

BY NACM MEMBERS

FOR NACM MEMBERS



NACM NATIONAL TRADE CREDIT REPORT AND TOOLS

USER GUIDE

Great Service

Great Tools

Great Report



tradecreditreport.com

THE NATIONAL ASSOCIATION OF CREDIT MANAGEMENT



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!



"I will submit an account to the National Trade Credit Report and receive back their reports and tradelines, which is **essential for researching an account before allowing them credit**. Other members also submit accounts monthly, which are compiled into a booklet for our meetings. Each of these accounts are listed in the packet with their past and present tradelines, and members at the meeting are encouraged to share their factual experience with these accounts. This is invaluable information that could save your company a lot of financial grief."

Andrew Jaco, A/R Manager at Broadway Carpets, Inc. (Knoxville, TN)



"I pull a National Trade Credit Report on almost all new credit applications. It gives me **a clear picture of the risk involved and their trade history** that has been reported by other trusted NACM members."

Kim Owen, credit manager at Weathertech, Inc. (Irondale, AL)

NTCR PREFERRED PARTNERS

From your platform:

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

If you're already using an NTCR 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 NTCR Preferred Partners make it easier than ever to contribute data and access reports.



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NACM NATIONAL TRADE CREDIT REPORT

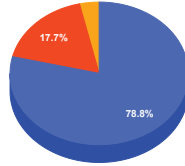


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INFILE: 09/17/2007 05:22:32
ACCESSED: 03/08/2024 12:35:33

A **DEMO CORPORATION** 3271529
12355 MAIN ST
TAMPA FL 33607-1111 US



SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT LINES		BALANCE
ESMF	ELECTRICAL SUPPLIES MFG	2	1	\$ 31,458,769.00
HMCR	HOME CENTERS	4	3	\$ 7,063,639.00
OTHER	OTHER INDUSTRIES	10	25	\$ 1,418,964.00

OTHER NAMES

NAME	TYPE
SAMPLE, INC.	DBA
TOTAL: 1	

RELATED SUBJECTS

RELATED SUBJECT NAME	
DEMO CORPORATION LTD (5510075)	
STEVE TESTA (3333374)	
TOTAL: 2	

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.



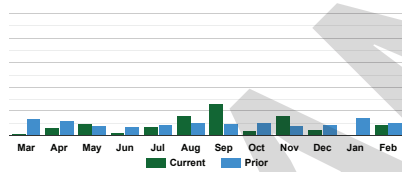
1

Very Low Risk

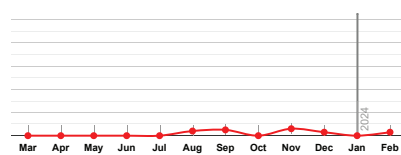
- High balances in the current bucket is consistent with Low Risk
- Relatively Large Reported High Credit relative to high number of trade experiences is consistent with Low Risk
- Historical High Number of Positive Trades is consistent with Low Risk
- Score is better than 98.4% of subjects in the database.

C CHARTS

% Past Due: Mar 2023 - Feb 2024 compared to Mar 2022 - Feb 2023



DBT: Mar 2023 to Feb 2024



D TRENDING SUMMARY

PERIOD	YEAR	TRADELINES	CALC DBT	BALANCE	CURRENT	----- DAYS BEYOND TERMS -----				
						1-30	31-60	61-90	91+	
MONTHLY										
February	2024	31 Lines	3	\$ 39.94M	91%	7%	0%	0%	1%	
January	2024	No data reported.								
December	2023	28 Lines	3	30.35M	95%	2%	0%	1%	2%	
November	2023	25 Lines	8	7.76M	84%	8%	0%	4%	4%	
October	2023	24 Lines	3	8.13M	96%	1%	0%	1%	2%	
September	2023	23 Lines	7	6.56M	74%	22%	0%	1%	3%	
QUARTERLY										
Jan-Mar	2024	31 Lines	3	\$ 39.94M	91%	7%	0%	0%	1%	
Oct-Dec	2023	77 Lines	4	46.23M	93%	3%	0%	1%	2%	
Jul-Sep	2023	65 Lines	6	15.27M	82%	13%	1%	1%	3%	
Apr-Jun	2023	53 Lines	2	4.25M	94%	4%	0%	0%	1%	

