies as well as information on a further 18 million active US and Canadian companies. The Cortera® approach has allowed it to focus on providing data on the many small to medium sized private companies in the US.

Cortera Pulse® also distinguishes itself from competitors through its infographic-style interface design and a very intuitive approach to usability. The pricing of Cortera® is also very competitive compared to some of the players in this market.

## Target Audience

Cortera® provides both trade credit and financial solutions to monitor risk. The target audience is primarily finance, sales and marketing.

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*For additional information on Cortera Pulse® or Cortera's other data products:*

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The industry focus is companies engaged in the physical supply chain, such as manufacturing, logistics, distribution and transportation companies, as well as financial services companies, including banking, insurance and commercial real estate.

Cortera® cites, for example, how a bank uses Cortera Pulse® to find new customers, make credit decisions and to monitor risk, whilst an insurance company might also use the product to process new policies and for policy management.

## Quick Take on Key Advantages

The key question that Cortera Pulse® is designed to answer is “are you going to get paid on time”, but it also helps you know your customer better, maximise revenue and minimise risk. In particular, Cortera® says that Pulse will help its clients to:

- Keep existing customers
- Find new customers
- Persuade customers to buy more
- Get paid.

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# Sources - Content & Coverage

## Sources

Collecting data on US private companies is a challenge. There are more than 28 million companies in the country, of which some 600,000 close every year. Of that 28 million, only 6 million have employees, with 4.5 million having less than 10 employees. However, there are still 1.1 million businesses with between 10 and 99 employees; 80,000 companies with 100 to 499; and 18,000 with over 500 people.

There is no legal requirement for private companies in the US to make their data publicly available and there are only 15,000 public companies. Each of the 50 states and 3,300 counties have their own rules on how available public records should be, making transparency vs. privacy inconsistent across the US. Some of the systems used are old and limited, creating data issues such as truncated business names. Availability of data varies from state to state; some states sell public record data in bulk for resellers, others only offer expensive, transaction-priced access to the data to increase state revenues.

Data that seems easy to compile is often not readily available, for example, there is no national repository of tax IDs or Federal Employer Identification Numbers (FEIN) that can be accessed. In addition, data privacy legislation limits sources of data on people in businesses.

[Cortera®](#) has navigated many of these challenging waters to compile an impressive set of data assets comprised of a number of types:

- Linkages / Hierarchies
- Demographics
- People
- Public Records
- Payment Behaviour
- Purchase Behaviour
- Scores and Trends
- News and events.

The data itself includes:

### **Business Identification**

- 47+ million US business locations (28+ million active)
- Name/address combinations
- URL, Phone, FEIN
- Cortera® LinkID, a unique, persistent company identifier.

### **Purchase & Payment Behaviour**

- 3+ million US business families
- \$1+ trillion in purchase behaviour
- 45 purchase categories
- Payment scores & trends
- Industry-level payment behaviour
- Risk & growth scores.

## Business Linkage

- Parents & Ultimate Parents
- Headquarters & branch locations
- 18+ million active families.

## People

- Primarily executives
- 10+ million active people.

## Financial News

- Financial news monitoring over 12,000 sources.

Overall, the focus of Cortera Pulse® is on information regarding the 18 million plus active businesses in the US and Canada. This varies across all industries and includes public and private companies. The larger the company, the more information Cortera® will have. Coverage is of both private and public companies. Cortera® aims to have some level of information on any company with more than two employees.

The range of Cortera® third-party content can be viewed in the Pulse Alert Summary (see Figure 1), which summarises the number of reports and filings over the last 7 and 30 days.

