

# NACM National Trade Credit Report and Tools

## User Guide

**BY NACM MEMBERS • FOR NACM MEMBERS**

The National Association of Credit Management (NACM) supports businesses as they make decisions to sell goods and services on credit.

When it comes to providing businesses with factual, accurate, fresh and relevant information, the NACM National Trade Credit Report is the right choice. NACM has more than a century of experience supporting trade credit, and we'll be here tomorrow and beyond to support you.

To learn more about the report and tools, contact your participating NACM Affiliate today!

**Great Service**

**Great Tools**

**Great Report**

- Tradeline Data
- Predictive Score
- Collection Claims
- Corporate Information
- Public Records
- Access to Additional Third-Party Public Record Data
- Portfolio Risk Analysis
- Non-Member Credit References
- Account Monitor Service
- Trade Profile Report



**NATIONAL TRADE  
CREDIT REPORT**

# Why I'm a Fan of NACM's National Trade Credit Report

**D**o you remember the board game Clue? Players would have to make their way around the board, picking up clues and trying to put them all together to figure out “who dunnit.” (Colonel Mustard in the library with the rope!)

As credit managers, we are doing the same thing—trying to put all the pieces together to make an informed credit risk decision. A good credit manager could be named in the same company as Sherlock Holmes, Nancy Drew or Inspector Clouseau.

There are many tools available in the credit detective's toolbox, and prominent among them is NACM's National Trade Credit Report (NTCR). The NTCR provides users with tradelines derived from hundreds of NACM members who contribute and share their trade data. As a user of the NTCR, the value to me comes in the form of coupling the trade data with my other credit bureau sources. I have found there is no one perfect report, but combining the information found in a few provides me a pretty clear picture of my customer.

The NTCR trade data comes from fellow NACM members across many different industries. It really is like an Industry Trade Group on steroids! There are more than 1,000 trade groups represented in the tradelines of the NTCR. I am able to see how customers pay both inside my industry, as well as how they pay other obligations. The customer may pay its suppliers very well to keep product flowing, but not pay for its office supplies. As an economist, I love to pore through data. One of my favorite sources is the NTCR because the tradelines cover so many

industries. As I often tell colleagues, the data tell the story, and the NTCR is simply good, current data.

The NTCR also provides access to public information. Suits, liens, UCC data and officer data can be selected from within the report; you just choose whether you want to pull it out or not. I often use it as confirmation of my other sources, which can sometimes be outdated.

Speaking of confirmation, one of my favorite features of the NTCR is the Portfolio Risk Analysis (PRA) tool. As a credit manager, I already know the risk appetite of my company. Validating that I am operating within that risk profile can be more difficult. With the portfolio analysis found in the NTCR, I am able to view my data in a variety of different benchmark settings. The first is as a standalone database of my own portfolio. Accounts are grouped from very low risk to very high risk. Displayed in easy-to-read bar charts, I can see exactly how my portfolio ranks. On a side note, you can also see the ranking both in dollar volume and in number of accounts. Dollar volumes let you know where your money risk resides, while the ranked number of accounts lets you see your account risk.

The NTCR's PRA does not stop at your own data, it also lets you take a deeper dive into your receivables health. You can compare your data against that of your industry trade group. Sure, it can be competitive; but more importantly, it gives a great picture of how your data stacks up to that of your peers.

Another slice of the analytical pie let's you compare your data against your industry. Industry behavior can ebb and flow, and this is a great way to see if your receivable activity is reflecting the same industry movement.

Finally, you can review your own portfolio against that of the entire NTCR database. Though more valuable in some industries than others, it is nice to have the ability to compare.

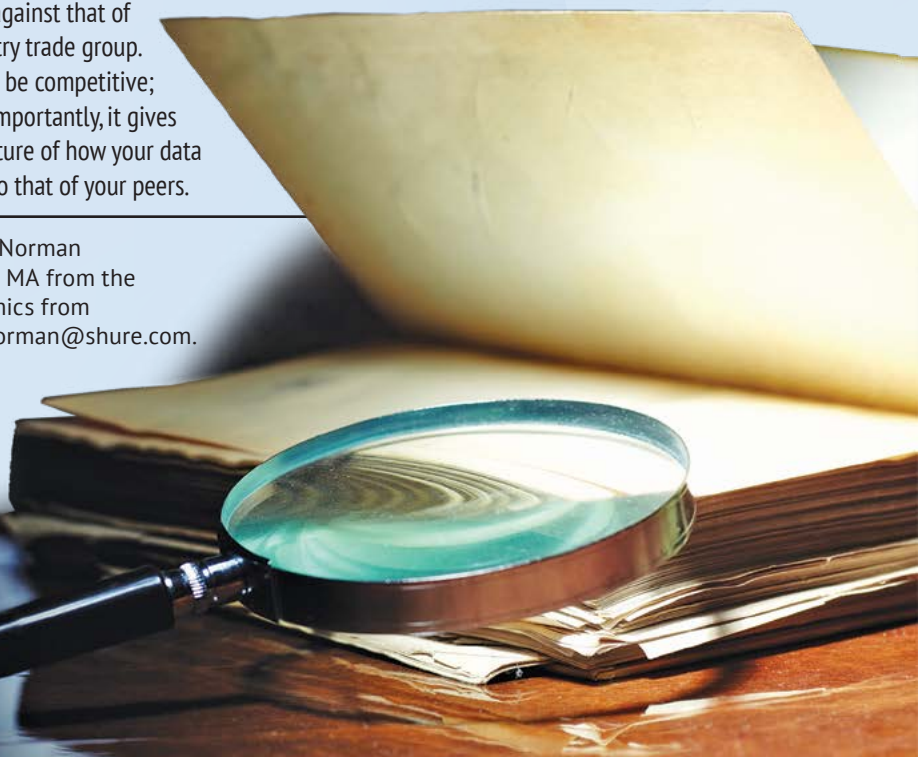
Most importantly, the PRA found on the NTCR provides validation. I know the risk profile my company wants me to maintain—having the data demonstrate whether I am in or out of that profile had been hard to come by in the past. I used to think I knew what my risk profile was, now I have a tool to show that profile.

As a credit detective, my ability to put the clues together for a good credit decision just got a whole lot easier. An abundance of trade data, public record searches and a multiple-faceted portfolio analysis all help me make an informed credit risk analysis.

Happy sleuthing!

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Norman Zusevics, CICP, is Credit Risk Manager for Shure. Norman earned his MBA degree from Northwestern University, an MA from the University of Chicago and a BSFS in International Economics from Georgetown University. He can be reached at [zusevics\\_norman@shure.com](mailto:zusevics_norman@shure.com).



<b>Inside Cover</b>	Why I'm a Fan of NACM's National Trade Credit Report
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<b>2</b>	Sample Report
<b>5</b>	Features of the Report
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<b>Back Cover</b>	Participating NACM Affiliates

## NTRC Preferred Partners

From your platform:

- Access and purchase the NTRC
- Contribute your aging from your preferred partner platform

If you're already using an NTRC Preferred Partner platform to facilitate your credit decisions, ask them how easy it is to contribute your accounts receivable aging to NACM's National Trade Credit Report databases. Reporting your customers' payment histories will help them not only build, but also individually maintain a strong credit history, instantly accessible to NACM members worldwide.

NACM members can also purchase NACM National Trade Credit Reports from within our Preferred Partners' platforms; to learn more, ask one of our preferred software partners or your participating Affiliate today!