TRADELINES

MBR	IND CODE	DATE			REPT DBT	CALC DBT	HIGH CREDIT	BALANCE	CURRENT	DAYS BEYOND TERMS				COMMENTS
		REPT	OPEN	LAST						1-30	31-60	61-90	91+	
TAMPA														
253	CONF	0224		0623	0	104	\$ 46	\$ 46	\$ 0	\$ 0	\$ 23	\$ 23	\$ 0	
289	APLW	0224	0815	0418	0	45	2,454	2,138	0	0	2,138	0	0	
2143	PIPE	0224	1086	0118	19	75	3,841	44	0	0	0	161	(117)	
5550	COEQ	0224		0119	0	103	1,226	669	0	0	13	15	641	
BUSINESS CREDIT SERVICES														
	TRAN	0224		0319	12	2	6,497	5,564	4,785	1,227	515	0	(963)	
BUSINESS CREDIT SERVICES INTERMOUNTAIN														
	MISC	0224		0718	0	0	597	597	597	0	0	0	0	
COMMERCIAL SERVICES														
	ELMF	0224		0418	0	0	274	0	0	0	0	0	0	
	ELDS	0224		0419	0	4	357,816	91,134	85,757	(385)	135	5,627	0	
	EOPT	0224		0219	0	15	491	491	0	491	0	0	0	
CONNECT														
	HMCR	0224	0110	0419	0	0	51,627	3,385	3,788	0	0	0	(403)	
	TOOL	0224	0611	0319	2	2	298,639	188,431	169,362	25,023	(934)	(1)	(5,019)	
	HMCR	0224	0190	0818	0	6	6.99M	6.99M	5.97M	718,571	(48,888)	41,609	307,099	
	HWRS	0224	0118	0319	0	6	366,881	366,881	310,734	38,196	1,865	4,905	11,181	
	HMCR	0224		0319	0	6	125,232	70,940	61,966	0	8,974	0	0	
	ESMF	0224		0616	0	2	31.46M	31.46M	28.93M	2.08M	103,247	92,775	254,381	
	WAPR	0224	0997	0319	9	2	556,171	325,226	281,852	46,209	0	1,607	(4,442)	
NASHVILLE														
		0224		0319	185	1	54,462	5,350	5,063	287	0	0	0	
NORTH CENTRAL														
	PROM	0224	0116	0319	44	3	16,837	16,837	15,833	602	0	0	402	
SOUTH ATLANTIC														
	ESWH	0224	1187	0219	0	4	3,788	3,390	2,576	814	0	0	0	
	ESWH	0224		0817	0	75	4,840	4,840	0	0	0	4,840	0	
SOUTH CENTRAL														
	EMPL	0224		0417	0	105	3,328	3,328	0	0	0	0	3,328	
	EMPL	0224		0319	0	0	0	(88,800)	4,428	1,234	(176)	(2,206)	(92,080)	
SOUTHEAST														
	FCTR	0224	0914	0319	0	0	430,703	423,507	552,598	(131,256)	8,816	(2,837)	(3,814)	
SOUTHERN VALLEY														
	MISC	0224	1010	0319	0	105	4,769	329	0	0	0	0	329	
		0224	0711	0219	0	0	625,000	9,000	9,000	0	0	0	0	
SOUTHWEST														
	BLWH	0224	1117	0219	0	0	1	1	1	0	0	0	0	
	ESWH	0224		0518	0	0	0	(294)	0	0	0	0	(294)	
	ESWH	0224		0219	0	26	66,643	15,833	5,903	6,697	443	0	2,790	
	ESWH	0224	0194	0319	0	6	75,155	44,422	35,838	7,024	0	0	1,560	
TRADELINE TOTAL					AVG	17	24	\$ 39.94M	\$ 36.45M	\$ 2.79M	\$ 76,171	\$ 146,518	\$ 474,579	
					WT	0	3		91%	7%	0%	0%	1%	

COLLECTION CLAIMS

MBR	IND CODE	ENTRY DATE	STATUS	CLAIM AMOUNT	CURRENT BALANCE
TAMPA					
253	EXCV	06/01/2022	Open	\$ 2,840.75	\$ 3,293.25
BUSINESS CREDIT SERVICES					
	APLW	04/16/2016	Open	8,275.88	1,522.03

COLLECTION CLAIMS						
MBR	IND CODE	ENTRY DATE	STATUS	CLAIM AMOUNT	CURRENT BALANCE	
COMMERCIAL SERVICES						
	MISC	02/16/2016	Open	10,475.77	6,157.88	
COLLECTIONS: 3						

ALERTS						
MBR	IND CODE	DATE	CODE	AMOUNT	MISC COMMENTS	
TAMPA						
253	CONF	04/15/2023	NSF	\$ 1,299.74		
CONNECT						
	PRPJ	05/01/2023	DSP	2,750.00		
ALERTS: 2						

FINANCIAL INSTITUTIONS										
MBR	IND CODE	REPT DATE	OPEN DATE	INST	TYPE	ORIG	CUR	PD	COMMENT	ACCT#
410	BANK	04/30/2023	06/09/1996	BANK	CHECKING	M8	O8			489621548
	INDS			BANK	CHECKING	L5	L6			
FINANCIAL INSTITUTIONS: 2										

PUBLIC RECORDS									
DATE	TYPE	COUNTY (STATE)	BOOK/INSTR #	PAGE	LIENOR	AMOUNT	OWNER		
SOUTH ATLANTIC									
01/15/2024	FTL	POLK COUNTY (FL)	7897465		IRS	\$ 1,500.00			
Satisfied Date:									
03/31/2023	JDG	BREVARD COUNTY (FL)	18001	74	DEMO COMPANY	\$ 6,750.00			
Satisfied Date:									
PUBLIC RECORDS: 2									

BANKRUPTCIES						
DATE	ATTORNEY NAME	STATUS	CHAPTER	CASE NUMBER	ASSETS	
SOUTHWEST						
02/01/2004	JOHN SMITH 12355 MAIN ST, TAMPA, FL 33607-1111	DISCHARGED	7	04-56789		
BANKRUPTCIES: 1						

UCC FILINGS				
REFERENCE #	FILED	EXPIRES	SECURITY/ADDRESS	
TAMPA				
7800098012	08/11/2019	08/11/2029	JOHN DOE COMPANY 123 ORANGE AVE TAMPA, FL 33622	
Comments:				
UCC FILINGS: 1				

CORPORATE INFORMATION						
TAMPA						
CORPORATE NAME/ADDRESS				REGISTERED AGENT/ADDRESS		
DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 33607				MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333		
DOC#/FILING NUMBER	FEI/EIN	TYPE	STATUS	INC. DATE (STATE)	LAST FILED	
FL123-06890	54-4874946	Domestic Business Corporation	Active	08/26/1985 (FL)	01/02/2024	
YRS IN BUSINESS	# OF EMPLOYEES				LAST UPDATED	
31	214				01/31/2024	
COMMENTS						
OFFICER NAME	OFFICER TYPE	OFFICER ADDRESS				
SOUTH ATLANTIC						

OFFICER NAME	OFFICER TYPE	OFFICER ADDRESS
STAN SMITH	PRESIDENT	123 MAIN ST ANYWHERE, FL 32309
WILLIAM SAMPLE	OWNER	111 ELM ST ANYWHERE, FL 32309
WILLIAM SAMPLE	PRINCIPAL	111 ELM ST ANYWHERE, FL 32309
WILLIAM SAMPLE	TREASURER	111 ELM ST ANYWHERE, FL 32309