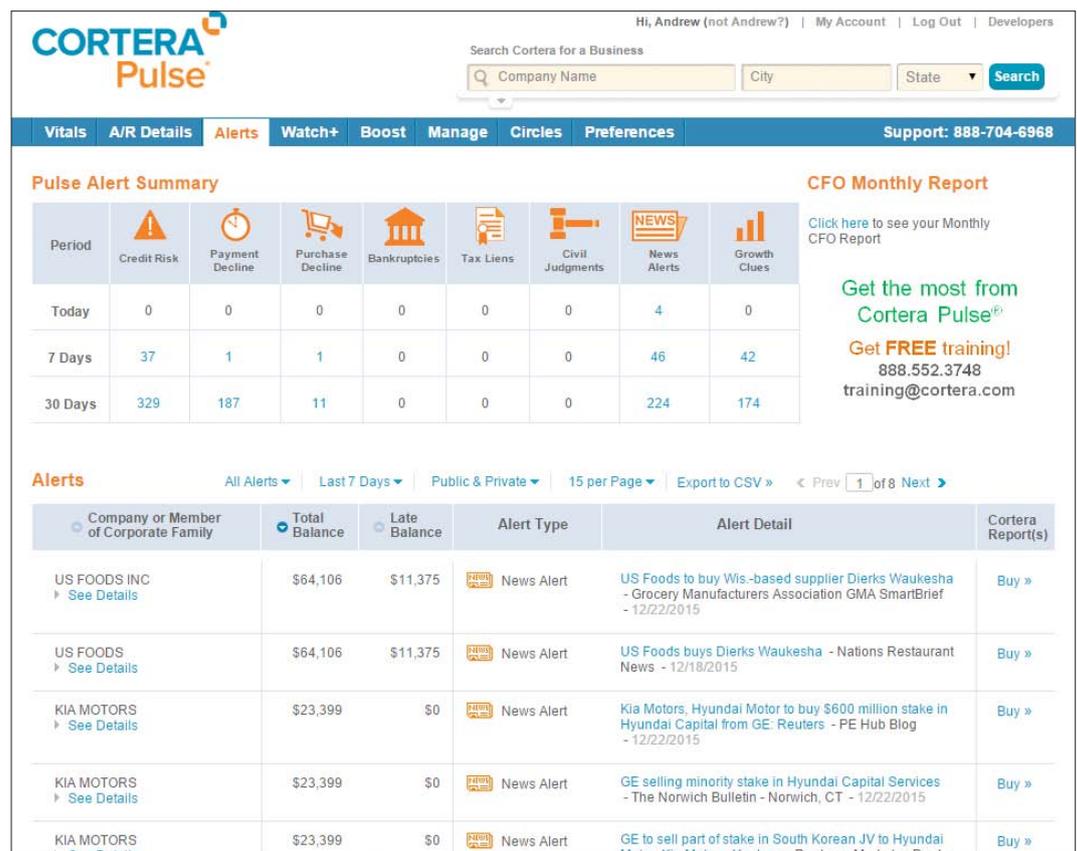


Figure 1: Number of reports and filings over the last 7 and 30 days

## Data Sources

Cortera® collects information on US and Canadian businesses from thousands of sources, including:

- Cortera's network of accounts receivable data contributors ([the Cortera® Credit Exchange](#))

- County, state and federal level public record filings
- Websites
- Directories & phone listings
- News publications & blogs
- Manual research.

The Cortera® Credit Exchange enables businesses to contribute their accounts receivable (A/R) data to Cortera® which is then used as the basis for the detailed analytics provided by Cortera Pulse® and other products. Cortera® believes that the contribution of trade information by business helps to create better transparency in the marketplace. For companies that contribute, Cortera® provides “exclusive access to free tools and discounts for Cortera® products”.

The A/R information is the core dataset for the Cortera Pulse® analytics and provides one of its key USPs. A/R is “money owed by customers (individuals or corporations) to another entity in exchange for goods or services that have been delivered or used, but not yet paid for. Receivables usually come in the form of operating lines of credit and are usually due within a relatively short time period, ranging from a few days to a year” ([Investopedia](#)). An example of a user’s A/R data in Cortera Pulse® can be seen in *Figure 2*.

The screenshot shows the Cortera Pulse user interface. At the top, there is a search bar for "Search Cortera for a Business" with fields for Company Name, City, and State. Below the search bar is a navigation menu with tabs: Vitals, A/R Details (selected), Alerts, Watch+, Boost, Manage, Circles, and Preferences. A support number "888-704-6968" is visible on the right.

The main content area is titled "My A/R Portfolio (as of November 30, 2015)". It features a "Filters" section with options for Customer Type (All, Top 10 Balances, Riskiest Accounts, Most Collectable) and Aging (Days) (All, Current, 1-30, 31-60, 61-90, 91+). There are also input fields for "Total Balance > \$" and "Late Balance > \$". A "Go" button and "Reset Settings" link are present.

Below the filters is a "Boost Records" section with a starting price of \$0.50/Record and a total of 1,838 records. It includes an "Export Records (CSV)" link and pagination controls (50 per Page, 1 of 37).

