



## Why Contribute Your A/R data?

Cortera Credit Exchange™

### Businesses large and small can contribute

For too long, the process of contributing accounts receivable, trade experiences, has been a cumbersome process that often excluded businesses that didn't have the resources to participate and benefit – Cortera is here to change that. Whether you are a big business or small, we will work with you to include your information in the Cortera Credit Exchange.

### We make it easy to participate

When businesses contribute their trade information, they are helping to create better transparency in the marketplace. With Cortera you'll find a no-nonsense approach coupled with the innovation you've been asking for – all backed by the security and process control rigor developed over our 20+ years of working with the world's leading credit departments.

**We support the credit community by contributing our A/R data to the Cortera Credit Exchange™**



[www.cortera.com/community/why-contribute/](http://www.cortera.com/community/why-contribute/)

All of our contributors receive an electronic invoice sticker because when companies know that their payment history is reported publicly, it increases the speed of their payments.

Isn't it time that there was a commercial credit bureau that enabled ALL businesses to participate in the benefits of reporting payment experiences? If you ask us, the answer is a resounding yes.

## Today's credit industry is built on a contributory model and companies have been securely sharing this data electronically for over 40 years.

### Businesses share this A/R data because:

- It rewards the customers that pay promptly and reports the behavior of 'slow payers'. Sharing A/R data has been proven to help companies get paid faster!
- It is safe, secure and confidential. Your company name and information are never revealed.

## The power of your Pulse comes from combining your customer payment information with our national database of businesses.

### That's how we can tell you:

- Unique insights and changes to your customers because we know how critical they are to you.
- Quickly identify customer issues that are most important to you.

### Cortera makes utilizing Pulse and sending A/R data easy:

- Simply submit an electronic file (or files) containing the aging and address information of your Accounts Receivable customers.
- If you share with another bureau today, send us that same file!
- We have a dedicated team who will reach out and set this up quickly for you.

### At Cortera we take confidentiality and security seriously:

- Your data is anonymized and combined with data submitted by thousands of other sources. Additionally, we do not reveal the source of the accounts receivable data.
- Physical and logical security is critical which is why we undergo yearly certification for SSAE (formerly SAS70) type 2 audits.
- We will be happy to provide a Non-Disclosure Agreement (NDA) if required.



“Credit professionals have long relied on the experiences of their peers to make informed decisions and minimize credit risk. They have always engaged in a collective, community approach. Cortera has the potential to reinvent the credit reporting industry by bringing the credit community approach to the Web and thus delivering the kind of insight not possible with traditional credit bureau approaches alone.”

**John Pomilio,**  
Vice President, Customer Financial Services,  
XTRA Lease - A Berkshire Hathaway Company

To talk to a data specialist, call  
**866.982.7338**