CORPORATE OFFICERS:4

M INQUIRIES			N NOTES			
MBR	IND CODE	DATE	DATE	CREATED BY	NOTE	FOLLOWUP
253	EXCV	03/08/2024	03/08/2024	steve	SEARCHED PACER AND FOUND NO NEW INFORMATION	

INQUIRIES: 1

NOTES: 1

O REQUESTOR INFO
<p>Accessed: 03/08/2024 12:35:33</p> <p>253 (steve)</p> <p>XYZ Member & Co.</p> <p>5521 W Cypress St</p> <p>Suite 200</p> <p>Tampa FL</p> <p>(813) 269-1021</p>

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 six 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
SOUTH ATLANTIC & EAST COAST							
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	
THIRD PARTY (05/12/2019 12:57:43 PM)							
03/15/2016		FULTON, GA	2169	95	IRS	\$ 6,500.00	
PUBLIC RECORDS: 3							

UCC FILINGS			
REFERENCE #	FILED	EXPIRES	SECURITY/ADDRESS
SOUTHWEST			
7800098012	01/06/2020	01/06/2025	JOHN DOE COMPANY 123 ORANGE AVE TAMPA, FL 33622
	Comments: FARM EQUIPMENT		
THIRD PARTY (05/12/2019 12:57:43 PM)			
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
UCC FILINGS: 3			

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

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 and factual information, which includes payment habit history.

You can create goodwill with your customers while setting the stage for improved payment performance by those who 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 who don't take any action may warrant additional review. Better customer payment habits improve your own DSO.

INCREASE LEVERAGE WITH CUSTOMERS

REDUCE FRAUD

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.

PROTECT YOUR COMPANY

SAVE TIME IN PREPARING FOR NACM INDUSTRY CREDIT GROUP MEETINGS

SAVE STAFF TIME RESPONDING TO CREDIT REFERENCE REQUESTS

MEET "BEST IN CLASS" CORPORATE STANDARDS

SUPPORT THE NACM CREDIT COMMUNITY

SHARE CREDIT WHERE CREDIT IS DUE

SHARPEN THE FOCUS

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.

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.

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 of this country. If every business around the world reported data, commerce would grow. Great companies are growth leaders.

It's easy, free and legal! NACM can accept your data in most formats, including D&B, Equifax and Experian, as well as spreadsheets saved as .csv. Data can be transmitted via email, SFTP or through an NACM Preferred Partner.

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.

NACM is the go-to source for information; more than 10,000 businesses nationwide rely on NACM for credit information. By contributing your data, you're supporting the entire NACM commercial credit community!

Trade payment information paints a powerful picture. Help maintain the crisp, sharp focus by contributing your company's data today. NACM's data is used exclusively in the credit decision process by its members—it's never used for marketing purposes.

NON-MEMBER CREDIT REFERENCE

Responding to credit reference requests from non-member companies drains time and resources from every credit department. Effectively outsource the task of responding to credit reference requests.

If your company electronically contributes its full file A/R data through a participating NACM Affiliate to 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.

WHY USE IT

- Gain time back to your department
- Redeploy valuable resources to more significant tasks
- Reduce risk through consistent, historical and factual reporting

THE POWER IS AT YOUR FINGERTIPS!

- Members control and distribute the security code
- Members can change the code at any time and limit the number of searches and references pulled
- Usage Monitor List is available on your dashboard to easily view reference activity

HOW IT WORKS AS A REQUESTER

1 Requesting company must register on a participating Affiliate website and provide a security code that allows them to access ONLY your company's information.

Contact your NACM representative about a **90-DAY FREE TRIAL.**

2 After registering, a search page becomes available.

CONFIDENTIAL CREDIT REFERENCE

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

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

Date	High	Balance	Current	1-30	31-60	61-90	91+	Days Beyond Term	Days	Comments
0401	Open	142K	62K	\$2,549	62K	65K	65K	11,381	116K	

HISTORY OF AVERAGE BALANCES PREVIOUSLY REPORTED

PERIOD	BALANCE	CURRENT	1-30	31-60	61-90	91+
LAST 3 MONTHS	\$36K	\$60K	\$1,727	\$16K	\$5,690	\$6,792
LAST 6 MONTHS	\$53K	\$14K	\$17K	\$14K	\$4,022	\$2,754
LAST 12 MONTHS	\$42K	\$24K	\$22K	\$15K	\$3,218	\$1,626
LAST 24 MONTHS	\$38K	\$18K	\$22K	\$7,217	\$2,928	\$992