The main data is presented in a table with the following columns: Company, Account #, Total Balance, Current Balance, Late Balance, Late 1-30, Late 31-60, Late 61-90, Late 91+, Alerts, and Cortera Report(s). The table lists various companies such as ATLANTA PUBLIC SCHOOLS, OCONEE CONSTRUCTION SERVICES, and CLEMSON UNIVERSITY, along with their respective account numbers and balances.

Company	Account #	Total Balance	Current Balance	Late Balance	Late 1-30	Late 31-60	Late 61-90	Late 91+	Alerts	Cortera Report(s)
ATLANTA PUBLIC SCHOOLS	6670580000	\$443,729	\$368,150	\$75,579	\$74,938	\$0	\$641	\$0		Buy »
OCONEE CONSTRUCTION SERVICES	6678290000	\$344,555	\$5,170	\$339,385	\$79,002	\$6,678	\$248,607	\$5,098		Buy »
FULTON COUNTY GENERAL SERVICES	6678370000	\$277,341	\$0	\$277,341	\$109,511	\$167,830	\$0	\$0		Buy »
WELLSTAR HEALTH SYSTEM	904960000	\$233,837	\$9,598	\$224,239	\$180,017	\$7,074	\$9,192	\$27,956		Buy »
BARTACO NASHVILLE	6678260000	\$193,156	\$2,155	\$191,001	\$20,381	\$160,795	\$9,825	\$0	*	Buy »
COMPASS GROUP USA INC	6664750000	\$158,892	\$77,735	\$81,157	\$80,109	\$1,048	\$0	\$0		Buy »
CHOATE CONSTRUCTION COMPANY	6677810000	\$120,344	\$14,655	\$105,689	\$42,035	\$22,490	\$35,751	\$5,413		Buy »
GEORGIA WORLD CONGRESS CENTER	6670210000	\$116,046	\$115,108	\$938	\$370	\$568	\$0	\$0		Buy »
DEKALB COUNTY BOARD OF EDUC.	6669490000	\$113,402	\$4,440	\$108,962	\$108,962	\$0	\$0	\$0		Buy »
DOUGLAS COUNTY BOARD	1316020000	\$93,952	\$19,026	\$74,926	\$74,926	\$0	\$0	\$0		Buy »
PINK ELEPHANT - GASPARILLA INN	6678230000	\$79,403	\$9,929	\$69,474	\$35,933	\$33,541	\$0	\$0	*	Buy »
A LEGENDARY EVENT	2978340000	\$76,284	\$15,491	\$60,793	\$60,793	\$0	\$0	\$0		Buy »
CLEMSON UNIVERSITY	2110436600	\$74,673	\$56,141	\$18,532	\$9,568	\$8,964	\$0	\$0		Buy »

Figure 2: Example of a user’s A/R portfolio data

Cortera® has also created a community for credit and finance professionals where they can rate and comment on the payment performance of any company.

## Data Processing

Cortera® has a data team with experience of data architecture, aggregation, scoring and matching with leading companies from the industry. The company has developed

a “data factory” that ingests incoming data from thousands of sources, then cleans, links, scores and transforms the data into production database systems.

The data is managed in clusters based on data type and update frequency. Each piece of data is matched against “header” file to assign an existing LinkID if the business is already known to Cortera®. LinkID is Cortera’s proprietary system of persistent, unique, hierarchical company identifiers.

Risk scores, modelling attributes, benchmarks and other transforms are calculated on a weekly basis using the data updates that have been accumulated through the week.

Quality is maintained through many automated and manual quality checks which vary based on the data types. For example, incoming accounts receivable files from members of the Cortera® Credit Exchange are subjected to a series of automated routines that compare the input file to previous files from the contributor looking for data anomalies. If the automated checks identify possible exceptions, then these are then manually investigated.

### FreePint’s View: Sources

Cortera® has developed an impressive database of purchase behaviour data via its Cortera® Credit Exchange. This data married together with public records and other information has managed to shine a light into some parts of the quite often opaque world of private company data in the US. Using its content assets, the company has developed a different perspective from other providers.

✓ <i>Cortera® Credit Exchange data</i>	✗ <i>North America coverage only</i>
✓ <i>Wide coverage of private companies</i>	✗ <i>Depth of data on companies varies.</i>
✓ <i>Third-party data collection</i>	

# Technology - Search & User Interface; Outputs & Alerts; Administration

## Technology

[Cortera Pulse®](#) is a cloud-based workflow solution that supports companies' analysis of the credit worthiness of their customers, suppliers and business partners. The company distinguishes itself from competitors by the use of purchasing behaviour to support its analysis rather than the more conventional credit history and demographics.