**The NTRC Preferred Partners make it easier than ever to contribute data and access reports.**





# NACM's National Trade Credit Report

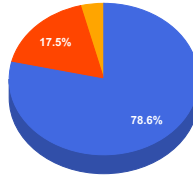


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DO NOT DISCLOSE TO SUBJECT  
INFILE: 9/17/2007 5:22:32 PM  
ACCESSED: 04/17/2021 10:36:54 AM

**A**

**DEMO CORPORATION** 3271529  
12355 MAIN ST  
TAMPA FL 33607-1111 UNITED STATES  
(800) 666-7777  
Fax: (800) 555-1212



### SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT	LINES	BALANCE
ESMF	ELECTRICAL SUPPLIES MFG	2	1	\$31,458,769.00
HMCR	HOME CENTERS	3	2	\$ 6,992,699.00
OTHER	OTHER INDUSTRIES	8	27	\$ 1,585,546.00

### OTHER NAMES

NAME	TYPE
SAMPLE, INC.	DBA
<b>TOTAL: 1</b>	

### RELATED SUBJECTS

RELATED SUBJECT NAME	
DEMO CORPORATION LTD (5510075)	
<b>TOTAL: 1</b>	

**B**

### PREDICTIVE SCORE

**PREDICTIVE SCORE** (RANGE: 450 - 850)     **RISK CLASS** (1,2,3,4A,4B,5)     **PREDICTIVE FACTORS**     **THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO PREDICT FUTURE BEHAVIOR.**



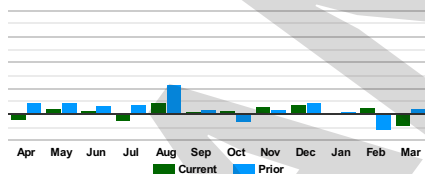
**1**  
Very Low Risk

- A firm's higher balances in the current bucket is indicative of lower risk
- In a previous 12 months, a firm's high number of reported trade lines is indicative of lower risk
- Over previous 12 months, a firm's higher average total balances is indicative of lower risk
- Score is better than 60.0% of subjects in the database.

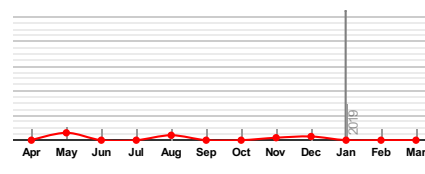
**C**

### CHARTS

% Past Due: Apr 2020 - Mar 2021 compared to Apr 2019 - Mar 2020



DBT: Apr 2020 to Mar 2021



**D**

### TRENDING SUMMARY

PERIOD	YEAR	TRADELINES	BALANCE	CURRENT	----- DAYS BEYOND TERMS -----			
					1-30	31-60	61-90	91+
<b>MONTHLY</b>								
March	2021	(16 Lines)	\$ 1.09M	112%	-4%	2%	0%	-10%
February	2021	(21 Lines)	1.39M	94%	11%	0%	2%	-6%
January	2021	(15 Lines)	1.21M	101%	5%	0%	2%	-7%
December	2020	(16 Lines)	1.68M	90%	6%	1%	3%	0%
November	2020	(12 Lines)	32.39M	92%	7%	0%	0%	1%
October	2020	(16 Lines)	1.51M	97%	10%	0%	0%	-7%
<b>QUARTERLY</b>								
Jan - Mar	2021	(52 Lines)	\$ 3.69M	102%	4%	0%	1%	-8%
Oct - Dec	2020	(44 Lines)	35.57M	92%	7%	0%	0%	0%
Jul - Sep	2020	(50 Lines)	11.38M	92%	8%	0%	0%	0%
Apr - Jun	2020	(50 Lines)	10.36M	96%	2%	-3%	0%	4%

**2**





**TRADELINES**

MBR	IND CODE	---- DATE ----			RPT DBT	HIGH CREDIT	BALANCE	CURRENT	---- DAYS BEYOND TERMS ----				COMMENTS
		REPT	OPEN	LAST					1-30	31-60	61-90	91+	
<b>TAMPA</b>													
289	APLW	0520	0817	0420	0	\$ 2,138	\$ 2,138	\$ 0	\$ 0	\$ 2,138	\$ 0	\$ 0	
2143	PIPE	0120	1088	0120	19	44	44	0	0	0	161	(117)	
5550		0321		0121	0	1,226	669	0	0	13	15	641	
<b>SOUTHEAST</b>													
	FCTR	0321	0916	0321	0	510,270	423,507	552,598	(131,256)	8,816	(2,837)	(3,814)	
<b>CONNECT</b>													
	HMCR	0321	0112	0421	0	68,212	3,385	3,788	0	0	0	(403)	
	TOOL	0321	0613	0321	2	298,639	188,431	169,362	25,023	(934)	(1)	(5,019)	
	HMCR	0820	0192	0820	0	6.99M	6.99M	5.97M	718,571	(48,888)	41,609	307,099	
	HWRS	0221	0120	0321	0	366,881	366,881	310,734	38,196	1,865	4,905	11,181	
	HWRS	0321		0321	0	125,232	70,940	61,966	0	8,974	0	0	
	ESMF	1120		0618	0	31.46M	31.46M	28.93M	2.08M	103,247	92,775	254,381	
	WAPR	0321	0999	0321	9	556,171	325,226	281,852	46,209	0	1,607	(4,442)	
<b>SOUTHERN VALLEY</b>													
		0221	0713	0221	0	9,000	9,000	9,000	0	0	0	0	
	MISC	0221	1012	0321	0	694	329	0	0	0	0	329	
<b>SOUTH CENTRAL</b>													
	EMPL	0120		0419	0	3,328	3,328	0	0	0	0	3,328	
	EMPL	0321		0321	0	0	(88,800)	4,428	1,234	(176)	(2,206)	(92,080)	
<b>NORTH CENTRAL</b>													
	PROM	0321	0118	0321	44	16,837	16,837	15,833	602	0	0	402	
<b>NASHVILLE</b>													
		0321		0321	185	54,462	5,350	5,063	287	0	0	0	
<b>SOUTH ATLANTIC &amp; EAST COAST</b>													
	ESWH	0321	1189	0221	0	3,788	3,390	2,576	814	0	0	0	
	ESWH	1219		0819	0	4,840	4,840	0	0	0	4,840	0	
<b>COMMERCIAL SERVICES</b>													
	ELMF	0820		0420	0	0	0	0	0	0	0	0	
	ELDS	0321		0421	0	357,816	91,134	85,757	(385)	135	5,627	0	
	EQPT	0321		0221	0	491	491	0	491	0	0	0	
<b>BUSINESS CREDIT SERVICES</b>													
	TRAN	0321		0321	12	6,497	5,564	4,785	1,227	515	0	(963)	
<b>SOUTHWEST</b>													
	BLWH	0221	1119	0221	0	1	1	1	0	0	0	0	
	ESWH	0321		0520	0	0	(294)	0	0	0	0	(294)	
	ESWH	0221		0221	0	66,643	15,833	5,903	6,697	443	0	2,790	
	ESWH	0321	0196	0321	0	46,811	44,422	35,838	7,024	0	0	1,560	
<b>BUSINESS CREDIT SERVICES INTERMOUNTAIN/ARIZONA</b>													
	MISC	0720		0720	0	597	597	597	0	0	0	0	
<b>(30) TRADELINE TOTAL</b>						<b>\$ 40.04M</b>	<b>\$ 36.55M</b>	<b>\$ 2.79M</b>	<b>\$ 76,148</b>	<b>\$ 146,495</b>	<b>\$ 474,579</b>		
							<b>91%</b>	<b>7%</b>	<b>0%</b>	<b>0%</b>	<b>1%</b>		

**COLLECTION CLAIMS**

MBR	IND CODE	ENTRY DATE	STATUS	CLAIM AMOUNT	CURRENT BALANCE
<b>COMMERCIAL SERVICES</b>					

# NACM's National Trade Credit Report

DEMO CORPORATION (3271529)

F

## COLLECTION CLAIMS

MBR	IND CODE	ENTRY DATE	STATUS	CLAIM AMOUNT	CURRENT BALANCE
	MISC	02/16/2021	Open	\$ 10,475.77	\$ 6,157.88
<b>BUSINESS CREDIT SERVICES</b>					
	APLW	04/16/2021	Open	\$ 8,275.88	\$ 1,522.03
<b>COLLECTIONS: 2</b>					

G

## ALERTS

MBR	IND CODE	DATE	CODE	AMOUNT	MISC COMMENTS
<b>TAMPA</b>					
253	CONF	04/15/2021	NON SUFFICIENT FUNDS	\$ 1,299.74	
<b>CONNECT</b>					
	PRPU	05/01/2021	DISPUTE	\$ 2,750.00	
<b>ALERTS: 2</b>					

H

## FINANCIAL INSTITUTIONS

MBR	IND CODE	REPT DATE	OPEN DATE	INST	TYPE	ORIG	CUR	PD	COMMENT	ACCT#
<b>TAMPA</b>										
410	BANK	04/30/2021	06/09/1998	BANK	CHECKING	M8	O8			489621548
<b>COMMERCIAL SERVICES</b>										
	INDS	01/01/2020		BANK	CHECKING	L5	L6			
<b>FINANCIAL INSTITUTIONS: 2</b>										

