BusinessIQ Premier Profile℠
Training guide

Experian®
All you need to know

On the following pages, a sample Premier Profile Report from Experian is provided with detailed explanations on how to read the report and why the information is important. If you don't understand the term or its “value,” refer to the glossary of terms in the back of this training guide. Once you've reviewed this guide, we're sure you'll agree that the Premier Profile Report is a valuable tool that will help you make better decisions.
Evaluated risk at a glance

Premier Profile Report is designed to quickly highlight the information contributing to a company’s overall risk potential. The report’s unique risk dashboard highlights key performance metrics and potential high-risk alerts. Easy-to-read graphs summarize multiple data points for rapid analysis. Navigational links also are provided to quickly and easily navigate to report details.

The following page identifies key risk elements and definitions of each in relation to your analysis of the business.

1. Identifying Information

Provides important information such as the primary business name, address, inquiry match details, unique business ID and Ultimate Parent name for businesses that are part of a corporate hierarchy. Phone number, URL and Tax ID Number are provided, when available.

- **Business Name** — the name Experian identifies as the primary name under which the business operates. When available, the legal name will display as the primary business name.

- **Verified legal name indicator** — identifies whether or not the primary name for this business is a verified legal name through a public record filing.

- **Business Identification Number (BIN)** — a unique nine-digit ID assigned to each business operating location in the BizSource™ database.

- **Doing Business as Name (DBA)** — common name under which the business operates.

- **Primary Address** — the address Experian has identified as the primary address at which the business operates.

- **Website** — Internet address for the business

- **Tax ID** — Tax identification number for the business

- **Office of Foreign Assets Control (OFAC) or Business Victim Statement Alert** — appears when the inquiry resulted in a possible OFAC or Business Victim Statement Alert.
Evaluated risk at a glance

- **Map/Street View Photograph** — In BusinessIQ™ a View Map link displays a street-level photograph of the business. Where street-level photographs are unavailable, an aerial photograph of the location is displayed.

- **Ultimate Parent Name** — the name of the business that is the topmost responsible entity within the corporate hierarchy will be shown if the business is part of a larger corporate family. If the inquired upon business is the ultimate parent, a message will be displayed indicating that the business is the ultimate parent.

2. **Risk Dashboard**

Highlights summary elements related to risk, payment behavior, public record activity and possible fraudulent activity. The dashboard uses green, yellow and red to provide a glimpse of potential risk associated with the inquired-upon business. Details associated with each of these elements are contained within the profile.

- Intelliscore Plus™
- Financial Stability Risk Score
- Days Beyond Terms (DBT)
- Derogatory legal filings
- Commercial Fraud Shield™
- Credit Limit Recommendation

3. **Business Facts**

Provides key operational facts about the business, including years in business, annual sales, key personnel, Standard Industrial Classification (SIC) codes, North American Industry Classification System (NAICS) codes, number of employees and annual sales. This section also includes a nonprofit indicator or information specific to public companies, such as stock exchange, ticker and Fortune 1000 rankings.

*Tip: Business Facts help you better understand the history and size of the business.*

Notes:
4. Commercial Fraud Shield

Provides a series of checks to screen for potential indicators of fraudulent activity. These checks examine potential listings on the OFAC warning list; whether or not the business is currently active; if the business is a previous victim of fraud; and whether or not there are potential inconsistencies with the business name, address, phone and Tax ID Number.

**Tip:** Performing a fraud review is helpful in meeting due diligence and background check requirements related to a client’s identity.

- **Active Business Indicator** — indicates if Experian shows activity for this business within the BizSource database. To determine active status, Experian looks at public record filings, including bankruptcy and corporate record status, trade and collection contributor reporting, and recent inquiry activity.

- **Possible OFAC Match** — screens for possible matches to the U.S. Treasury Department OFAC Specially Designated National (SDN) and Palestinian Legislative Council (PLC) lists.

  **Note:** Any action taken regarding a commercial entity must be based on a complete investigation of the commercial entity and not based solely on the OFAC information.

- **Business Victim Statement** — Businesses that are victims of fraud can report this to Experian. Once the fraud is reported and verified, a statement is added to the business’s file.