Much of the power of Cortera Pulse® lies in its ability to analyse the data it holds and to identify trends or changes in business behaviour that provide clues to what is happening in a business, for example whether it is in trouble or is growing.

Cortera® is reticent about publicly discussing the technology that underpins its products. However, it has said that when it was first developing the infrastructure it decided not to base it around building index solutions as they were "too slow and limiting", instead it loaded data in memories across massively parallel PCs in the way that Hadoop now runs. This has enabled Cortera® to process complex queries by building a file, scan and read every record in real-time.

When a user requests data on a business from any of the delivery methods (batch appends, APIs, reports or monitoring), each cluster is researched and the pieces of information are assembled in the output processing based on the location and family identifiers using the LinkID. This allows Cortera® to provide the latest data possible (daily updates in many cases) without having to delay updates while a massive single database is rebuilt.

Cortera®, which pulls data from "many thousands" of sources, says that there are three tiers to its products:

1. Data: Good data is the foundation of the product
2. Analytics: Which makes sense of the data
3. Applications layer: Which is how the user interacts with the data.

## Categorisation

Cortera Pulse® provides analysis of annual spending by US businesses across 45 segments. The segments are grouped into four categories - Materials, Operations, Shipping and Other. As can be seen from the table below listing the sub-categories of the four segments, there is a focus on building and transport:

Materials Category	Operations Category	Shipping Category	Other
Metals	Industrial Supplies	Truckload	Apparel
Plastics	Industrial Equipment	Less-Than-Truckload	Construction
Chemicals	Office Supplies	Rail	Food Products
Building - Brick, Stone & Tile	Business Services	Air	Beverages
Building - Doors & Glass	Service Industry Supplies	Fuel	Advertising
Building - Electrical	Publishing & Printing	Leasing	Consulting

*Table continued*

Materials Category	Operations Category	Shipping Category	Other
Building - Plumbing	Medical/Lab Supplies	Transportation Supplies	Oil & Gas
Building - HVAC	Information Technology	Transportation Services	Insurance
Building - Roofing & Siding	Hardware	Truckload	Financial Services
Building - Wood Products	Construction Equipment	Less-Than-Truckload	Legal Services
Building - Other	Industrial Supplies	Rail	Utilities
Electronics	Industrial Equipment	Air	Apparel
Pipes, Valves & Fittings	Office Supplies	Fuel	Construction
Packaging	Business Services	Leasing	Food Products
Textiles			Beverages

Table 1: US business segments grouped into four categories by Cortera Pulse®

Cortera® also has its proprietary system of persistent, unique, hierarchical company identifiers: LinkID.

### Search and User Interaction

As a business monitoring service, Cortera Pulse® is designed to help companies to improve their understanding and insights of customers and suppliers through analysis of their accounts receivable (A/R) data. Users regularly submit their own A/R data, which Cortera Pulse® is able to aggregate with the data from other users and third-party content to undertake analysis of how those accounts are performing.

Search in Cortera Pulse® is by company name via a free text box (see Figure 3 - Cortera Pulse® Vitals / Search) with a set of dropdown options to qualify the search by Address, Phone, City, State, Cortera® LinkID number, FEIN (Federal Employer Identification Number) and Motor Carrier Number.



Figure 3: Searching for a company in Cortera®

The Cortera Pulse® interface uses bold, colourful design with data presented in an infographic format. The screens are easy to read and to navigate. The main navigation bar runs across the top of all the interface screens. It offers eight options:

- Vitals
- A/R Details
- Alert
- Watch +
- Boost
- Manage
- Circles
- Preferences.

The “Vitals” screen presents a summary of all the data and analysis for the customer’s accounts. Vitals include:

- Top customer accounts by spend
- Finance Insights - which includes A/R aging by band and an overall Cortera® Portfolio Payment Risk Score
- Sales Insights - which provides recommendations of sales prospects and upsell potential
- “Where’s my Money” - lists accounts past their payment due date, the most collectible accounts
- The Payment Risk Profile is a quadrant showing a summary of the payment scores against the rate of payment behaviour change (see Figure 4).



Figure 4: Payment risk profiles

The user can click through on all company names to see a company report, showing a summary of its purchase and payment performance, as well as a Community Rating of the company’s payment behaviour. By clicking on View Report Options, it is possible to drill down to more detailed reports from the Cortera® Credit Exchange. The options are Cortera® Flash, Risk or Deep Dive reports - which all carry an additional cost over and above the subscription cost. Once a report is purchased it is available online and it is also emailed to the user.