I

## PUBLIC RECORDS

DATE	TYPE	COUNTY (STATE)	BOOK/INSTR #	PAGE	LIENOR	AMOUNT	OWNER
<b>SOUTH ATLANTIC &amp; EAST COAST</b>							
03/31/2020	JDG	BREVARD COUNTY (FL)	18001	74	DEMO COMPANY	\$ 6,750.00	
01/15/2020	FTL	POLK COUNTY (FL)	7897465		IRS	\$ 1,500.00	
<b>PUBLIC RECORDS: 2</b>							

J

## BANKRUPTCIES

DATE	ATTORNEY NAME	STATUS	CHAPTER	CASE NUMBER	ASSETS
<b>NACM SOUTHWEST</b>					
02/01/2014	JOHN SMITH	CONFIRMED	7	1156789	
<b>BANKRUPTCIES: 1</b>					

K

## UCC FILINGS

REFERENCE #	FILED	EXPIRES	SECURITY / ADDRESS
<b>NACM SOUTHWEST</b>			
7800098012	01/06/2020	01/06/2025	JOHN DOE COMPANY 123 ORANGE AVE TAMPA, FL 33622
<b>Comments: FARM EQUIPMENT</b>			
<b>UCC FILINGS: 1</b>			

L

## CORPORATE INFORMATION

<b>NACM SOUTHWEST</b>						
<b>CORPORATE NAME/ADDRESS</b>				<b>REGISTERED AGENT/ADDRESS</b>		
DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 33607				MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333		
<b>DOC#/FILING NUMBER</b>	<b>FEI/EIN</b>	<b>TYPE</b>	<b>STATUS</b>	<b>INC. DATE (STATE)</b>	<b>LAST FILED</b>	
FL123-06890	54-4874946	DOMESTIC BUSINESS CORPORATION	ACTIVE	08/26/1987 (FL)	01/02/2021	
<b>YRS IN BUSINESS</b>	<b># OF EMPLOYEES</b>		<b>LAST UPDATED</b>			
31	214		03/31/2021			
<b>OFFICER NAME</b>		<b>OFFICER TYPE</b>	<b>OFFICER ADDRESS</b>			
<b>SOUTH ATLANTIC &amp; EAST COAST</b>						
STAN SMITH		PRESIDENT	123 MAIN ST, ANYWHERE, FL 32309			
WILLIAM SAMPLE		OWNER, PRINCIPAL, TREASURER	111 ELM ST, ANYWHERE, FL 32309			

4

OFFICER NAME	OFFICER TYPE	OFFICER ADDRESS
<b>CORPORATE OFFICERS:2</b>		

**M**

<b>INQUIRIES</b>		
MBR	IND CODE	DATE
253	ATTY	04/17/2021
253	ATTY	11/21/2020
<b>INQUIRIES: 2</b>		

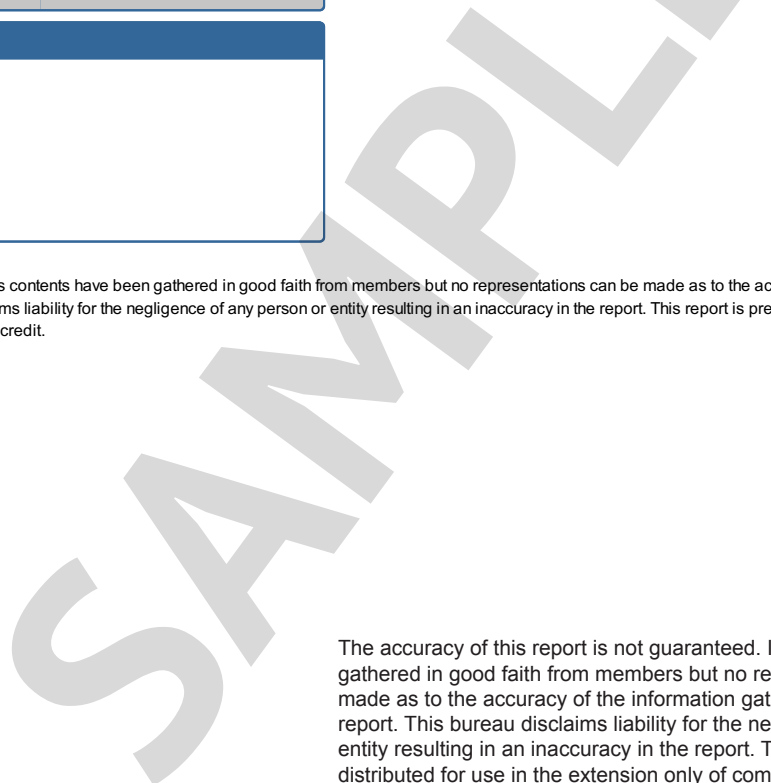
**N**

<b>NOTES</b>			
DATE	CREATED BY	NOTE	FOLLOWUP
05/17/2018	steve	SEARCHED PACER AND FOUND NO NEW INFORMATION	03/31/2021
<b>NOTES: 1</b>			

**O**

<b>REQUESTOR INFO</b>
Accessed: 04/17/2021 10:36:54 AM 253 (sh) XYZ Member Company 5521 W Cypress St Suite 200 Tampa FL 33607 (813) 269-1021

The accuracy of this report is not guaranteed. Its contents have been gathered in good faith from members but no representations can be made as to the accuracy of the information gathered and contained in the report. This bureau disclaims liability for the negligence of any person or entity resulting in an inaccuracy in the report. This report is prepared and distributed for use in the extension only of commercial and business credit.



The accuracy of this report is not guaranteed. Its contents have been gathered in good faith from members but no representations can be made as to the accuracy of the information gathered and contained in the report. This bureau disclaims liability for the negligence of any person or entity resulting in an inaccuracy in the report. This report is prepared and distributed for use in the extension only of commercial and business credit.

**A** In the heading section, you'll find the contact information for the NACM Affiliate furnishing the report. The name and address of the business subject appears on the left; on the right, the **INFILE** date and time signals when the file on the subject was initially created.

The **OTHER NAMES** section shows any AKA, DBA, FKA (Also Known As, Doing Business As and Formerly Known As); related business subjects are included in the "Related Subjects" section and can be consolidated into one online virtual report at no additional charge.

**B** **PREDICTIVE SCORE**: Based on the unique tradelines gathered by NACM Affiliates, the scoring model predicts late payments and severe delinquency looking forward 6 months. The predictive variables include current aging status, historical aging (including trends and variance in payment trends) and other business characteristics. From the data on hundreds of thousands of businesses, common characteristics are examined on the business subject and, depending on how closely or remotely that subject matches the characteristics, the score is assigned a range, from high risk to low risk. In

cases where not enough data exists, no score is assigned. If the business subject is already delinquent to the degree that the score is trying to predict, no score is assigned in the Low to High range because there is no need to predict something that has already occurred. Each report contains a complete credit score explanation.

**C** **CHARTS**: Past due percentages are used for the past due trend analysis, which compares the prior year to the current; DBT figures are used to graph the DBT trending for the past year.



**D** Monthly & quarterly **TRENDING SUMMARY**: Total number of tradelines reported by month and quarter (report date is the month/year/quarter the tradeline was reported).

**E** **TRADELINES** supplied by the members of the Affiliate furnishing the report are always displayed first. NACM member numbers are displayed only for the members of the Affiliate furnishing the report honoring the longstanding “local” credit report tradition. Subsequent trade data is displayed by participating NACM Affiliates; member numbers do not appear, but industry codes do. YOUR member is NOT displayed or shared if the report is purchased by a member of ANOTHER participating NACM Affiliate. Protecting the identity of your company is a top priority for NACM.

**DBT** (days beyond terms) is automatically calculated by the database using a systemwide algorithm.

**HIGH CREDIT** is the highest balance owed in the past 6 months, on a rolling basis.

Any **COMMENTS** or remarks provided by the member/source are displayed.