- **Verification Triggers** — Business identification details (business name, address, phone number and Tax ID) are compared against an extensive database to identify potential inconsistencies.

5. Credit Risk Score and Credit Limit Recommendation

**Credit Risk Score: Intelliscore Plus**

Intelliscore Plus predicts the likelihood of seriously derogatory payment within the next 12 months.

- **Intelliscore Plus score** — provides a score from 1 to 100. One indicates high risk; 100 indicates low risk. Intelliscore Plus also has two exclusion scores. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.

- **Factors lowering the score** — indicates the factors most influential in lowering the score from a top value of 100.

  **Tip:** Factors lowering the score provide valuable insight into why a business has been assigned a particular score.
Evaluating risk at a glance

- **Intelliscore Plus risk assessment** — provides a default risk assessment message; the field may be customized to display your company’s credit policy message using customized score ranges.

- **Intelliscore Plus industry risk comparison** — determines the percentage of businesses that have a higher likelihood of becoming severely delinquent compared with this business.

- **Quarterly score trends** — the average score over the past four quarters. The quarterly score is calculated on a rolling basis. In other words, it’s not tied to calendar quarters. It’s based on the 12 months prior to the inquiry date.

**Credit Risk Score: Financial Stability Risk Score**

Financial Stability Risk Score predicts the likelihood of financial stability risk within the next 12 months.

- **Financial Stability Risk Score** — provides a score from 1 to 100. One indicates high risk; 100 indicates low risk. Financial Stability Risk Score also has two exclusion scores. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.

- **Factors lowering the score** — indicates the factors most influential in lowering the score from a top value of 100.

**Intelliscore Plus Financial Stability Risk Score**

Score range: 1 - 100 percentile

- Higher scores indicate lower risk.
- The score uses tradeline and collections information, public filings as well as other variables to predict future risk.
- The score over the past four quarters. The trends will indicate if the score improved, worsened, or remained the same.

**Credit Risk Score and Credit Limit Recommendation**

This score predicts the likelihood of severe credit delinquency within the next 12 months. The score uses information and collects information, public filings as well as other variables to predict future risk. Higher scores indicate lower risk.

- Intelliscore Plus industry risk comparison — determines the percentage of businesses that have a higher likelihood of financial stability risk compared with this business.

**Tip:** Highly predictive risk and financial stability scores are critical to making a fast and accurate assessment of risk.
6. Payment and Legal Summary

The Payment and Legal Summary provides an important snapshot of key payment performance metrics, trade balances and legal filings.

- **Payment Performance** — provides key DBT calculations, including current, predicted and previous.
  - **DBT** — dollar-weighted average number of days beyond the invoice due date a business pays its bills.
  
  **Tip:** DBT is a helpful indicator as you try to understand how soon you can expect to be paid.

- **Trade and collections** — provides important balances, including total trade and collection balance and historical information such as high credit and six-month average balance.

  **Tip:** Indicates account balances and payment performance within the previous six to 12 months. This is potentially valuable information when determining how much credit to extend to the business.

- **Legal Filings** — summarizes public records, including original bankruptcies, tax liens and judgments.

  **Tip:** Legal filings may identify liabilities and encumbrances, possible indicators of financial distress.

- **Industry comparison** — provides key industry measurements of payment performance, including:
  - **Industry DBT Range Comparison** — indicates how this business is paying compared to other businesses within its industry.
  - **DBT norms** — compares the company’s average DBT against the average DBT of all industries and other businesses within the same industry.
  - **Industry Payment Comparison** — the percentage of U.S. businesses that pay more quickly than the inquired-upon business.
DBT trends — provides monthly and quarterly views of how many days the business is paying beyond their contractual terms.

- Monthly DBT Trend — the business’s average DBT performance for the previous seven months.

- Quarterly DBT Trend — the business’s average DBT performance for the previous five quarters.

Tip: Evaluating trends helps determine if the business is improving or declining in its payment performance. Changes in DBT over time may reveal if a business is incurring more debt or making progress in paying down outstanding balances. Long-term trending also may identify seasonal patterns that affect the business’s ability to pay.