The Deep Dive report is very detailed: a sample report selected at random on the construction company Balfour Beatty was 26 pages long (see Figure 5). The report includes the Risk Behaviour Scorecard and the overall Cortera® Score. The three-digit Cortera® Score measures the risk of debt delinquency and, according to Cortera®, it is designed to facilitate fast credit decisions by commercial lenders as well as assisting efficient risk monitoring of customers and suppliers.

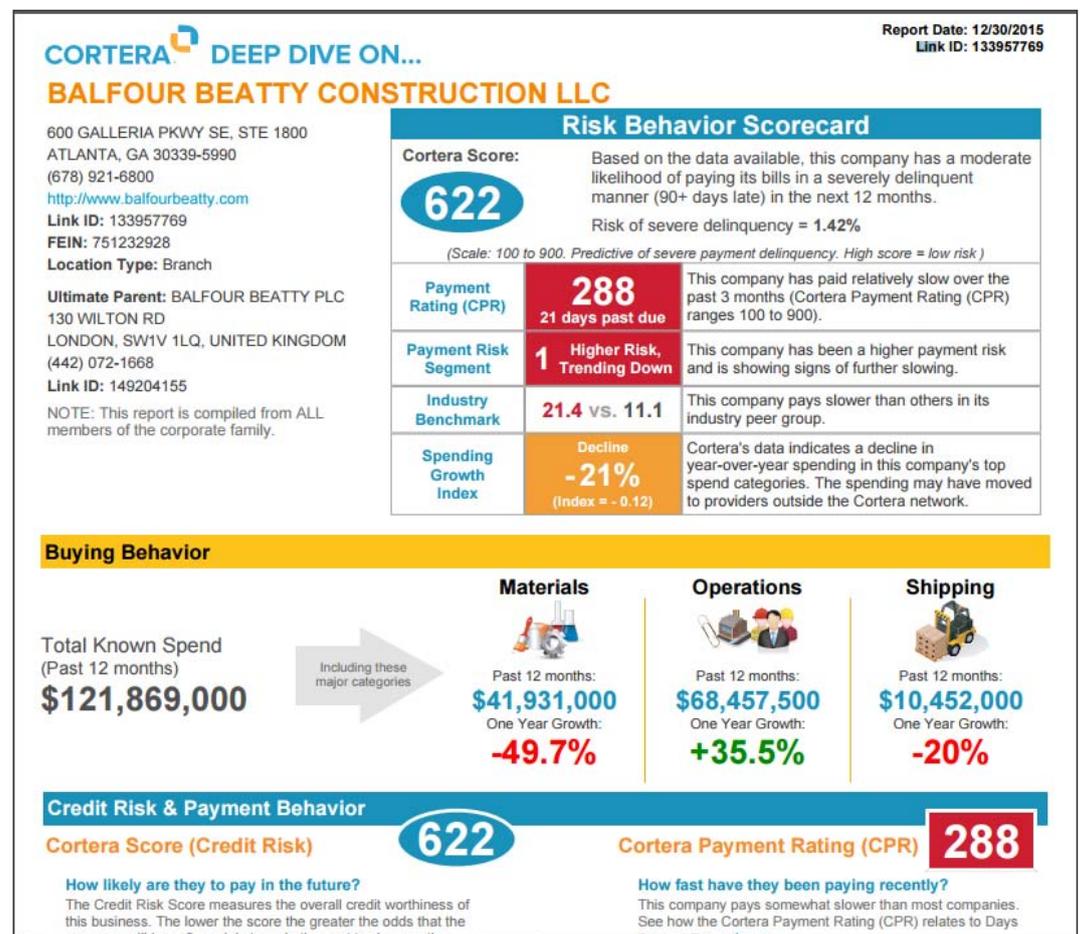


Figure 5: Example Deep Dive report

The “A/R Details” tab list all the user’s accounts receivable data by company name, account number, total balance, current balance and debts by age (see Figure 6). There are a set of filters which allow the list to be sorted. Once again, the user can drill down and purchase individual reports.