**TRADELINE TOTAL** displays the total of ALL tradelines and **AVERAGE DBT**.

**WT**: DBT x balance for each tradeline then summed and divided by the total balance.

**F** **COLLECTION CLAIMS** include claim status, amount and current balance. Balances are updated when payments are made. Member numbers and industry codes are displayed for members of the NACM Affiliate furnishing the report and are always shown first. Subsequent claim data is displayed by contributing NACM Affiliates and is identified by industry codes (no member numbers).

**G** **ALERTS** are reported by NACM members and reflect pertinent changes in account activity. Some examples are NSF checks, past due status, accounts placed with attorneys, ownership changes, etc. Subsequent alert data is displayed by participating NACM Affiliates and is identified by industry codes (no member numbers).

**H** **FINANCIAL INSTITUTIONS** data, reported by banks, savings and loans, credit unions, etc., may include account types (such as checking, savings, construction loans, credit lines, etc.). The data may also include original and current amounts and comments.

**I** **PUBLIC RECORDS** are furnished by many different sources and may include, but are not limited to, judgments, state or federal tax liens, release of liens, mechanic's liens, etc. They also include country information, book, page numbers, lienors, amounts, etc. (Additional third-party data may be available for purchase.)

**J** **BANKRUPTCIES** data may include, but is not limited to, attorney name, chapter, case number, date filed and possible assets. (Additional third-party data may be available for purchase.)

**K** **UCC FILINGS** (Uniform Commercial Code) data may include, but is not limited to, reference numbers, dates filed, expiration dates and secured party information. (Additional third-party data may be available for purchase.)

**L** **CORPORATE INFORMATION** may include, but is not limited to, any officer/director names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

**OFFICER** data may include, but is not limited to, any officer names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

**M** **INQUIRIES** display other companies recently inquiring about the subject. Identity is NOT disclosed.

**N** **NOTES** are key items of relevance pertaining to the business subject added by a participating NACM Affiliate report provider.

**O** **REQUESTOR INFO** displays information about the requestor: date and time accessed, member number, operator's initials and contact information. This information is only visible on the Requestor's/Purchaser's report.

# Public Record Data on the NTCR

You've told us that at the very core of every solid credit decision is a thorough review of fresh tradeline/trade payment information and that complete, accurate public record data can sometimes help fill information gaps.

To meet the need for public record data, the NACM National Trade Credit Report proudly provides you with an option to access and purchase additional third-party public record data.

PUBLIC RECORDS							
DATE	TYPE	COUNTY (STATE)	BOOK/INSTR #	PAGE	LIENOR	AMOUNT	OWNER
<b>SOUTH ATLANTIC &amp; EAST COAST</b>							
03/31/2016	JDG	BREVARD COUNTY (FL)	18001	74	DEMO COMPANY	\$ 6,750.00	
01/15/2016	FTL	POLK COUNTY (FL)	7897465		IRS	\$ 1,500.00	
<b>THIRD PARTY (05/12/2019 12:57:43 PM)</b>							
03/15/2016		FULTON, GA	2169	95	IRS	\$ 6,500.00	
<b>PUBLIC RECORDS: 3</b>							

UCC FILINGS			
REFERENCE #	FILED	EXPIRES	SECURITY/ADDRESS
<b>SOUTHWEST</b>			
7800098012	01/06/2020	01/06/2025	JOHN DOE COMPANY 123 ORANGE AVE TAMPA, FL 33622
Comments: FARM EQUIPMENT			
<b>THIRD PARTY (05/12/2019 12:57:43 PM)</b>			
201308241893 (Termination)	01/14/2016	01/01/2021	BRANCH BANKING AND TRUST COMPANY PO BOX 1626, WILSON, NC 27894-1626
201003351067 (Amendment)	10/08/2010	05/30/2015	COLONIAL BANK, N.A. 114 N TENNESSEE AVE STE 200, LAKELAND, FL 33801-4630
<b>UCC FILINGS: 3</b>			

## Third-Party Public Record Data

For a nominal additional cost, you can purchase and view recorded bankruptcies, judgments, liens, UCCs, corporate data and officers associated with the business subject.

CORPORATE INFORMATION						
<b>SOUTHWEST</b>						
<b>CORPORATE NAME/ADDRESS</b>				<b>REGISTERED AGENT/ADDRESS</b>		
DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 33607				MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333		
<b>DOC#/FILING NUMBER</b>	<b>FEI/EIN</b>	<b>TYPE</b>	<b>STATUS</b>	<b>INC. DATE (STATE)</b>	<b>LAST FILED</b>	
FL123-06890	54-4874946	DOMESTIC BUSINESS CORPORATION	ACTIVE	08/26/1985 (FL)	01/02/2021	
<b>YRS IN BUSINESS</b>	<b># OF EMPLOYEES</b>		<b>LAST UPDATED</b>			
36	214		03/31/2021			
<b>THIRD PARTY (05/12/2021 12:57:43 PM)</b>						
<b>CORPORATE NAME/ADDRESS</b>				<b>REGISTERED AGENT/ADDRESS</b>		
DEMO INVESTMENT CORP 18930 NW 3RD ST, PEMBROKE PINES, FL 33029						
<b>DOC#/FILING NUMBER</b>	<b>FEI/EIN</b>	<b>TYPE</b>	<b>STATUS</b>	<b>INC. DATE (STATE)</b>	<b>LAST FILED</b>	
	574578449	PROFIT	ACTIVE	10/16/1964 (FL)		
<b>YRS IN BUSINESS</b>	<b># OF EMPLOYEES</b>		<b>LAST UPDATED</b>			
			N/A			
<b>OFFICER NAME</b>			<b>OFFICER TYPE</b>			
<b>OFFICER ADDRESS</b>						
<b>SOUTH ATLANTIC &amp; EAST COAST</b>						
STAN SMITH			PRESIDENT		123 MAIN ST, ANYWHERE, FL 32309	
WILLIAM SAMPLE			OWNER, PRINCIPAL, TREASURER		111 ELM ST, ANYWHERE, FL 32309	
<b>THIRD PARTY (05/12/2021 12:57:43 PM)</b>						
MARY REGISTER			VP, REGISTERED AGENT, VICE PRESIDENT		123 3RD ST, FLORIDA PINES, FL	
GARY ISER			PRESIDENT		123 3RD ST, FLORIDA PINES, FL	
<b>CORPORATE OFFICERS:4</b>						

# Why Should My Company Report Its Credit Information?

Credit is a privilege granted by a creditor to a customer. The decision to extend trade credit is based in part on current, factual information, which includes payment habit history.

## Increase Leverage with Customers

You can create goodwill with your customers while setting the stage for improved payment performance by those that may be slower to pay. Your good-paying customers will appreciate your support, your customers with legitimate disputes may contact you to resolve them, while others will simply send in payment. Those that don't take any action may warrant additional review. Better customer payment habits improve your own DSO.

## Reduce Fraud

Billions of dollars worth of goods and services are transacted daily through the business credit process. In many instances, fraudulent activity can be detected by carefully reviewing the information on a credit report. The more data reported, the more focused the picture becomes.

## Reward Prompt Payers

### Enhance Your Customers' Creditworthiness Profiles

Reported accounts receivable information becomes a part of your customers' credit histories, reviewed by existing and future creditors—those within your industry and others such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc. Reporting your customers' payment histories will help them not only build, but also maintain a strong credit history in a database that is instantly accessible to NACM members worldwide.

## Save Time in Preparing for NACM Industry Credit Group Meetings

### Protect Your Company

Without business credit, the world's economic system would not exist. Business credit is, in reality, the capital required to conduct business. Reporting your company's payment data will strengthen your customers' financial position by keeping their credit history robust, accurate and current.

## Save Staff Time Responding to Credit Reference Requests\*

By electronically contributing your full A/R data file, you'll substantially reduce the amount of time it takes to prepare for an NACM industry credit group meeting. You'll also save time and resources by not responding to file revision or Poll My Group requests.\*Depending upon availability, you may be able to direct non-member inquires to an online portal to electronically check credit references, saving even more time.

## Meet "Best in Class" Corporate Standards

A lack of information interferes with the free and complete ability of a business to make a sound, accurate and equitable credit decision and is an impediment to the commerce in general. If every business around the world reported data, commerce would grow. Great companies are growth leaders.

## Support the NACM Credit Community

NACM is the go-to source for information; more than 15,000 businesses nationwide rely on NACM for credit information. By contributing your data, you're supporting the entire NACM commercial credit community!