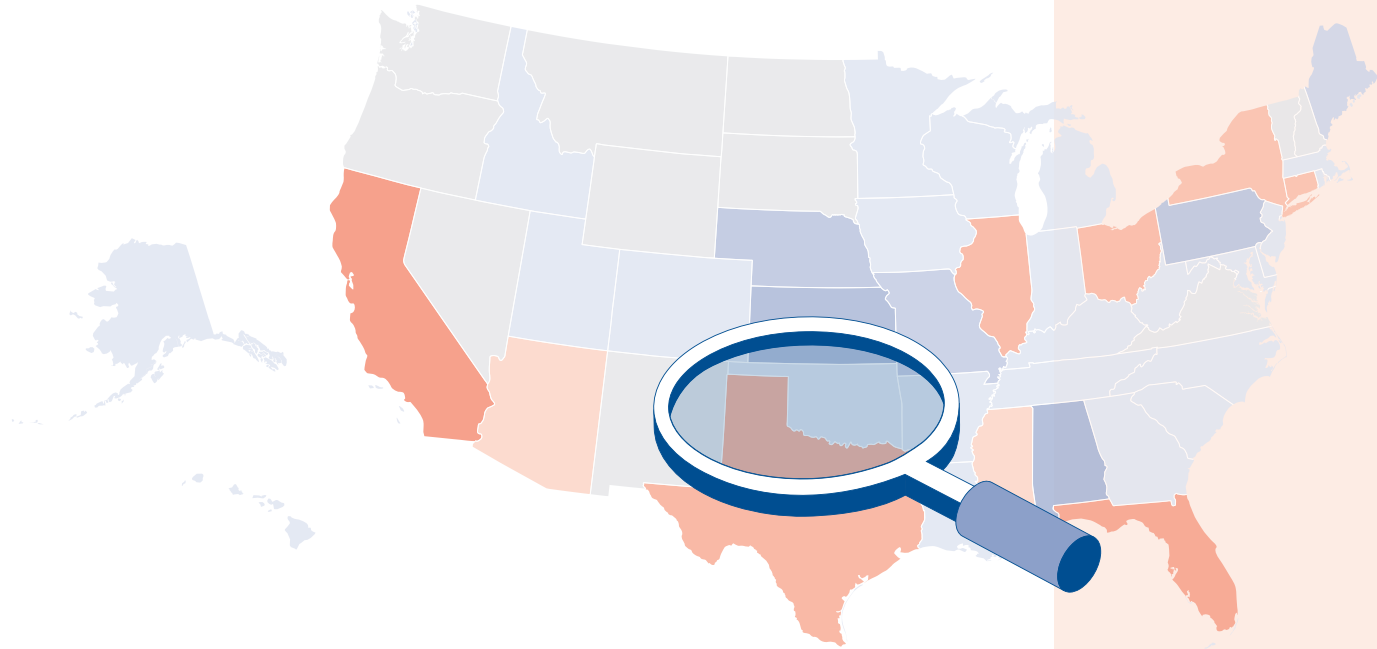
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NEW SEARCH CANCEL

3 Requesting company receives back your current tradeline and trending history up to 24 months.

Feature is exclusive to electronic contributors only. References are a nominal fee per inquiry after the free trial period.

PORTFOLIO RISK ANALYSIS: LEVELS 1, 2 & 3



Uncover data-driven insights! Get up to 50+ essential data fields delivered monthly straight to your inbox with our subscription service.

LEVEL 1
Provides basic information on health of account; Includes risk class, dollars outstanding and number.

LEVEL 2
Includes **LEVEL 1 DATA** elements **PLUS** total dollars outstanding on NTCR, number and amount of alerts and collection claims.

LEVEL 3
Includes **LEVELS 1 & 2 DATA** elements **PLUS** summary industry group stats and calculations.



ASSESS RISK
Protect your company from repeat orders from high-risk customers.



INVESTIGATE YOUR CLIENTELE
Identify upsell opportunities to well-paying customers.



MANAGE YOUR PORTFOLIO
Determine when additional reviews are needed.

PORTFOLIO RISK LEVEL ANALYSIS & DESCRIPTIONS

LEVEL 3	LEVEL 2	LEVEL 1	Date of Export	Date data exported from database
			Date of Score Refresh	Date the business record score was generated
			Date of Trade	Report date of the trade from contributor
			Risk Class	Credit class for the business report
			Risk Class Description	Credit class description for the business report
			Risk Score	Credit score for the business report
			Account Number	Contributor AR# reported in manual or electronically loaded data
			Account Name	Company name on the business report
			City	City on the business report
			State	State on the business report
Zip	Zip code on the business report			
Country	Country on the business report			
Exposure	Member's balance on the business report			
Member DBT	Member calculated DBT on business			
NACM ID	Unique business identifier in the database			
Trade Line Count	Number of tradelines on the business report			
Total Balance Reported	Balance of all recently reported trade on the report			
Alert Count	Number of alerts reported on the report			
Alert Amount	Total dollar amount (if reported) of alerts on the report			
Collection Claims	Number of collection claims reported on the report			
Claim Amount	Total dollar amount of collection claims on the report			
# Members Reporting	Number of group members with trade on the report			
Group Total Balance	Total balance of group members with trade on the report			
Group % Current	Percent current of group members with trade on the report			
Group DBT Weighted	Weighted DBT of group members with trade on the report			
Group DBT Average	Average DBT of group members with trade on the report			
Score Factor 1	First scoring factor for the credit score			
Score Factor 2	Second scoring factor for the credit score (if available)			
Score Factor 3	Third scoring factor for the credit score (if available)			
Score Factor 4	Fourth scoring factor for the credit score (if available)			
Score Factor 5	Fifth scoring factor for the credit score (if available)			
NTCR Lien	Does the business have a Lien reported			
NTCR Judgment	Does the business have a Judgement on file			
NTCR UCC	Does the business have UCC information on file			
NTCR Mechanic Lien	Does the business have a Mechanics Lien on file			
NTCR Corporate	Does the business have corporate information on file			
DBT Weighted	Weighted DBT of all recently reported trade on the report			
DBT Average	Average DBT of all recently reported trade on the report			
Total Dollars Current	Current balance of all recently reported trade on the report			
Total Dollars 1-30	1-30 days balance of all recently reported trade on the report			
Total Dollars 31 to 60	31-60 days balance of all recently reported trade on the report			
Total Dollars 61 to 90	61-90 days balance of all recently reported trade on the report			
Total Dollars 91+	91+ days balance of all recently reported trade on the report			
Percent Dollars Current	Percent of all recently reported trade that is current			
Percent Dollars 1 to 30	Percent of all recently reported trade that is 1-30 days			
Percent Dollars 31 to 60	Percent of all recently reported trade that is 31-60 days			
Percent Dollars 61 to 90	Percent of all recently reported trade that is 61-90 days			
Percent Dollars 91+	Percent of all recently reported trade that is 91+ days			
Total Dollars Past Due (31+ days)	Past due balance of all recently reported trade on the report			
Total Percent Past Due (31+ Days)	Percent of all recently reported trade that is past due			
NTCR In file Date	Date the report was added to the database			
Oldest Trade Open Date	Oldest reported credit tenure			
% of Trades Open Date Over 1 year	Percentage of trade that have been open for over 1 year			
% of Trades Open Date Less than 1 year	Percentage of trade that have been open for less than 1 year			
% of Trades Open Date Over 5 years	Percentage of trade that have been open for over 5 years			
Highest Individual Credit	Highest reported credit limit			
Highest Open Trade	Largest total balance due to one source			
Member Total Dollars Current	Balance of member's current trade on the report			
Member Total Dollars 1 to 30	1-30 days of member's current trade on the report			
Member Total Dollars 31 to 60	31-60 days of member's current trade on the report			
Member Total Dollars 61 to 90	61-90 days of member's current trade on the report			
Member Total Dollars 91+	91+ days of member's current trade on the report			
Member Percent Dollars Current	Percentage of member's reported balance that is current			
Member Percent Dollars 1 to 30	Percentage of member's reported balance that is 1-30 days past due			
Member Percent Dollars 31 to 60	Percentage of member's reported balance that is 31-60 days past due			
Member Percent Dollars 61 to 90	Percentage of member's reported balance that is 61-90 days past due			
Member Percent Dollars 91+	Percentage of member's reported balance that is 91+ days past due			
Member Total Dollars Past Due (31+ days)	Past due balance of member's current trade on the report			
Member Total Percent Past Due (31+ days)	Member calculated percentage of trade past due			