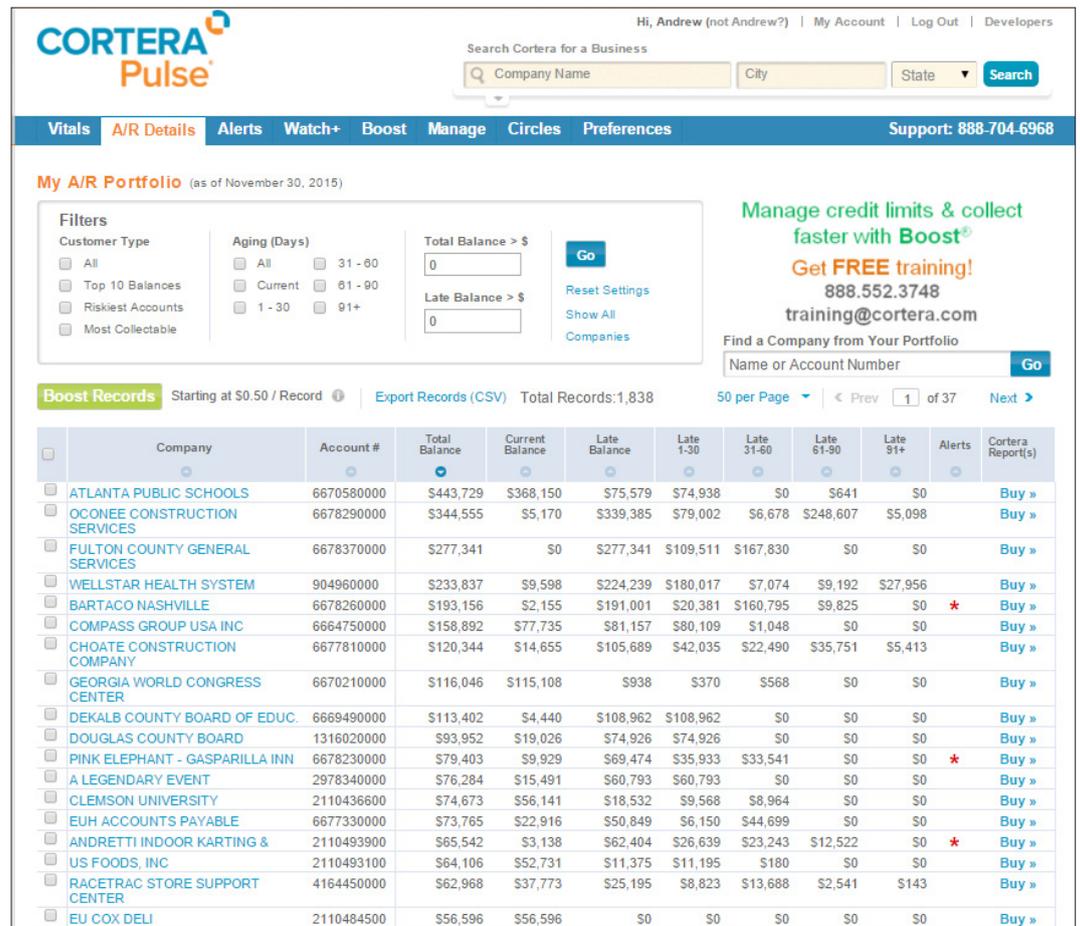


Figure 6: The A/R Details tab, listing accounts receivable data

“Alerts” is the area within Cortera Pulse® where the user can check on the latest activity relating to any of the accounts in their A/R list. A summary grid at the top of the screen reports on the number of alerts for “Today” and for the last seven and 30 days. The alerts cover: Credit Risks, Payment and Purchase Declines, Bankruptcies, Tax Liens, Civil Judgments, News Alerts and Growth Clues. The News Alerts link to the relevant third party websites.

The Alerts page also provides a link to the “CFO Report”. These monthly reports provide a very neat summary of the client’s A/R accounts (see Figure 7). The report includes an analysis of the A/R highlighting the 20 highest risk accounts and most collectable accounts as well the risk exposure and key trends. The CFO Report can also be accessed from the Manage tab, which provides access to a Billing Summary for the account.