7. Payment Experiences

Trade Payment and Collection Information in BusinessIQ Premier ProfileSM provides a timely and accurate view of a business’s credit performance and identifies accounts that were sent to a collection agency. Comprehensive payment information allows easy analysis of whether a business’s ongoing payment behavior is steady, improving or declining. Trade payment information may be used to see how the inquired-upon business pays firms like yours in order to assess both the company’s ability and its willingness to pay.

Tip: Understanding the details associated with payment experiences is a smart way to analyze past payment habits on all trade accounts.

Collections

Experian’s commercial collections database is the largest in the world. It includes information contributed by collection agencies to Experian. Additional collections information may be found in the Comments column of the Trade Payment section of the profile. Contributed collections are retained for up to six years.

Enables you to identify accounts that have been placed for collections. Recent collections activity may indicate a business’s inability or unwillingness to pay its financial obligations.
Evaluating risk at a glance

Trade Payment Summary
This section is a summary of all continuous, new and additional payment experiences. The definition for each category is listed below.

Tip: Newly reported and continuously reported tradelines provide a timely perspective on how a business is handling its current payment obligations. In addition, the distinction in tradeline types provides visibility into whether an applicant may be paying new vendors better or worse than the old vendors. Additional payment experiences provide insight into past payment performance and recent experiences with non-trade accounts.

Trade Payment — New and Continuous Tradeline Details
Each tradeline represents a unique credit relationship and identifies key liabilities and encumbrances that may indicate poor performance in the past or the fact that the business currently is experiencing financial distress.

Trade Payment — Additional Tradeline Details
This section lists tradeline experiences not updated within the past three months of the report date or nonstandard trade accounts, such as leases and bank loans representing payment information that differs from traditional trade credit accounts.

Definitions for Payment Experience section:
• **New Trade** — those tradelines that have been added to Experian’s file within the past three months.
• **Continuous Trade** — those tradelines that have had at least one update in the past three months.
• **Combined Trade** — combines payment experience of new and continuously reported tradelines.

• **Additional Trade Experiences** — consists of payment information on non-trade accounts such as bank loans and leases, plus tradelines not updated in the past three months. Additional trade experiences are retained for 36 months past the last update provided by an Experian trade supplier.
• **Tradeline Total** — combines payment experiences of new and continuously reported tradelines and additional payment experiences.
• **Business Category** — general industry category (or description) of the supplier to the inquired-upon business.
• **Date Reported** — date the contributor’s data was taken from its accounts receivable system.
• **Last Sale** — date the supplier last sold goods to the business.
• **Payment Terms** — terms set by the supplier for when payments are expected from the business upon delivery of goods sold.

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Notes:
• **Recent High Credit** — highest account balance the business has carried in the past 12 months.

• **Balance** — sum of all current and past-due amounts rounded to the nearest $100.

• **Account Status** — shows the balance owed to the reporting supplier as of the date reported. The CUR column shows the percentage of the total account balance that was current at the date reported. The remaining columns show the percentage of the total account balance that was 1 to 30 days, 31 to 60 days, 61 to 90 days, or 91 or more days past due. Balances are rounded to the nearest $100.

• **Comments** — shows further comments on the status of the account as provided by the data supplier (e.g., WRITE OFF, PROMPT, CUST 1 YR).

• **Newly reported tradeline indicator** (*) — An asterisk (*) after the date reported on a tradeline shows that the tradeline has been added to Experian’s business information database within the past three months.

### 8. Public Record

Legal Filings identify details associated with accounts that have been placed for collections and derogatory public record filings. Filings include filing dates as well as current disposition. Filings are gathered from federal and state jurisdictions nationwide.

• **Bankruptcy** — Experian displays Chapter 7, 11 and 13 Bankruptcies on commercial credit reports. New filings are added to the Experian database within 24 hours. Experian will display a bankruptcy for nine years and nine months.

• **Tax Liens** — claims on the property or goods of a business by governmental tax agencies. Experian will display a tax lien for six years and nine months.

• **Judgments** — court decisions directing a business to make payments to a plaintiff. Experian will display a judgment for six years and nine months.