- Member Data
- NACM data
- Group Data
- Additional Fields

PORTFOLIO RISK ANALYSIS

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



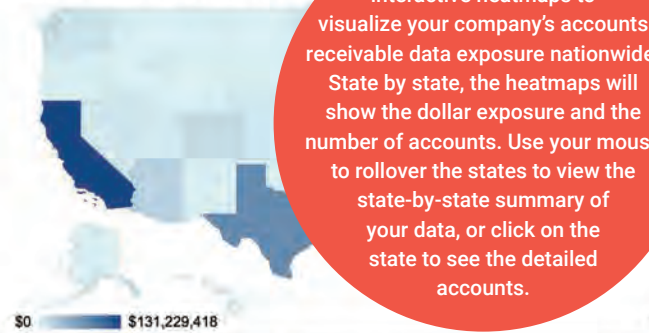
Portfolio Risk Analysis - Demo Demo Company

For all subjects with the trade date of: 3/15/2024 and after. ?

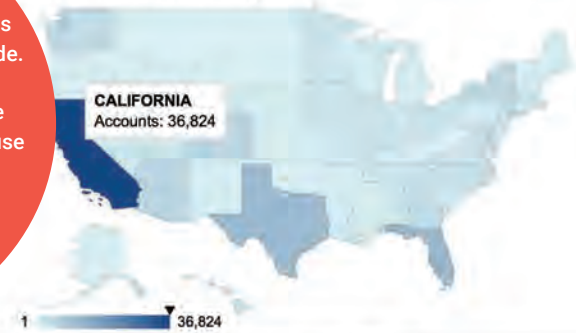
Portfolio Last Updated: 5/11/2024 5:46:04 AM [REFRESH](#)

Period	Class	Description	\$ Exposure	Pct	Accounts	Pct
05/2024	1	Very Low Risk	\$96,173,000	13.6	14,322	9.1
05/2024	2	Low Risk	\$231,844,736	32.8	37,289	23.6
05/2024	3	Low to Moderate Risk	\$156,970,955	22.2	23,798	15.1
05/2024	4A	High Risk	\$75,017,417	10.6	7,258	4.6
05/2024	4B	Very High Risk	\$74,423,246	10.5	4,034	2.6
05/2024	5	Extreme Risk	\$18,082,596	2.6	681	0.4
05/2024	996	25% of total balance 90+ days past due	\$51,470,829	7.3	4,745	3.0
05/2024	997	Bankruptcy reported within the last 24 months	\$197,761	0.0	72	0.0
05/2024	999	Fewer than 3 trade experiences within the last 12 months	\$2,698,294	0.4	65,925	41.7
Total			\$706,878,834		158,124	

Demo Company \$ Exposure by State



Demo Company Accounts by State

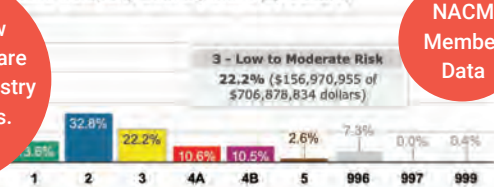


NEW: Use the interactive heatmaps to visualize your company's accounts receivable data exposure nationwide. State by state, the heatmaps will show the dollar exposure and the number of accounts. Use your mouse to rollover the states to view the state-by-state summary of your data, or click on the state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

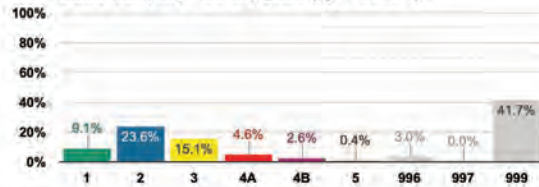
Hide or show Graphs. Compare to Multiple Industry Credit Groups.

NACM Member Data

Demo Company Scoring Chart (by dollars)

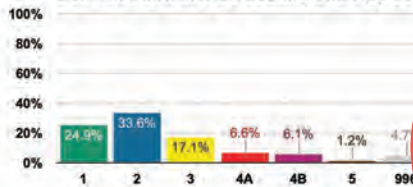


Demo Company Scoring Chart (by accounts)

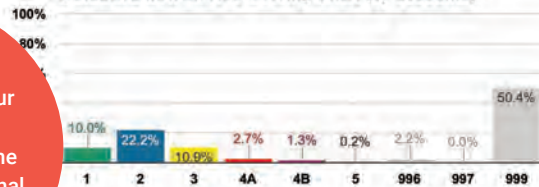


BUILDING MATERIALS

BUILDING MATERIALS Scoring Chart (by dollars)



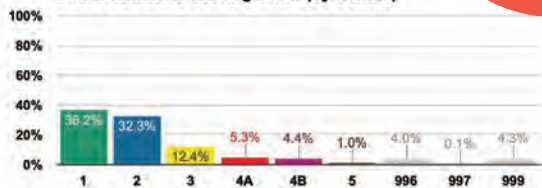
BUILDING MATERIALS Scoring Chart (by accounts)



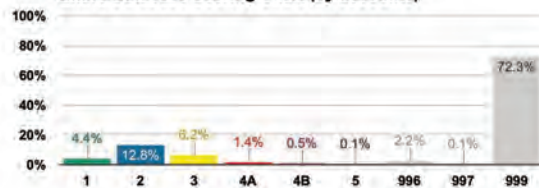
Compare your Portfolio Performance to your Industry Groups, your Industry and the overall NACM National Trade Credit Report participants.