## Share Credit Where Credit is Due!

- It's easy, free and legal!
- NACM can accept your data in most formats:
  - D&B, Equifax and Experian
  - Spreadsheets (saved as .csv)
- Data can be transmitted via email, FTP or through an NTCR Preferred Software Partner. Where available, members may upload a file directly from their participating Affiliate (once successfully logged in).

*"I feel that it's my duty to help others. We all know how hard it is to get good data to make good decisions. We all need to help each other, including competitors, to get good data so we can make good decisions. By sharing my information, I feel I have good karma and, by doing so, I am able to get accurate information."*

Bill Riat, CCE, Vice President  
Credit & Finance, Anchor Industries, Inc., Evansville, IN

*"My company reports its entire portfolio A/R to a credit reporting agency as a 'soft' collection tool. Reporting our receivables gives us extra leverage for collecting on accounts, especially where this portion of our customer base tends to have a different perspective regarding making payments within terms or paying finance charges.*

*We feel confident that our customers are a little more motivated to pay within terms now that the receivable is forwarded to a credit reporting company."*

Debbie Coder, Director of Credit Services  
Noco Energy, Tonawanda, NY



# Maximize the Impact of Reporting to NACM

You can create goodwill with your customers while setting the stage for improved payment performance from those slower to pay. Consider sending this letter to all of your customers (or to just your slower pay or delinquent customers) to advise them that your company reports its customers' payment histories to the National Association of Credit Management (NACM). Your good-paying customers will appreciate your support, your customers with legitimate disputes may contact you to resolve them, while others will simply send in payment. Those that don't take any action may warrant additional review.

## Initial Notice Letter

Dear Valued Customer,

In today's business environment, we understand the vital role that good credit plays in every company's ability to access capital. We know that many companies today, of all sizes, have to rely on lines of credit to buy inventory, supplies or even to meet payroll. As a commercial trade supplier, we want to do everything we can to support your businesses—whether large or small—in building a complete and robust credit history. This will ensure that valued customers like you will continue to have access to the commercial credit you've earned and deserve.

To support our goal of meeting best-in-class commercial credit practices, we are active members of the National Association of Credit Management (NACM). NACM's mission is to promote honesty and integrity in commercial credit transactions. Without business credit, our global economic system would not exist. Business credit is, in reality, the capital required to conduct business.

Next month, we will report all open and paid account balances to NACM. This information will become a part of your business' credit history and may be accessed by your existing and future creditors—those within our industry and others, such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc.

Reporting your payment history will help your company to not only build, but to also maintain a strong credit history in a database that is instantly accessible to NACM members worldwide. NACM is not only our go-to source for information, it is also a trusted source to businesses across our industry.

We hope that you'll review the enclosed open invoice(s) and act upon them within the next few days. We'd like the information we report to NACM to be factual and as up-to-date as possible.

Thank you for your support and for your continued business!

## Final Notice Letter

Dear Valued Customer,

We've made repeated attempts to collect the past-due balance on your account. Since your account has not been brought current, we are prepared to take further action. In 30 days, your account will be turned over to a collection agency, at which point you may be liable for added collection fees and court costs. On that same date, the past-due status of your account will also be reported to the National Association of Credit Management (NACM). As you know, this information will become a part of your business credit history and may be accessed by your existing and future creditors as they review the creditworthiness of your company.

To avoid such actions, please review the enclosed invoice(s) and remit payment immediately before collection actions are initiated.

# Non-Member Credit Reference

Responding to credit reference requests from non-member companies drain time and resources away from every credit department.

If your company contributes its full file A/R through the NACM National Trade Credit Report, a company looking to your company to supply a reference can obtain it immediately online: simply refer non-member company requests to your Affiliate's website to automate the process—for much less than the cost of having your team respond.

You are in control: you must provide the non-member company with a security code to access the credit reference information. The inquiring company must register. You can monitor who is accessing your information and how often. You can also block access and set a limit to the number of references pulled each day, by each company. Searches may be done by name, address or phone number.

### Credit Reference Login/Registration

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**Use Agreement:**

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The Credit information you are about to view electronically has been prepared by an NACM affiliate based upon information provided by one of its members and **IS INTENDED FOR NON-MEMBERS** who do not have access to the NACM Affiliate Credit Database. You may make one printed copy of this Electronic information for your own use. You may not distribute, transmit, or otherwise circulate the Electronic Information to anyone outside of your credit department. Your acceptance of this agreement confirms that this information will be used by the credit department **ONLY**.


**USE OF THIS INFORMATION FOR ANY OTHER PURPOSE IS STRICTLY PROHIBITED.**

I have read and understand this Use Agreement and agree to be bound by its terms

**Please Enter Your Company Email Address**

**Please Enter Security Code**

  
  
 I'm not a robot   
Click here if you are having a problem completing the reCaptcha verification

## CONFIDENTIAL CREDIT REFERENCE

**Credit Reference On:**  
 DEMO CORPORATION  
 12355 MAIN ST  
 TAMPA, FL 33607

**From:**  
 YOUR COMPANY  
 YOUR STREET ADDRESS  
 YOUR CITY, ST, ZIP

Rept	Date	Open	Last	ADP	DBT	High Credit	Balance	Current	Days Beyond Terms			91+	Terms / Comments
0420			0421	0	87	\$101K	\$20K	\$2,549	1-30	31-60	61-90	\$16K	
									\$252	\$590	\$1,301		

### HISTORY OF AVERAGE BALANCES PREVIOUSLY REPORTED

PERIOD	BALANCE	CURRENT	1-30	31-60	61-90	91+
Last 3 Months	\$30K	\$906	\$1,727	\$16K	\$5,680	\$6,392
Last 6 Months	\$53K	\$14K	\$17K	\$14K	\$4,052	\$3,724
Last 12 Months	\$42K	\$14K	\$12K	\$11K	\$3,218	\$1,828
Last 24 Months	\$38K	\$15K	\$12K	\$7,217	\$2,926	\$952

**You may not distribute, transmit, or otherwise circulate this Electronic Information to anyone outside of your credit department.**

This Credit Reference is produced based upon information provided to NACM Tampa, Inc. by the Company listed above. The data has been collected in good faith and is presented as reported to NACM Tampa, Inc.. NACM Tampa, Inc. does not control the information contained herein and shall not be liable to any party for the collection and communication of this information. The data contained in this report is for information purposes only, no judgment or recommendation concerning credit decisions is given or implied by this document. The recipient must determine its own credit decisions, NACM Tampa, Inc. assumes no responsibility for any such decisions.

*The NTCR was designed with the same amount of care and attention to detail that a credit professional uses on a daily basis to protect their company's receivables.*

*All of the reasons that a company might have for not sharing their A/R data fall apart in the face of the overwhelming reality that trade data tells the truth.*





# Portfolio Risk Analysis (PRA)

Export to Excel or Create PDF. Refresh at any time to update score categorization and exposure.



## Portfolio Risk Analysis Demo Company

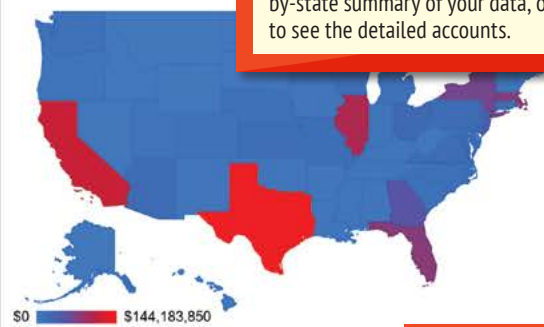
For all subjects with the trade date of: 3/15/2021 and after.