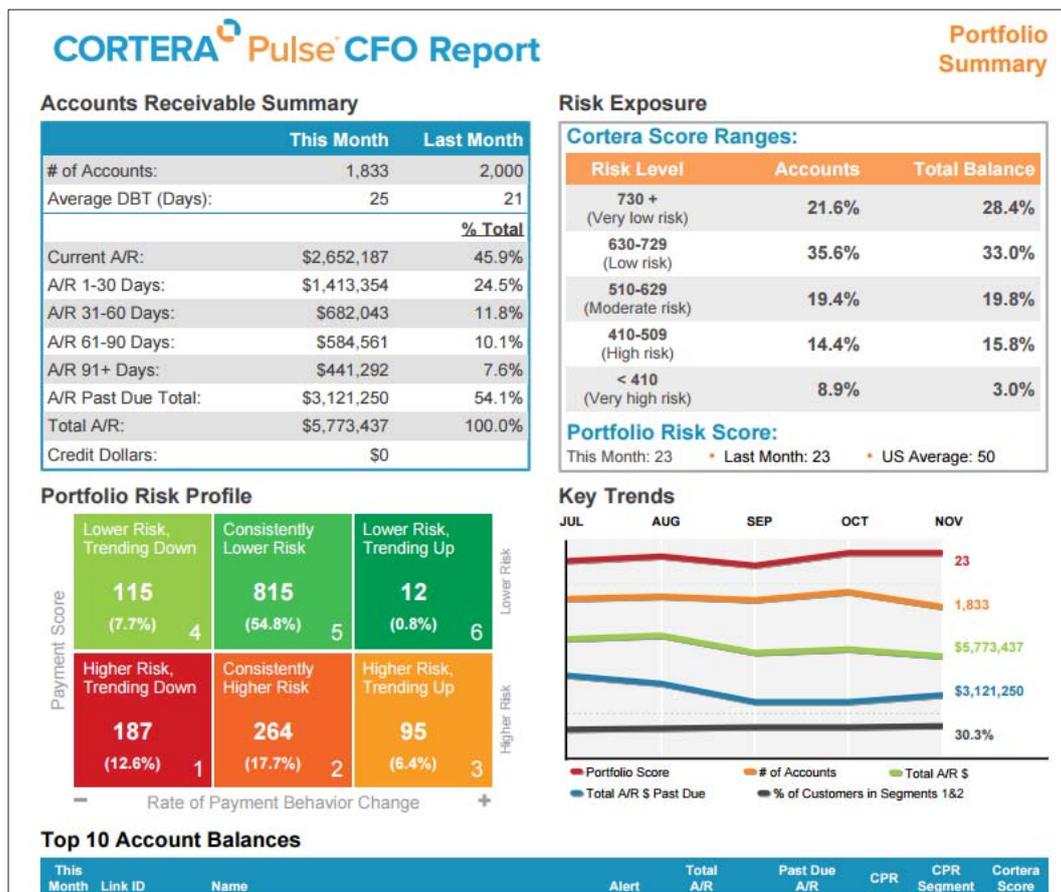


Figure 7: monthly reports provide summaries of a client's A/R accounts

In "Watch+" Alerts can be set up on companies being followed in addition to those in the A/R file. There are a couple of ways in which companies can be added to the Watch+ list: by performing a business search and then checking the "Add to my Watch+" box to the left of the company name on the Search Results page; and when viewing the Company Profile page, by clicking the box on "Add to my Watch+ list".

Boost is a web-based, self-service tool that allows users to append data to their customers and prospects including the Cortera® Buying Score, buying behaviour information, demographics, parent-child relationships, and payment information. The user uploads their data in a CSV file using the Cortera® Boost layout format; it needs to include the company name, city and state. The report is then returned in a CSV file, which can be imported into Excel, with the additional data added.

There are four levels of Boost report:

- **Risk Boost:** Includes Cortera® Score, Payment Score, Payment Details
- **Boost with Spend:** Includes purchase behaviour across all segments (shipping, materials, operations and other), in addition to the Risk Boost
- **Boost with Trend:** Includes purchase trends for all segments, in addition to the Risk Boost
- **Boost Plus:** Includes both spend and trend across all segments, plus the Risk Boost.

The reports are paid for based on the number of company matches.

Cortera® Circles are groups of Cortera® members who share business interests and concerns. Users can join a Circle to keep up-to-date with what people in a specific industry or field are saying about the companies they do business with. A user can also

create their own Circle. The Circles are grouped both alphabetically or by industry. If we take Healthcare as an example, there are 208 Circles listed, however most of them seem to have only a single member each and they often appear to be promoting individual companies.

## Outputs

Cortera Pulse® Reports and CFO Reports are delivered as PDFs via email. Batch file appends are delivered as CSVs which can be pulled into Excel or other applications. Alerts can also be downloaded as CSVs. Cortera® offers Cortera® Connect, an Open Access API, which delivers data through XML in SOAP or REST formats.

## Administration

Cortera Pulse® is a web service and therefore does not require an installation.