**Tip:** Public Record liabilities may allow others to supersede your claim to the business’s assets.

### 9. Uniform Commercial Code filings

BusinessIQ Premier Profile notes the presence of any Uniform Commercial Code (UCC) filings. UCC filings are required whenever a company pledges assets as collateral.

Notes:
Evaluated risk at a glance

- **UCC Profile** — The UCC Profile summarizes UCC filings into date ranges to provide at-a-glance views into the filing types and potential risk of the business’s filings. Experian will display a UCC for five years. Identifies lenders or financial institutions that have secured interest in a particular piece of property. Knowing what property is secured is important.

- **Cautionary UCC** — Cautionary UCC filings include one or more of the following collateral: accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds. The cautionary message is designed to highlight their presence.

The presence of cautionary UCC filings indicates that the business has pledged key assets to secure financing. Use of these critical assets may indicate that the business is under financial stress.

- **Total Filed** — total number of UCC filings for this business.

- **Released/Termination** — number of UCC filings where the secured party is no longer claiming any security interest.

- **Continuation** — number of UCC filings where the life of the UCC was extended. This occurs when the debt obligation still exists.

- **Amended/Assigned** — number of filings where a UCC was amended or assigned to another party. An amendment occurs when the debtor or secured party changes the collateral description. An assignment occurs when the secured party transfers all or a portion of its rights in the collateral to another party.

### UCC Filing Summary

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*Cautionary UCC Filings include one or more of the following collateral: accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds.

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### Commercial Finance Relationships

#### 10. Commercial Finance Relationships

**Commercial Finance Relationships** — This portion of the BusinessIQ Premier Profile provides banking and insurance information. Additional financial information also may be found within the Trade Payment Information section of the profile.

*Tip: Identify financial partners associated with the business or verify business relationships.*

More detailed information, including performance, is available through our Small Business Credit Share™ program. For additional information on this program, contact your Experian account representative.

### Notes:
11. Additional Business Facts

BusinessIQ Premier Profile provides an in-depth look at the business you are evaluating. From how long the business has been in operation and other legal names under which the business operates to corporate hierarchy and competitors, these details provide background on whom you are conducting business.

- **Corporate Registration** — Details may include state of incorporation, incorporation date, charter number, current status, most recent filing date, and name and address of the registered agent.

- **Business License Filings** — insight into ownership, names under which the business operates and how long they are licensed to operate.

- **Additional DBA Names** — Many businesses operate under multiple legal names. This section contains a list of other legal names under which this business operates.

- **Competitors** — list of businesses this business competes against in the market.

- **Corporate Linkage** — Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers are used to identify these relationships.

  Corporate Linkage enables businesses to make better decisions through the identification of relationships within a corporate family.

- **Ultimate Parent** — topmost responsible member of the family tree.

- **Immediate Parent** — Parent refers to a business with a subsidiary. The Immediate Parent is the parent company for the business that is the subject of the profile.

- **Branches/Alternate addresses** — additional locations or alternate addresses for the business that is the subject of this profile.

- **Subsidiaries** — businesses of which the subject of this profile owns more than 50 percent.

12. Inquiries

- **Inquiries** — provide a summary of all inquiries made on the business within the past nine months.

  Assess whether the company is actively seeking credit and identify the types of businesses that have been submitting inquiries on the business.
13. Company Financial Information

Company Financial Information provides objective data on the financial health of the business if it is a publicly held company.

**Balance sheet** — A balance sheet is a company’s statement of assets, liabilities and net worth. Information is included for up to three fiscal years. You can analyze the current statement or conduct up to a three-year trend analysis of key financial items.

Assets are broken down into two categories:

- **Current assets** — cash and assets of the business that are likely to be converted to cash in the next 12 months.
- **Noncurrent assets** — assets of the company that are not expected to be converted to cash in the next 12 months, such as buildings, real estate, fixtures and equipment.

Liabilities also are broken down into two categories:

- **Current liabilities** — debts the company owes that will likely be paid in the next 12 months, such as accounts payable, current amounts due on long-term debt and accrued taxes.
- **Long-term liabilities** — debts of the company that are due beyond the next 12 months, such as the amount of a bank loan that is due beyond the next 12 months.

