

# Risk Triggers™ for Small Business Monitoring

## Industry's First Guarantor + Business Alerts in One Platform

Small businesses are an essential part of our U.S. economy. Many of our lending and credit decisions rely on the health of the small business owner's personal finances in order to secure credit. In a challenging economy particularly for small businesses, emerging risks among personal guarantors are important to track to mitigate potential losses.

### Don't get caught off-guard

**Guarantor Bankruptcy Alert:** If a personal guarantor tied to a small business account files for consumer bankruptcy, it could put their small business at risk for meeting the business financial obligations. During the first 12 to 24 months in operation, small businesses owners can rely heavily on their personal income and credit to fund their small business. Monitoring for various consumer bankruptcy types such as Chapter 7, 11, 12, and 13 can help avoid potential losses.

**Guarantor Deceased:** If one of the personal guarantors becomes deceased, this change could require an additional account review to determine if the sole guarantor on the obligation can continue to meet the financial obligations of the agreement. Deceased alerts occur when the Social Security number monitored is marked as 'retired' by the Social Security Administration.

These two critical events pose many questions surrounding the financial stability of the small business and further review may be required. By enrolling in Risk Triggers for small business monitoring, you won't be caught off guard and can take action immediately.

### Daily notification

Risk Triggers for small business monitoring are powered by Experian's proprietary Risk Triggers alerts program which delivers proactive alerts daily. This helps clients reallocate resources to focus on acquiring new business, manage portfolio risk and automatically stay up-to-date on significant account behavior.

### Fully integrated to meet your needs

Keeping track of small business and enterprise risk just became easier. Experian's BusinessIQ 2.0 platform now supports both business alerts and guarantor alerts all in a single platform.

**Account Monitoring Service** offers 99 business alerts that helps you keep track of portfolio risks associated with the business.

**Risk Triggers for Small Business Monitoring** offers 2 critical alerts on up to two guarantors associated to the business, including Guarantor Bankruptcy and Guarantor Deceased, for proactive risk detection on the small business' guarantors.



#### Guarantor Alerts:

- Consumer Deceased
- Consumer Bankruptcy



#### Business Alerts:

- Business Bankruptcy
- Collections
- Late Payment
- Score change
- Liens
- 80+ more events

## Risk Triggers™ for Small Business Monitoring

### Benefits:



Stay up-to-date  
on significant  
guarantor activity



Manage your  
small business portfolio  
more effectively



Save time by using the same  
application for all your guarantor  
and business needs

### Let Experian help you with small business monitoring

To find out more about Risk Triggers, contact your local Experian account representative or call 1 800 520 1221.

### About Experian's Business Information Services

Experian's Business Information Services team is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. The company's business database provides comprehensive, third party-verified information on 99.9 percent of all U.S. companies and millions of companies worldwide. We provide market-leading tools that assist clients of all sizes in making real-time decisions, processing new applications, managing customer relationships and collecting on delinquent accounts.