From the "Preferences" screen administration users can manage User Settings, Pulse and Circle Preferences. Email distribution can also be managed from the Preferences screen. Billing Summaries can be run from the Manage screen.

## FreePint's View: Technology

Cortera Pulse® provides sophisticated analytics for A/R data within an intuitive, easy to use package. The bright, bold interface design might not always appeal to all information professionals who may be used to more sober product design in other services, but the data is always clearly presented and is easily absorbed. The product categorisation around materials, operations and shipping narrows the scope of the product, as does the focus on the building and transport sector.

✓ <i>Clear interface design</i>	✓ <i>Cortera® scores</i>
✓ <i>Intuitive navigation</i>	✗ <i>Narrow industry focus of the product</i>
✓ <i>Excellent analytics</i>	✗ <i>Circles seem to be of limited value.</i>

# Value - Help & Training; Competitors; Development; Pricing

## Help & Training

There are no user guides, but Cortera® says that the product is as intuitive as possible and it offers unlimited, free web-based training. A telephone support number is displayed prominently on each page of [Cortera Pulse®](#).

## Competitor Landscape

The major competitor of Cortera Pulse® is clearly [Dun & Bradstreet](#) (D&B) and its [Hoover's](#) subsidiary. Cortera® sees itself as the insurgent taking on D&B with its alternative approach to assessing risk through business purchase behaviour rather than historical payment habits and through its low subscription costs and Pay As You Go pricing. The advantage offered by D&B for some users is that it has global company coverage, whilst Cortera® covers only North America. Cortera® says that Pulse is often used alongside other risk assessment products.

Other competitors in the risk management space are [Equifax](#) and [Experian](#) although, like [Fair Isaac](#), their primary focus is on personal credit as opposed to business to business risk.

On the sales and marketing side there is a more diverse group of competitors, which would include [Avention/OneSource](#).

## Product Maturity and Development Plans

Cortera® has been in business over 20 years; Cortera Pulse® was launched in its current form in 2010. The company's future plans focus on continuing to increase the amount of data available and finding ways to transform it into "the most effective product it can" and adding new members to its Cortera® Credit Exchange network.

Cortera® says that its product development is very agile, it is focused on "developing simple, easy to understand features and packaging of the data to improve business processes". Toward that end, the company has created a technology and product infrastructure that enables rapid innovation. It says that it is "constantly creating new scores, data attributes for modelling, and benchmarks". Innovations are implemented as part of a weekly production promotion process.

## Pricing

Purchasing Cortera Pulse® is straightforward with sales and customer support numbers available from the Cortera® [website](#). A free demonstration of Cortera Pulse® is also available via the website.

Cortera® aims to be very competitive with its pricing and believes that it offers lower cost options than most of its rivals.

The basic information from Cortera Pulse® is freely available from the company website. Subscription pricing is \$99 per month / \$1,188 per year for unlimited users and unlimited number of customers monitored. In addition to the subscription cost there is a transaction cost per business report accessed:

- Cortera® Flash Report: \$2.50
- Cortera® Risk Report: \$4.00
- Cortera® Deep Dive Report: \$6.00.

For Boost batch file appends the price is also per company match:

- Risk Boost: \$0.50 per hit
- Boost with Spend: \$1.00 per hit
- Boost with Trend: \$1.00 per hit
- Boost Plus: \$1.50 per hit.

In order for customers to calculate their overall cost they would need to have an idea of how many business reports and Boost file appends they are likely to require over a year.

### FreePint's View: Value

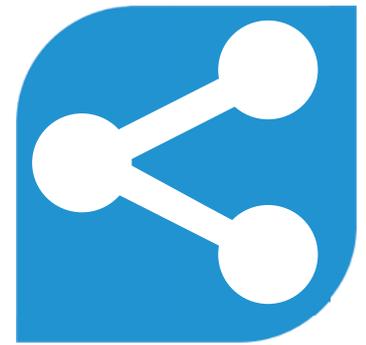
The subscription price for Cortera Pulse® is very competitive, although the transactional element may make the cost less predictable. However it may also appeal to users who only want to pay for what they have used.

There is quite a wide choice of providers in the credit risk market and Cortera® distinguishes itself by adopting an alternative methodology to assessing risk, its pricing model and also by its front end design and use of graphics.

✓ <i>Low subscription costs</i>	✓ <i>Continuing to invest in content</i>
✓ <i>Stands out from the competition</i>	✗ <i>Transactional costs hard to forecast.</i>

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# Product Review of Cortera Pulse®

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