Net worth is calculated by subtracting the company’s total liabilities from its total assets.

**Tip:** The balance sheet can help you understand a firm’s financial strength and can provide indications of a company’s near- and long-term solvency. Tracking these financial indicators can help you analyze whether a company is likely to become financially stronger or weaker.

**Operating statement** — Also known as a profit and loss statement, the operating statement provides details of a company’s sales, cost of sales, operating expenses and net profit/loss.

**Tip:** An operating statement can quickly help you understand whether a company is profitable or not. By looking at operating statement trends, you can quickly determine whether the company’s revenues are growing or declining and at what rate. Improvements or reductions in gross profit margin and operating expenses also can provide valuable insights into how well a company is managing its costs relative to its revenue. Finally, knowing whether a company is experiencing profitable operations over time can provide a strong indicator of the company’s near- and long-term viability.
Critical data and ratios — This information helps you understand the relationship between key balance sheet items and how those ratios change over time. Financial ratios typically are divided into three categories:

- **Solvency ratios** — These ratios provide an indication of a company’s ability to generate cash. They focus mainly on the current assets and current liabilities balance sheet items.
  
  - Current ratio provides a good indication of how much cash a company has or can expect to generate from selling inventory in relation to its obligations that are expected to be paid over the next 12 months.
  
  - Average days sales outstanding gives an indication of how quickly a company collects on its receivables and therefore is a further indicator of a company’s ability to generate cash.

- **Debt ratios** — These ratios demonstrate how leveraged a business is.
  
  - A high debt-to-equity ratio indicates that the company owes more than it actually owns of the business.
  
  - A low debt-to-equity ratio indicates a company owns more of the business than it owes.

Understanding whether a company is highly leveraged or not is a very important part of any credit analysis, and it is essential to understanding how to manage the credit relationship.

- **Operating ratios** — These ratios provide insight into a company’s ability to run a profitable and sustainable business.
  
  - The ratio of net profit to net sales provides insight into the company’s ability to generate a healthy profit margin. By looking at this ratio trend over three years, it becomes quickly apparent whether a company, even if profitable, is maintaining sufficiently strong profit margins to remain financially viable in the long term.
  
  - The ratio of net income to net worth provides insight into how well a company is growing the net worth of the business from operations and if there is a sufficient return to finance the business from operations or if additional borrowing may be required.
Glossary

**Account Status**
Account balance and aging of that account as of the last date reported.

*Provides you with a summary of the business’s credit activities by trade relationship.*

**Additional Trade Details**
Consists of payment information on nontrade accounts such as bank loans and leases, plus tradelines not updated in the past three months.

*Shows the most current information regarding periodic installment payments and can be indicative of payment problems in the recent past.*

**Balance**
Dollar sum of all current and past-due amounts rounded to the nearest $100.

*Lets you see the amount of debt the business is carrying with other suppliers.*

**Bankruptcies**
Legal processes by which the company’s assets are liquidated or by which the company seeks protection from creditors.

*Makes you aware of financial distress.*

**Business Category**
General industry category (or description) of the supplier to the inquired-upon business.

*Enables you to identify whether the supplier is a primary or secondary supplier and allows you to compare the business’s payment habits across industries.*

**Business Facts**
Provides key operational facts about the business, including years in business, annual sales, key personnel, SIC codes, NAICS codes, number of employees and annual sales. This section also includes a nonprofit indicator or information specific to public companies, such as stock exchange, ticker and Fortune 1000 rankings.

**Business Identification Number**
A unique nine-digit ID assigned to each business operating location in the BizSource database.

*This persistent ID allows BizSource to track all information associated with a business over time, even with address or name changes.*

*Information about the business’s background is used to further identify the company requesting credit.*

**Business Victim Statement**
Businesses that are victims of fraud can report this to Experian. Once the fraud is reported and verified, a statement is added to the business’s file.

*When evaluating a business that was a victim of fraud, it’s important to make sure the information you are reviewing is factual. When there is a question, contacting the business directly for proof may be helpful.*

**Cautionary UCC**
Cautionary UCC filings include one or more of the following collateral: accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds. The cautionary message is designed to highlight their presence.