Portfolio Last Updated: 5/1/2017 6:41:42 AM

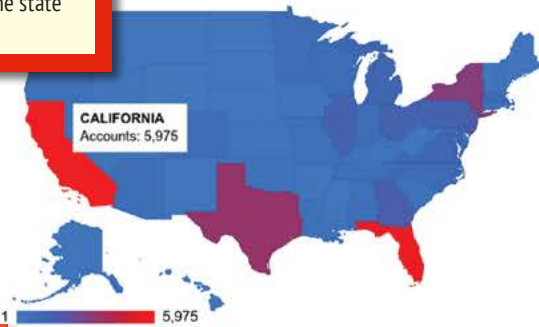
Period	Class	Description	\$ Exposure	Pct	Accounts	Pct
05/2021	1	Very Low Risk	\$150,773,176	14.4	4,383	9.3
05/2021	2	Low Risk	\$201,869,795	19.3	12,692	26.8
05/2021	3	Low to Moderate Risk	\$343,733,996	32.9	4,501	9.5
05/2021	4A	High Risk	\$207,049,101	19.8	4,180	8.8
05/2021	4B	Very High Risk	\$46,564,061	4.5	1,782	3.8
05/2021	5	Extreme Risk	\$16,568,808	1.6	104	0.2
05/2021	996		\$75,756,321	7.3	3,931	8.3
05/2021	997		\$986,214	0.1	19	0.0
05/2021	999		\$1,494,585	0.1	15,776	33.3
<b>Total</b>			<b>\$1,044,796,057</b>		<b>47,368</b>	

**NEW:** Use the interactive heatmaps to visualize your company's accounts receivable data exposure nationwide. State-by-state, the heatmaps will show the dollar exposure and the number of accounts. Use your mouse to rollover the states to view the state-by-state summary of your data, or click on the state to see the detailed accounts.

Demo Company \$ Exposure

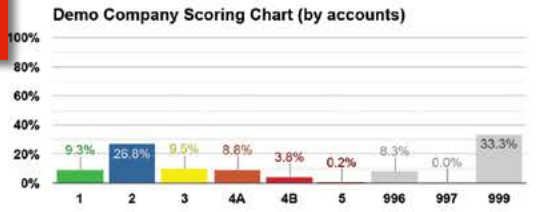


Demo Company Accounts by State

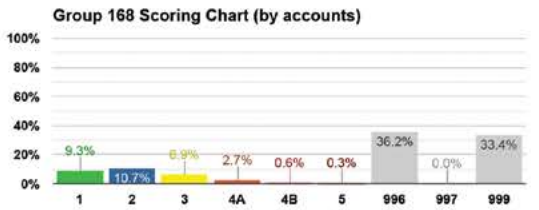
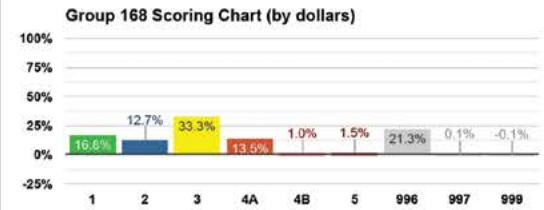


Hide or Show Graphs. Compare to Multiple Industry Credit Groups.

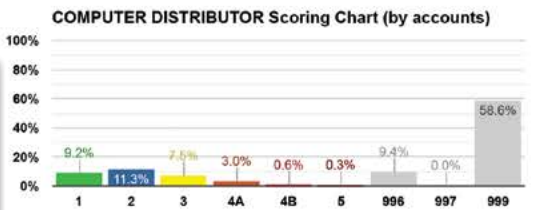
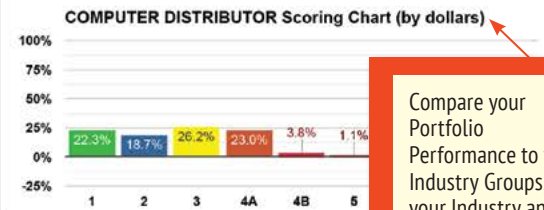
### NACM Member Data



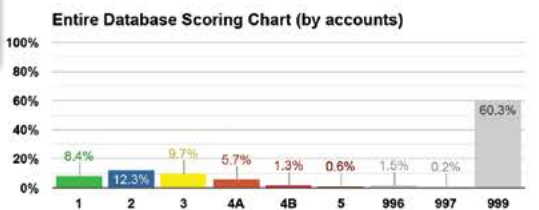
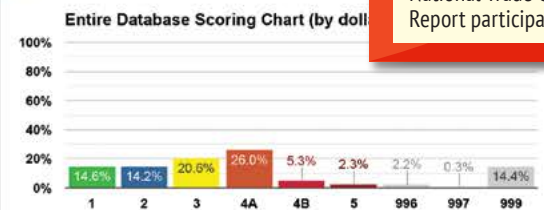
#### Group 168



#### COMPUTER DISTRIBUTOR



#### Entire Database



Compare your Portfolio Performance to your Industry Groups, your Industry and the overall NACM National Trade Credit Report participants.

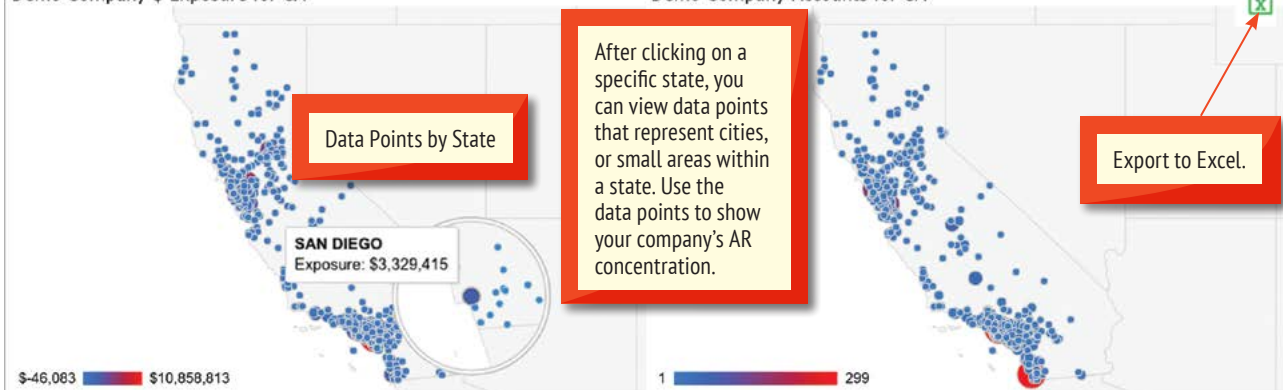
## Demo Company

For all subjects with the trade date of: 3/15/2021 and after.

Period	Class	Description	\$ Exposure	Pct	Accounts	Pct
05/2017	1	Very Low Risk	\$150,773,176	14.4	4,383	9.3
05/2017	2	Low Risk	\$201,869,795	19.3	12,692	26.8
05/2017	3	Low to Moderate Risk	\$343,733,996	32.9	4,501	9.5
05/2017	4A	High Risk	\$207,049,101	19.8	4,180	8.8
05/2017	4B	Very High Risk	\$46,564,061	4.5	1,782	3.8
05/2017	5	Extreme Risk	\$16,568,808	1.6	104	0.2
05/2017	996	25% of total balance 90+ days past due	\$75,756,321	7.3	3,931	8.3
05/2017	997	Bankruptcy reported within the last 24 months	\$986,214	0.1	19	0.0
05/2017	999	Fewer than 3 trade experiences within the last 12 months	\$1,494,585	0.1	15,776	33.3
<b>Total</b>			<b>\$1,044,796,057</b>		<b>47,368</b>	

