



# ACT MONITORING

## Automated Customer Tracking

Do you know if your customer has just missed a payment with another creditor, is planning to move or is facing an eviction? ACT Monitoring notifies you about critical account status changes, such as new inquiries, eviction or bankruptcy, and recent skips with other businesses. This means you can tailor your portfolio management strategy and reevaluate customer accounts based on new information.

## Account Status Alerts

- **Changes in Account Status** – a business reported the customer as a skip or paid charge-off
- **Inquiry** – a business made an inquiry on the customer
- **Tenant Records Inquiry** – a prospective landlord inquires on a customer indicating a possible change of residence or problems with previous landlords
- **Bankruptcy Records** – a public record indicating a bankruptcy filing or status

## Manage Your Portfolio Risk

When you're notified that a customer is shifting from being an acceptable risk to a potentially unacceptable risk, you gain the advantage of intervening to help prevent the account from becoming another skip. Timely notifications allow you to take proactive steps to secure scheduled payments or accelerate your recovery process to prevent a loss.

## Reporting Back Service

Our suite of ACT Portfolio Management solutions includes the ability to report back key credit data, such as payment history and account status. Now you can be part of an industry-wide effort to build and maintain a robust, reliable database of customers and non-traditional credit data to help dealers make more informed, confident lending decisions. ACT allows you to report back conveniently through the Metro 2 Format or other custom solutions.

## Track Your Customers.

- Proactive notification of account status changes as they occur; be prepared for potential repossessions
- Quickly reevaluate accounts and tailor account management strategies based on new information
- Prioritize accounts before they become a costly skip payment
- Color-coded to help you quickly identify high priority alerts
- Includes reporting back service for non-payment account information
- Conveniently available through our Web-based portal, [CREDCOservices.com](http://CREDCOservices.com)