*The presence of cautionary UCC filings indicates that the business has pledged key assets to secure financing.*

*Use of these critical assets may indicate that the business is under financial stress.*

**Combined Trade**
Combines payment experience of new and continuously reported tradelines.

*The significance of identifying newly reported versus continuously reported tradelines is that an applicant may be paying new vendors better or worse than the old vendors.*
Comments
Additional explanations of account status as provided by the data supplier (e.g., WRITE OFF, PROMPT, CUST 1 YR.).

Can help you make a more informed credit decision by highlighting the most derogatory information.

Commercial Fraud Shield
Provides a series of checks to screen for potential indicators of fraudulent activity.

Performing a fraud review is helpful in meeting due diligence and background check requirements related to a client’s identity.

Company Financial Information
Financial information provided on publicly held U.S. businesses. Also may include in-depth business background information on privately held firms.

Provides you with an in-depth analysis into a business’s history and allows you to gauge its financial strength in relation to its payment habits.

Continuously reported tradeline or continuously reported
Those tradelines that have had at least one update in the past three months.

Identifies those tradelines that have the most current and relevant information for a credit decision.

Corporate Linkage
Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers are used to identify these relationships.

Corporate Linkage enables businesses to make better decisions through the identification of relationships within a corporate family.

Credit limit recommendation
The recommendation compares the business against similar businesses. The credit line is based on trade information, industry, age of business and the Intelliscore Plus score. These data elements are then utilized in a proprietary calculation that generates the credit line potential for a business.

A credit limit recommendation can be used to help set a new credit limit or modify the credit limit for an existing customer. The final decision should be based on your company’s business policies.

Current
Percentage of account that is paid within terms set by a supplier.

Allows you to determine if the company pays other suppliers on time.

Date reported
The month that the supplier’s data was taken from its accounts receivable system.

Shows you the most current data in Experian’s file.

Days Beyond Terms (DBT)
Dollar-weighted average number of days beyond the invoice due date a business pays its bills.

\[
DBT = \frac{(Total\ 1 \times 15) + (Total\ 2 \times 45) + (Total\ 3 \times 75) + (Total\ 4 \times 105)}{Total\ dollars\ outstanding}
\]

Total 1 = Total dollars in aged category 1 to 30 days
Total 2 = Total dollars in aged category 31 to 60 days
Total 3 = Total dollars in aged category 61 to 90 days
Total 4 = Total dollars in aged category 91 or more days

Provides a single dollar-weighted average for determining payment status, expressed as the average number of days past “invoice due” date. This is not a subjective rating determined by one individual.

DBT norms
Compares the average number of days late the business’s industry is paying all continuously reported tradelines and the average DBT for all industries.

Provides a point of reference for comparison purposes, giving the business’s DBT more context.
Federal, State and County Tax Liens
Represents claims on the property or goods of a business by governmental tax agencies.

Allows you to determine whether the business has a legal requirement to pay past tax obligations before its other payments.

File established date
Date the first tradelines were contributed and the file was created within Experian’s database.

Shows you the number of years Experian has been collecting data on the business.

Financial Stability Risk Score
Financial Stability Risk Score™ predicts the likelihood of financial stability risk within the next 12 months.

Helps you determine the risk of business failure

Fortune 1000 Ranking
Provides three-year history of Fortune 1000 rankings.

Provides insight into current and past rankings of the largest U.S. businesses.

Immediate Parent
Parent refers to a business with a subsidiary. The Immediate Parent is the parent company for the business that is the subject of the profile.

Provides insight into the corporate family tree.

Intelliscore Plus
Predicts the likelihood of seriously derogatory payment within the next 12 months.

When used in conjunction with the Financial Stability Risk Score, you can determine if a business is likely to pay or is at risk of default

Inquiry information
Lists the number of inquiries and types of businesses making inquiries on the company within the past nine months.

Helps you determine if the business is expanding or if current suppliers are limiting their access, forcing the business to shop for new suppliers.

Judgments
Court decisions directing a business to make payments to a plaintiff; abstract judgments differ only in that they are prepared by the court recorder’s office.

Shows you if the business is responsible for any payments on a legal matter that can impact its cash flow.