Entire Database

Entire Database Scoring Chart (by dollars)



Entire Database Scoring Chart (by accounts)



Portfolio Risk Analysis - Demo

Demo Company

For all subjects with the trade date of: 3/15/2024 and after. ?

Portfolio Last Updated: 5/11/2024 5:46:04 AM REFRESH

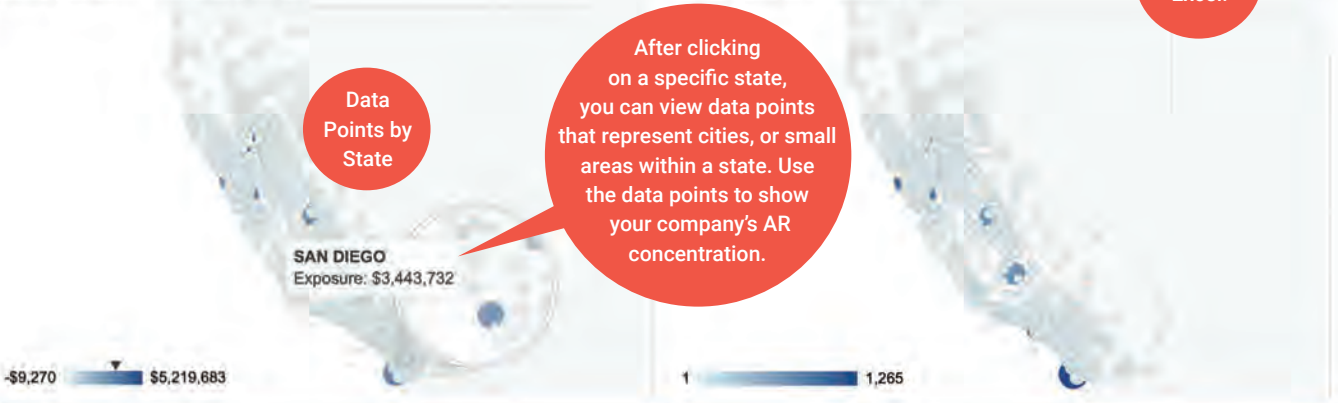
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Total			\$706,878,834		158,124	



Demo Company \$ Exposure for CA

Demo Company Accounts for CA

Export to Excel.



Data Points by State

After clicking on a specific state, you can view data points that represent cities, or small areas within a state. Use the data points to show your company's AR concentration.

Number of tradelines on file. Click to purchase a report.

The data table shows detailed information about your accounts, including the dollar exposure and number of tradelines on the National Trade Credit Report (NTCR). Click anywhere on a row to access the NTCR (charges may apply; check with your participating NACM Affiliate).

State CA									
#	Subject ID	AR#	Subject Name	City	St	Country	\$ Exposure	TradeDate	TL
1.	8080572	127818000	Subject 1	SACRAMENTO	CA	US	\$2,981,666	4/29/2024	4
2.	4381793	143409000	Subject 2	CANOGA PARK	CA	US	\$2,282,134	4/29/2024	8
3.	4864855	10000422963	Subject 3	CAMPBELL	CA	US	\$1,443,105	4/29/2024	
4.	8078792	152546000	Subject 4	RANCHO SANTA MARGARITA	CA	US	\$1,218,068	4/29/2024	
5.	7972457	138566000	Subject 5	CHATSWORTH	CA	US	\$1,152,120	4/29/2024	
6.	6781245	10000449373	Subject 6	NORCO	CA	US	\$1,089,951	4/29/2024	
7.	9172144	10000121576	Subject 7	SUNOL	CA	US	\$977,867	4/29/2024	
8.	8079499	36391000	Subject 8	LAKE ELSINORE	CA	US	\$966,220	4/29/2024	
9.	8074180	33349000	Subject 9	TORRANCE	CA	US	\$899,858	4/29/2024	4
10.	8080324	99658000	Subject 10	CATHEDRAL CITY	CA	US	\$897,467	4/29/2024	3
11.	12022906	10000082437	Subject 11	SAN JOSE	CA	US	\$881,108	4/29/2024	102
12.	11845790	6227000	Subject 12	DALE	CA	US	\$712,475	4/29/2024	29
13.	8080312	99659000	Subject 13	CATHEDRAL CITY	CA	US	\$665,189	4/29/2024	1
14.	12198462	161738000	Subject 14	TO	CA	US	\$662,205	4/29/2024	118
15.	15501771	10000	Subject 15	DE	CA	US	\$581,262	4/29/2024	2
16.	10160088	10000	Subject 16		CA	US	\$561,992	4/29/2024	38
17.	12782786	10000	Subject 17	DO	CA	US	\$550,260	4/29/2024	1
18.	6004660	100004	Subject 18	SE	CA	US	\$547,681	4/29/2024	16
19.	12001811	1000004	Subject 19	BAD	CA	US	\$544,382	4/29/2024	1
20.	11906344	100000339	Subject 20	INE	CA	US	\$532,556	4/29/2024	9
Total: 36,824							\$131,229,418		

ACCOUNT MONITOR SERVICE

The AMS report is a convenient list that monitors key variables including when accounts in your portfolio go past due or legal with other suppliers. Members subscribe to the Account Monitor Service (AMS) free of charge by submitting specific criteria to NACM.

