

Account Advantage™ Features List

Standard Version	
Component	Feature
Installation	<ul style="list-style-type: none"> • Hosted solution includes maintenance
Administration	<ul style="list-style-type: none"> • User setup • Security profiles • Preferences setup • Screen configuration
Functions	<ul style="list-style-type: none"> • New application processing • Existing customer search • Account monitoring and business rules • Standard reporting • Online help
Risk Management	<ul style="list-style-type: none"> • Centralize credit policies • Account acquisition <ul style="list-style-type: none"> • Duplicate account prevention • Rule configuration • Standard scorecard configuration • Up to 24 custom fields within customer field tab • Account monitoring and related business rules <ul style="list-style-type: none"> • Rule configuration • Automated decisions • Improved control
Data Sources	<ul style="list-style-type: none"> • Equifax Commercial Information Solutions (U.S. or Canada) • Plus one of the following: D&B, D&B Canada, Experian Business or Paynet
Scorecards and Scorecard Management	<ul style="list-style-type: none"> • One standard scorecard for account acquisition and account management

Component	Feature
Operations	<ul style="list-style-type: none"> • My Work List • Work List assignment • Auto approvals • Auto declines • Manual review • Tickler capabilities with up to four standard email alerts • Add comments and notes • Attachment support
Training	<ul style="list-style-type: none"> • Up to three days on-site user training • T&L for trainer is included • Soft copy of all training materials • Up to three hard copies of all training materials
Imports/Exports	<ul style="list-style-type: none"> • Upload basic AR data to Account Advantage to pull fresh credit information and apply underwriting rules • Download fresh scores, date of review, and updated credit lines back to AR system for storage
Reports	<ul style="list-style-type: none"> • Process Summary • Transaction Audit • Decision Summary • Hit Rate Summary

Examples of customization available upon request:

- On-site software installation option available
- Multiple scorecards
- Complex scorecards
- Additional credit reporting agencies
- Integration of other data sources
- Additional screens
- Customer branded screens
- Custom reports
- Complex workflows
- Additional alerts
- Letter generation
- Document management
- Customized documents with customer data automatically embedded
- Fraud tools
- Automated account setup