Demo Company \$ Exposure for CA

Demo Company Accounts for CA



State CA									
#	Subject ID	AR#	Subject Name	City	St	Country	\$ Exposure	TradeDate	TL
1.	10691841	38024416	Subject 1	IRVINE	CA	US	\$7,134,222	4/29/2021	9
2.	7064909	38023752	Subject 2	CONCORD	CA	US	\$6,688,099	4/29/2021	7
3.	9367649	38013926	Subject 3	BREA	CA	US	\$4,523,817	4/29/2021	1
4.	743297	38040318	Subject 4	ROCKLIN	CA	US	\$4,502,529	4/29/2021	27
5.	16105725	38013046	Subject 5	City of Industry	CA	US	\$4,283,000	4/29/2021	1
6.	4480526	38044807	Subject 6	CERRITOS	CA	US	\$3,071,000	4/29/2021	1
7.	14530428	38059785	Subject 7	LAGUNA HILLS	CA	US	\$2,949,000	4/29/2021	1
8.	1361509	38074198	Subject 8	SAN JOSE	CA	US	\$2,325,000	4/29/2021	1
9.	4759405	38007583	Subject 9	SANTA BARBARA	CA	US	\$2,324,210	4/29/2021	12
10.	4448101	38047934	Subject 10	LOS ANGELES	CA	US	\$2,212,025	4/29/2021	4
11.	4006952	38025847	Subject 11	SAN FRANCISCO	CA	US	\$2,002,199	4/29/2021	25
12.	5522022	38022115	Subject 12	LOS ANGELES	CA	US	\$1,596,561	4/29/2021	10
13.	4555019	38024360	Subject 13	CERRITOS	CA	US	\$1,568,729	4/29/2021	7
14.	4460974	38002620	Subject 14	EMMERTON	CA	US	\$1,545,195	4/29/2021	1
15.	10372754	38015950	Subject 15	SEGUNDO	CA	US	\$1,305,187	4/29/2021	9
16.	5359015	38023810	Subject 16	IRVINE	CA	US	\$1,085,480	4/29/2021	25
17.	4255213	38020010	Subject 17	WILMINGTON BEACH	CA	US	\$1,013,791	4/29/2017	12
18.	4449166	38044930	Subject 18	WINDALE	CA	US	\$1,005,737	4/29/2017	2
19.	9373059	38039520	Subject 19	INDUSTRIAL	CA	US	\$940,864	4/29/2021	1
20.	7325232	38012990	Subject 20	IRVINE	CA	US	\$856,320	4/29/2021	12
<b>Total: 5,975</b>							<b>\$113,373,970</b>		

MENU | LOG OUT



# Account Monitor Service (AMS)

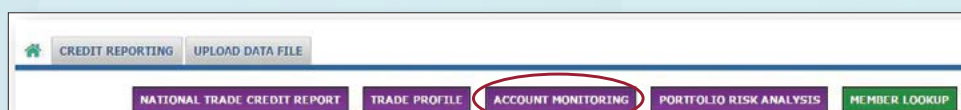
## Members Provide the Criteria – NACM Provides the Technology

Do you want to know when accounts go past due or legal with other suppliers? Members can subscribe to the Account Monitor Service (AMS) by submitting specific criteria to a participating NACM Affiliate. Members can receive email notification and log into the Affiliate website to view their custom list.

Sample of email

NACM ID	SUBJECT NAME & ADDRESS	AR#	REASON
11427982	BOCA RATON REGIONAL HOSPITAL 800 MEADOWS RD BOCA RATON FL	519702	UCC
14489777	EMATTERS INC COD 244 2ND AVE. N. SUITE 9 SAINT PETERSBURG FL	472998	Legal
4259372	FUQUA ELECTRIC INC 2411 CYPRESS GARDENS BLVD WINTER HAVEN FL	197529	Tradeline
2748856	G PROULX INC 3275 SW 42ND STREET FORT LAUDERDALE FL	196968	Tradeline
6290971	HOWARD FERTILIZER 8306 S ORANGE AVE PO BOX 593800 ORLANDO FL	360268	Tradeline
718676	MAR QUIPT INC 3100 SW TENTH ST 231 SW 5TH ST POMPAÑO BEACH FL	205666	Tradeline
730569	REACH SERVICE & EQUIPMENT 7027 W BROWARD BLVD SUITE 283 PLANTATION FL	374104	Tradeline
560375	SCOTT (MAURICE J) INC 1708 W NORTH A ST 4615 W LOUGHMAN ST TAMPA FL	207568	Legal

Members Dashboard (after they login)



After members click the Account Monitoring button, the Account Monitor List is returned

The list provides a closer look at accounts that matter to you most—all based on YOUR criteria!

Subject ID	Trigger Date	Subject Name & Address	AR#	Reason	Last Full Date
11906450	5/4/2021	EQUIBUYER KATHERYNE A. BALON 11029 N KENDALL DR MIAMI, FL 33176-1269	426552	Tradeline	Never
52597	5/3/2021	ADVANTAGE AIR CONDITIONING & HEATING 601 SOUTH MARKET AVENUE FORT PIERCE, FL 34982	219095	Tradeline	Never
12356190	5/3/2021	BOMBARDIER TRANSPORT PO 4800007110 A45 ALAIN DESPA ST BRUNO, QC J3V 6E6	199576	Tradeline	Never
502492	5/6/2021	GARDNER ASPHALT CORPORATION 4161 E SEVENTH AVE PO BOX 5449 TAMPA, FL 33605	204835	Tradeline	Never
7102244	5/11/2021	MCM CORP 6201 SW 70TH ST # 2ND MIAMI, FL 33143	372675	Tradeline	Never
4552212	5/7/2021	FRONTLINE COMMUNICATIONS CORP 6527 HONEY 12770 44TH ST NORTH CLEARWATER, FL 33762-4713	204376	Tradeline	Never
1701675	5/8/2021	BAY PINES VA MEDICAL CENTER 10000 BAY PINES BLVD PO BOX 149971 BAY PINES, FL 33504	201376	Tradeline	Never
5601074	5/5/2021	QRR PROTECTION SYSTEMS 2804 BROADWAY CENTER BLVD BRANDON, FL 33510-2585	195835	Tradeline	Never
13854023	5/10/2021	ALBERTELLI CONSTRUCTION INC 10751 DEERWOOD PARK BLVD STE 105 JACKSONVILLE, FL 32256	424225	Legal	Never
13854023	4/25/2021	ALBERTELLI CONSTRUCTION INC 10751 DEERWOOD PARK BLVD STE 105 JACKSONVILLE, FL 32256	424225	Tradeline	Never
49975	5/2/2021	FIDDESTICKS COUNTRY CLUB INC 15391 CANONGATE DR SE FT MYERS, FL 33912	207540	UCC	Never
11427982	5/11/2021	BOCA RATON REGIONAL HOSPITAL 800 MEADOWS RD BOCA RATON, FL 33486	519702	UCC	Never

Account Monitor Subjects: 10

Want to see the “big” picture with any of the accounts on the list?

Click the Subject Name to retrieve the NACM National Trade Credit Report.\*

**NACM National Trade Credit Report**

Distributed By: NACM Anywhere  
123 Main St. - Anywhere, NY 10101  
(888) 999-8888

DO NOT DISCLOSE TO SUBJECT  
INFILE: 9/17/2007 5:22:32 PM  
ACCESSED: 04/17/2021 06:43:04 PM

**DEMO CORPORATION** 3271529  
12355 MAIN ST  
TAMPA FL 33607-1111 UNITED STATES  
(800) 666-7777  
Fax: (800) 555-1212

**SUMMARY OF TOP INDUSTRIES**

IND CODE	INDUSTRY TYPE	DBT	LINES	BALANCE
HMCR	HOME CENTERS	3	2	\$ 360,053.00
CONC	CONCRETE	0	1	\$ 156,813.00
APLW	APPAREL WHOLESALER	3	7	\$ 101,378.00
PNTS	PAINTS	2	1	\$ 62,218.00
OTHER	OTHER INDUSTRIES	15	26	\$ 125,046.00

**OTHER NAMES**

NAME	TYPE
SAMPLE, INC.	DBA

TOTAL: 1

**RELATED SUBJECTS**

RELATED SUBJECT NAME
SAMPLE PROPERTIES INC (4943698)

TOTAL: 1

**PREDICTIVE SCORE**

PREDICTIVE SCORE (RANGE: 450 - 850)      RISK CLASS (1,2,3,4A,4B,5)      PREDICTIVE FACTORS      THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO PREDICT FUTURE BEHAVIOR.

**3**  
Low to Moderate Risk

- A firm's higher balances in the current bucket is indicative of lower risk
- In a previous 12 months, a firm's high number of reported trade lines is indicative of lower risk
- Over previous 12 months, a firm's balances in the current bucket has high variability, which is indicative of higher risk
- Score is better than 30.4% of subjects in the database.

\*Charges may apply. Check with your participating Affiliate.