ESTABLISH

Members have the ability to establish the criteria.

Account Monitor Service

If you would like the criteria changed, contact your representative.

Criteria:

- Monitoring your entire AR with \$5,000 in the 61-90 days and older past due buckets.
- Collection claims that are being monitored.
- Public record type(s) that are being monitored are AJDG, AML, AJD, AJ, AL, BNK, CL, CPL, CNF, CJD, 05, DJDG, ETL, FTL, FTLR, FN, FCL, ICM, IBK, JDG, JDGR, 04, LS, LN, LP, MML, ML, MLR, MUL, NTA, NA, NC, NTL, PR, PRJ, PRL, PL, PTL, RL, REL, RFT, RST, SAT, SJ, SL, 02, STL, STLR, SUTA, SUIT, SFL, TW, TRL, VLN, VBN, W.
- Alert code(s) that are being monitored are ACS, ATT, BNK, CFP, COD, COL, CRW, CWO, DEM, DSP, MON, MSC, NSF, NTE, NTR, P/D, RTM, SLO, STP, UNC, W/O with an amount of at least \$5,000.
- Bankruptcies are being monitored.
- Inquiries are being monitored.
- UCCs are being monitored.

**MEMBERS
PROVIDE THE CRITERIA
- NACM PROVIDES THE
TECHNOLOGY**

Minimize losses and slow pay by ensuring you are receiving the most up-to-date information on your customers!

MONITOR

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

Id	Trigger Date	Name	AR#	Reason	Last Pull Date
5348735	4/25/2023	ROBIN'S CAFÉ 220 BENSON JUNCTION RD, DEBARY FL 32713	FENC	UCC	4/25/2023
12745260	4/17/2023	PLUTO SECURITY GROUP LLC 7488 N GOVERNMENT WAY, COEUR D'ALENE ID 83815	PESEC	Tradeline	Never
13079554	4/14/2023	LOUIS HARDSCAPE 401 N OUTER RD, VALLEY PARK MO 63088	SLHS	Tradeline	Never

The AMS list can be emailed OR accessible on your NACM Dashboard.

RECEIVE

Review accounts that matter most or pull a credit report right off the AMS page. (Charges may apply.)

NATIONAL TRADE CREDIT REPORT

Distributed By:
NACM Tampa Inc.
5521 West Cypress Street - Tampa FL 33607

CONFIDENTIAL
DO NOT DISCLOSE TO SUBJECT

INFILE: 01/10/2008 13:00:00
ACCESSID: 04/25/2023 18:54:03

ROBIN'S CAFÉ 5348735

220 BENSON JUNCTION RD
DEBARY FL 32713 US

FENCE WHOLESALE
100%

IND CODE	INDUSTRY TYPE	DBT	LINES	BALANCE
FEWH	FENCE WHOLESALE	0	3	\$ 133,545.00
OTHER	OTHER INDUSTRIES	0	4	\$ 0.00

OTHER NAMES

RELATED SUBJECTS

PRO TIP
Members can tweak their Account Monitor Service criteria at any time.



TRADE PROFILE REPORTS

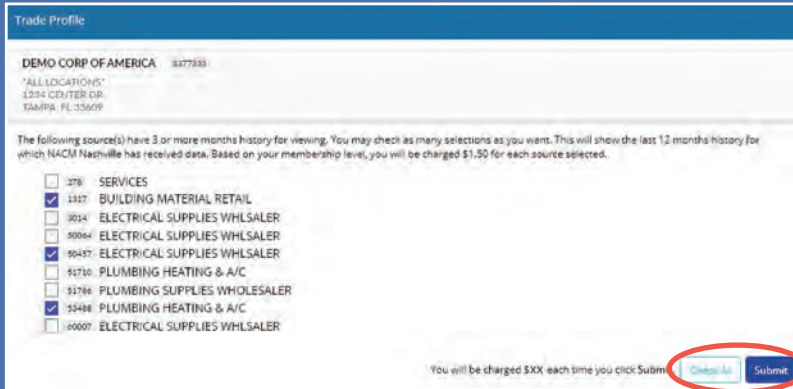
View historical trade history on specific sources. A Trade Profile Report provides a more detailed look at a source's tradeline from your participating affiliate. For a nominal cost per source, these reports offer an instant picture of how a customer has paid another vendor over the past three months or up to 12 months.

HOW TO ACCESS THE DATA

STEP 1



STEP 2



STEP 3

53488 - PLUMBING HEATING and A/C							
Dec 2021	18	\$480,761	\$0	\$201,379	\$201,379	\$171,075	\$33,179
Oct 2021	10	369,958	0	222,755	222,755	97,763	1,288
Sep 2021	20	274,884	0	106,108	106,108	79,002	5,313
Aug 2021	16	326,308	0	94,599	94,599	175,843	-4,526
Jul 2021	8	313,920	0	200,657	200,657	92,588	5,313
Jun 2021	14	265,748	0	118,037	118,037	94,118	-590
May 2021	14	256,873	0	122,580	122,580	85,283	-460
Apr 2021	8	213,634	0	130,108	130,108	66,522	106
Mar 2021	12	146,521	0	90,489	90,489	37,495	9,713
Mar 2021	12	149,065	0	68,106	68,106	59,493	-4,406
Feb 2021	9	187,117	0	97,378	97,378	78,063	-4,524
Jan 2021	9	144,217	0	79,976	79,976	59,015	5,179
AVG	113	\$260,751	\$0	\$127,681	\$127,681	\$91,355	\$4,630

WHY IS A TRADE PROFILE REPORT HELPFUL TO YOU?



It's a time-saver! No need to call, fax or email for credit references.



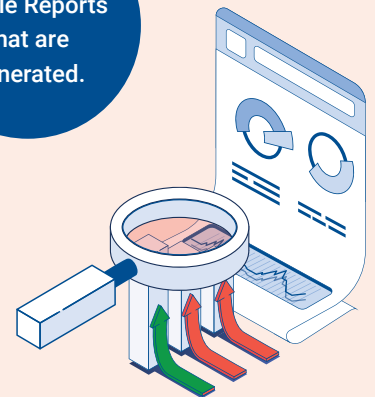
It easily provides a quick snapshot of the customers pay history.