Last Sale
Date of last sale to the trade contributor

Lets you see the most recent sale date to the supplier.

Leasing Relationships
A lease is an agreement wherein, over the term of the lease, the owner permits the use of an asset in exchange for a series of payments.

Legal Filings
Commercial public record information filed with the U.S. legal system.

Shows you the business’s legal liabilities, which may affect its ability to pay.

Matching Branch Address and BIN
The branch address and BIN of the business location that most closely match the inquiry.

Identifies other locations of a business and provides additional visibility into how your inquiry matched against the Experian database.

Monthly Payment Trends
View of current month and previous six-month summary of payment behavior changes.

Continuously reported tradelines are used to calculate trending.
North American Industry Classification System (NAICS)
Provides up to three industry identifications using the NAICS.
Identifies the industry of the business. This information can be used when making risk assessments.

New Tradeline Reported or Newly Reported
Those tradelines that have been added to Experian’s file within the past three months.
Identifies the most recently added tradelines. Helps to identify how new information may affect conclusions about past payment behavior.

Nonprofit Indicator
Indicates that the inquired-upon business is a nonprofit. Experian obtains nonprofit information from Corporate Record filings.
To receive a nonprofit designation, businesses must follow a strict set of operational guidelines.

Office of Foreign Assets Control (OFAC)
Screens for possible matches to the U.S. Treasury Department OFAC SDN and PLC lists.
Any action taken regarding a commercial entity must be based on a complete investigation of the commercial entity and not based solely on the OFAC information.

Payment Terms
Terms set by the suppliers.
Can be used to determine what credit terms to set.

Monthly Payment Trends
Historical record of the business’s payment practices in the past six months based on continuously reported information.
Shows you if the business’s payment behavior is improving or deteriorating.

Phone Number
Primary phone number of the inquired-upon company.
Allows you to validate the account and gives you immediate access to the business for more investigation or for collection purposes.

Primary Business Name
The name Experian identifies as the primary name under which the business operates. When available, the legal name will display as the primary business name.
When the primary business name is identified as a legal name, the verified legal name indicator will display.

Public Company Indicator
Indicates this business is traded publically.
These companies follow a strict set of guidelines for reporting financials to their shareholders.

Quarterly Payment Trends
A five-quarter (15-month) summary of all the trade experiences reported to Experian for a particular business. Continuously reported tradelines are used to calculate trending.
Provides evaluation of long-term payment behavior and the company’s ability to generate sustained cash flow.

Quarterly Score Trends
The average score over the past four quarters. The quarterly score is calculated on a rolling basis. In other words, it’s not tied to calendar quarters. It’s based on the 12 months prior to the inquiry date.

Recent High Credit
Highest account balance the business has carried in the past 12 months.
Shows you the highest amount of credit other suppliers have extended.
**Glossary**

**Standard Industrial Classification (SIC Code)**
The SIC code assigned by the government for a business’s primary business activity.
*Identifies the industry of the business. This information can be used when making risk assessments.*

**Subsidiaries**
Businesses of which the inquired upon business owns more than 50 percent.
*Larger organizations tend to have more complex corporate structures, which often include subsidiaries.*

**Total Trade**
Combines payment experiences of new and continuous tradelines and additional payment experiences.
*Provides insight into how a business is handling its current and previous payment experiences.*

**Trade Payment Summary**
This section is a summary of all trade (new, continuous and additional) and collection experiences.
*Understanding the details associated with payment experiences is a smart way to analyze payment habits.*

**Ultimate Parent**
Topmost responsible member of the family tree.
*Corporate structures range in complexity. A family tree may be a simple structure with just branches or a complex subsidiary structure.*

**Uniform Commercial Code (UCC) filings and amendments**
UCC filings, which are required whenever a business pledges an asset as collateral.
*Identifies collateral. Gives you additional bank or financing references and may signal financial instability (i.e., the number of filings pledged with noncapital assets).*

**Verified Legal Name Indicator**
Present when the primary name for this business is a verified legal name through a public record filing.
*Businesses may operate under various aliases; however, the legal name is the official name the business is registered under with various governmental agencies.*