# Trade Profile Report

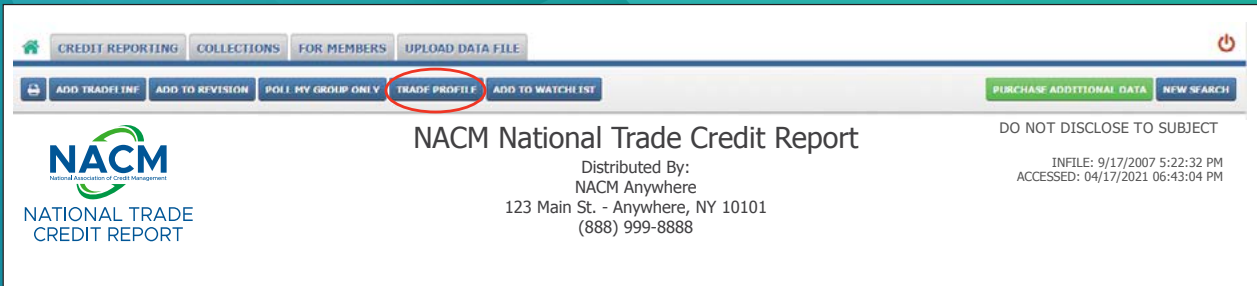
View historical trade history on specific sources

From the Dashboard\*



\*Business Subject ID needed.

From the NTCR



**TRADE PROFILE**

Anytime Company (123456)  
555 Main Street  
Apple, FL 33626 United States  
8135551212

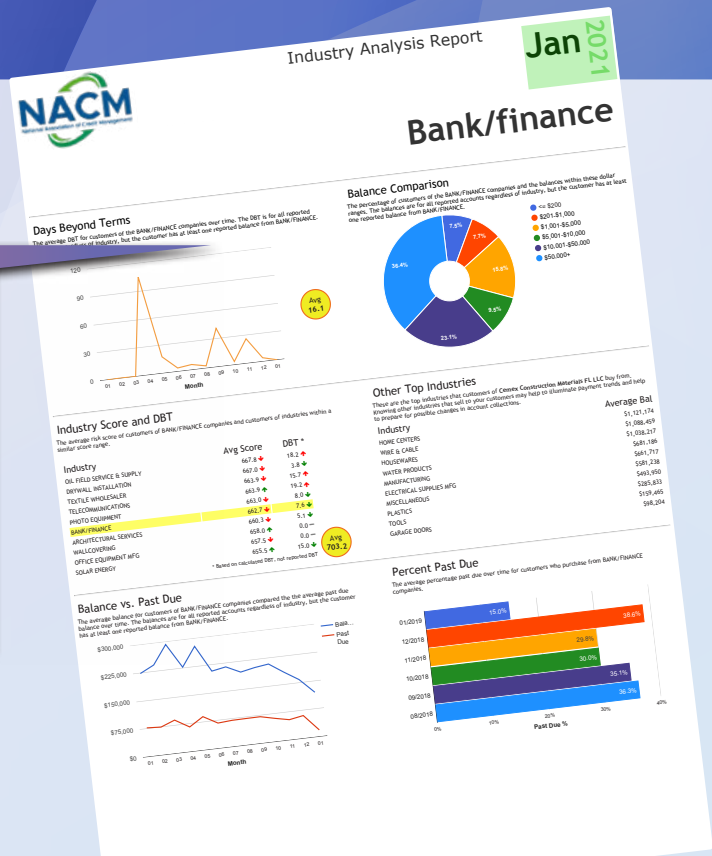
- Sources with at least 3 months of reporting history with your participating Affiliate
- Select the contributors to Profile

The following 12 sources have 3 or more months history for viewing. You may check as many selections as you want. This will show the last 12 months history for which NACM Tampa Inc. has received data. Based on your membership level, you will be charged **\$0.00** for EACH source selected.

2 Profile Reports Generated

DATE	DBT	BALANCE	CURRENT	1-30	31-60	61-90	91+
<b>333 - PLUMBING SUPPLIES WHOLESALER</b>							
April 2021	0	\$ 34,108	\$ 33,177	\$ 964	\$ 0	(\$ 33)	\$ 0
March 2021	2	20,875	18,515	2,393	(20)	(13)	0
February 2021	0	34,532	34,641	(96)	0	(13)	0
January 2021	0	35,082	35,095	0	(13)	0	0
December 2020	0	14,452	14,465	(13)	0	0	0
November 2020	0	23,250	23,250	0	0	0	0
October 2020	0	67,930	0	0	0	0	0
September 2020	0	(172)	0	(172)	0	0	0
August 2020	15	24,080	0	24,117	(53)	16	0
July 2020	0	(37)	0	(53)	16	0	0
June 2020	0	16	0	16	0	0	0
May 2020	2	1,181	0	1,181	0	0	0
AVG	1	\$ 15,614	\$ 13,261	\$ 2,361	(\$ 5)	(\$ 3)	\$ 0
<b>409 - HEATING AND A/C WHOLESALER</b>							
April 2021	0	\$ 12,844	\$ 12,844	\$ 0	\$ 0	\$ 0	\$ 0
March 2021	0	798	798	0	0	0	0
February 2021	0	357	357	0	0	0	0
January 2021			No data reported.				
December 2020	0	4,591	4,591	0	0	0	0
November 2020	0	8,252	8,252	0	0	0	0

\*Check with your participating Affiliate for exact pricing.



**NEW**

The **Industry Analysis Report** provides insight into the payment behaviors of customers of a specific industry. It shows the DBT trend over the past 12 months, score and DBT changes of other industries, average balances of the customers as well as past due trends in the last six months.

## Refined Predictive Score!

**PREDICTIVE SCORE**

PREDICTIVE SCORE (RANGE: 450 - 850)	RISK CLASS (1,2,3,4A,4B,5)	PREDICTIVE FACTORS	THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO PREDICT FUTURE BEHAVIOR.
	<b>3</b>	<ul style="list-style-type: none"> <li>A firm's higher balances in the current bucket is indicative of lower risk</li> <li>In a previous 12 months, a firm's high number of reported trade lines is indicative of lower risk</li> <li>Over previous 12 months, a firm's balances in the current bucket has high variability, which is indicative of higher risk</li> <li>Score is better than 30.4% of subjects in the database.</li> </ul>	
	Low to Moderate Risk		

The new **Predictive Score** offers refinements to the current scoring model. Analyzing the historical window to identify trends, it uses three-month windows to mitigate dramatic spikes that can occur in a single month. Including bankruptcy, public records (in specific states) as well as trade data, it observes patterns to help predict how the account may transition in the next six to 12 months.

## BY NACM MEMBERS • FOR NACM MEMBERS

- Tradeline Data • Predictive Score • Portfolio Risk Analysis • Corporate Information  
Public Record Data • Collection Claims • Access to Additional Third-Party • Public Records  
Non-Member Credit References • Account Monitor Service • Trade Profile Report

To learn more about the report and tools, contact your participating NACM Affiliate today!

Great Service    Great Tools    Great Report



## A Credit Community: Why Should Your Company Be Sharing Its A/R Data

Every company has a customer that pays on time, or does their best to pay on time. They deserve whatever help they can get from their suppliers, especially from something as painless as submitting A/R data to a bureau or database like NACM's that could help them get more or better financing from a bank or another supplier. "For our customers that pay timely, it is perceived to be a tremendous benefit to report the timely payment activity." Contributing A/R data to the NTCR also provides credit professionals with some leverage. "Conversely, for customers that pay slowly, it is an objective means of sharing their history."



## A Good Place to Start: Digging into the Nuts and Bolts of the NTCR

What makes the database so robust is the data contributed by NACM members and by more than 1,000 industry credit groups across the country.

The NTCR encapsulates a great deal of the data that credit professionals look for in a report, with tradelines often being the first place users focus on in every commercial credit report. While the tradelines in the NTCR provide a solid framework for creditors in understanding the customer's payment history, the Predictive Score takes aging information and uses it to present a glimpse into the future. Typically, a score is predictive for six to 24 months, depending on the type of score. The NTCR score is making a prediction of severe delinquency over the next six months. The score is based on aging—what percentage of the subject's balance is over 90 days past due and when the balances start to age out.

The NTCR score is a behavioral score because it looks at past behavior. It looks at how a company paid its bills in the past and looks over the lifetime payment patterns, specifically looking at the last 12 months.

A number of other factors comprise the score: payment patterns, trends, variability in percentages as well as dollars. The score also considers how long the subject has used commercial credit; the more experience or tenure there is for any given business subject, the more stable the subject is from a risk perspective.

Demographic and regional information is also factored into the score although these components are not as critical to the score as past aging and payment data. The past does predict the future—while not perfectly, it does an accurate job of looking forward.

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VGAdvisors LLC





# Participating NACM Affiliates