Make informed decisions with this easy-to-use report at your fingertips.

Select the Trade Profile button on your NACM Dashboard or directly from a National Trade Credit Report.


Sources with at least three months of reporting history with your participating affiliate will be listed. A running total will appear at the bottom for review before submitting.

Review the Profile Reports that are generated.



REFINED PREDICTIVE SCORE

The 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.

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.
	<h1>3</h1> <p>Low to Moderate Risk</p>	<ul style="list-style-type: none"> • 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. 	

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

GREAT SERVICE
GREAT TOOLS
GREAT REPORT

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

DATA SHARING BENEFITS THE ENTIRE CREDIT COMMUNITY

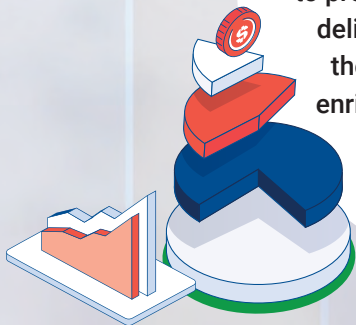
A credit report serves as a window into the financial health and creditworthiness of potential and existing customers. But have you ever wondered where that information comes from? **The answer is YOU!**

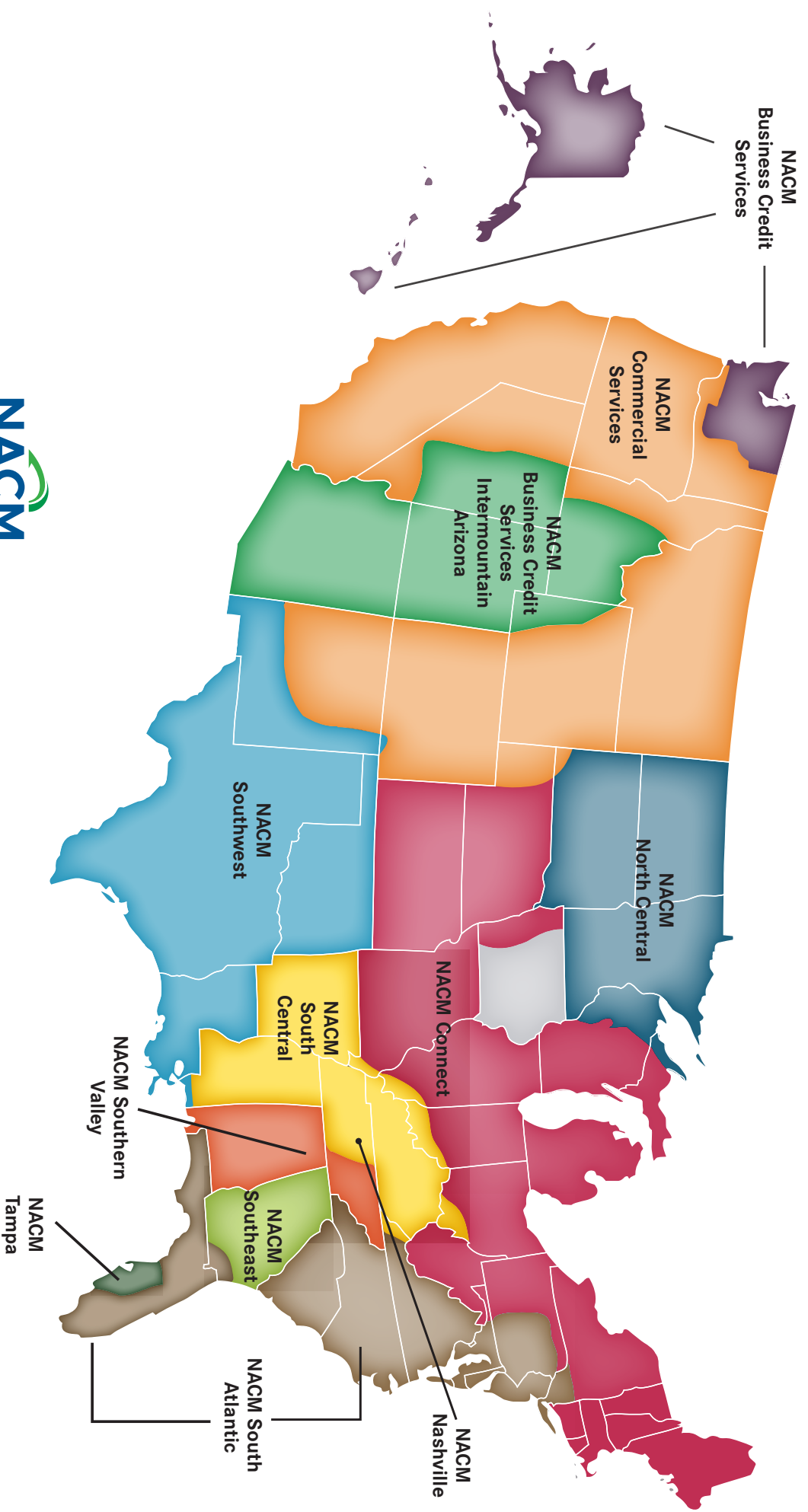
WHY CONTRIBUTE?

The National Trade Credit Report (NTRC) database contains valuable information that helps credit managers negotiate better terms with customers. Sharing accounts receivable data also supports timely-paying customers by improving their creditworthiness, enabling them to access more favorable financing options.

WHAT MAKES THE NTRC DIFFERENT

From tradelines that paint a vivid picture of a customer's payment history to predictive scores that forecast future delinquency, the NTRC goes beyond the basics. The NTRC database is enriched by information from NACM members and industry credit groups nationwide.





PARTICIPATING NACM AFFILIATES