



It's time to *really* gauge the financial health of your suppliers.

DISCOVERED:
Bankruptcy

IDENTIFIED:
Negative
Intelliscore

DETECTED:
Negative
Financial
Stability Score

Go beyond what's self-reported! Use business credit scores and reports that help you assess and minimize future risk

Get the big picture—a comprehensive understanding of your suppliers' financial health—with the addition of **commercial credit data and risk scores** from **Experian®**, a leading consumer and business credit reporting organization—now available through LexisNexis SmartWatch®.

LexisNexis SmartWatch®, the next-generation risk-monitoring solution, is a **visual dashboard and alert tool** that helps you proactively monitor thousands of suppliers across different categories of risks. Get current, 360-degree views of your supply chain so you can better anticipate and minimize risk.

Now you can choose **Experian commercial credit data and risk scores** as an add-on feature to the vast collection of financial intelligence and news provided through SmartWatch. Use them to:

- Gauge a company's solvency and ability/willingness to pay bills promptly
- Verify the existence of a registered business or organization
- Identify a company's payment patterns by line of business to see how quickly suppliers are paid in a particular industry
- Analyze financial trends and the overall strength and stability of a supplier
- Confirm legal information, such as a company's organizational structure, date, state of incorporation, judgments, UCCs, tax liens and more

Forecast suppliers' financial stability better

The **Experian Financial Stability Risk ScoreSM** helps you overcome the challenge of predicting a supplier's future financial health. Determine whether or not a supplier can actually pay an existing debt—or a debt they plan to incur in the immediate future. This score also gives you an indication of future business failure.

Determine a business's willingness to pay

Just because a supplier is financially *able* to pay a debt doesn't mean they will. **Experian Intelliscore PlusSM** scores help you predict whether or not a supplier will pay its debt, and may serve as an early indicator of the company's financial stress and likelihood for future delinquency.

Review credit history, financials, filings and more

Experian powered business reports deliver suppliers' vital background and company financial ratios, including payment and credit history, financial statements, public filings and more.

Strengthen your supplier risk-management process with a complete picture of suppliers' financial health

It's easy to spot problems within supplier categories or individual suppliers with the visual LexisNexis SmartWatch dashboard. In addition to the important news events that are scored and surfaced, other important details are also conveyed in the supply listings area, including links to Experian intelligence.

Just look for the warning icons:

The icons show you have an Experian alert in the category, i.e., a bankruptcy or a negative financial or credit score.

Bankruptcy

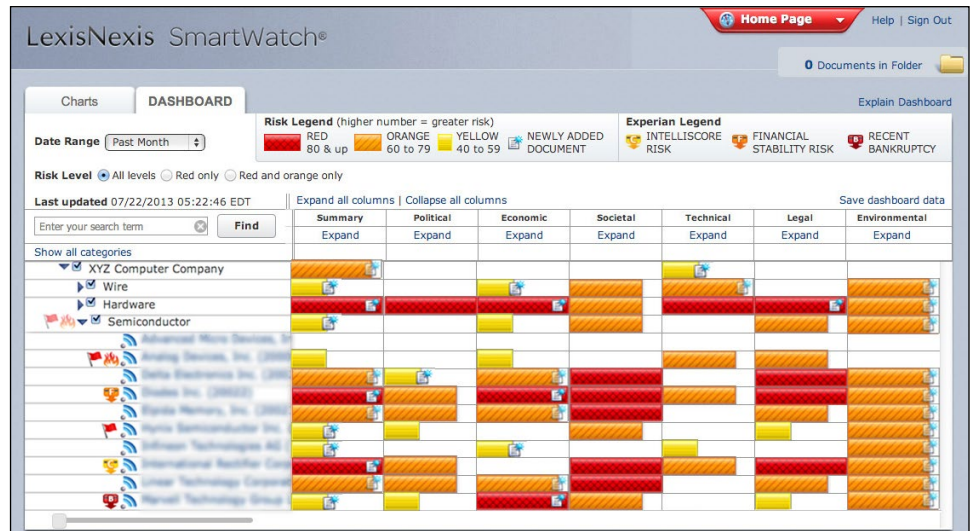
This icon indicates Experian has reported this supplier has filed for bankruptcy.

Negative Financial Stability Score

This icon indicates a negative Experian Financial Stability Score.

Negative Intelliscore

This icon indicates a negative Experian Intelliscore (business credit score).



Click a supplier name for more ...

Click a supplier name and gain access to the most recent Experian powered business reports and Commercial Credit Scores—including summaries of factors driving the score.

Set up Alerts by supplier or activity

Get alerted when a supplier has filed for bankruptcy or has received a negative score. Even link into the Experian powered reports for more in-depth insights to mitigate possible risk events.

Get more information

To gain access to Experian commercial credit data and risk scores via LexisNexis SmartWatch, contact your LexisNexis sales representative or call **800.227.4908**. To discover how LexisNexis SmartWatch can help you proactively monitor your entire supply chain, go to www.lexisnexis.com/smart-watch.

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