

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 INTEGRATION VENDOR

From your platform:

- ✓ Access and purchase the NTCR
- ✓ Contribute your aging from your Integration Vendor's platform
- ✓ Integrate other products and services from a participating NACM Affiliate to your platform

If you're already using an NTCR Integration Vendor 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 Integration Vendors' platforms. To learn more, ask one of our Integration Vendors or your participating Affiliate today!

The NTCR Integration Vendors make it easier than ever to contribute data and access reports.



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NACM NATIONAL TRADE CREDIT REPORT



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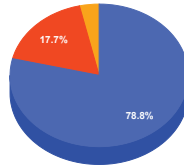
INFILE: 09/17/2007 05:22:32
ACCESSED: 03/08/2024 12:35:33

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

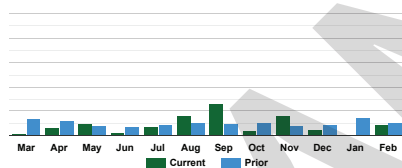
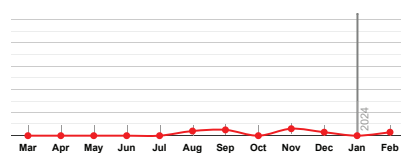
- High balances in the current bucket is consistent with Low Risk
- Relatively Large Reported High Credit relative to high number of trade experiences is consistent with Low Risk
- Historical High Number of Positive Trades is consistent with Low Risk
- Score is better than 98.4% of subjects in the database.

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														
	HMCRC	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)	
	HMCRC	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	
	HMCRC	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

F

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					

G

ALERTS

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

H

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										

I

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							

J

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					

K

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			

L

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		

INQUIRIES			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			

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

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.

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 inquiries to an online portal to electronically check credit references, saving even more time.

MEET "BEST IN CLASS" CORPORATE STANDARDS

SUPPORT THE NACM CREDIT COMMUNITY

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!

SHARE CREDIT WHERE CREDIT IS DUE

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.

SHARPEN THE FOCUS

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.

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.

HOW IT WORKS AS A REQUESTER

Credit Reference Login/Registration

Use Agreement:

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

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.

XYZ Supplies Inc.

*** For best results we recommend searching by the **7-digit phone number** of the business; are attempting to obtain a credit reference on.
If no results are found, we recommend searching by the **business name and state**. ***

Business Reference Phone Search

Phone #

[SUBMIT](#)

Business Reference Search

Business Name

Address

City

State

[SUBMIT](#)

2 After registering, a search page becomes available.

2 After registering, a search page becomes available.

Set Daily Limit

✕

Maximum Daily References *

2

The maximum number of references per day

Maximum Daily Searches *

5

The maximum number of searches per day

Security Code *

Security code used to access the credit reference

Cancel

Submit

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

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					Days Beyond Terms					Terms & Comments	
Start Date	Due Date	Age	Days	Days	Balance	Current	1-30	31-60	61-90	91+	
12/01	12/15	2	45	15	\$15K	\$25K	\$25K	\$0.00	\$1,250	\$1,250	\$15K

HISTORY OF AVERAGE BALANCES PREVIOUSLY REPORTED

PERIOD	BALANCE	CURRENT	1-30	31-60	61-90	91+
Last 3 Months	\$15K	\$25K	\$1,727	\$15K	\$5,600	\$6,393
Last 6 Months	\$35K	\$14K	\$17K	\$14K	\$4,512	\$3,724
Last 12 Months	\$42K	\$14K	\$12K	\$11K	\$3,318	\$1,854
Last 24 Months	\$38K	\$15K	\$12K	\$7,217	\$2,528	\$892

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 NACH Tampa, Inc. by the Company listed above. The data has been collected in good faith and is presented as reported to NACH Tampa, Inc. NACH Tampa, Inc. does not control the information contained herein and must not be held liable for any errors and/or omissions. The data contained in this report is for informational purposes only, and is subject to reevaluation; concerning credit decisions is given or implied by your credit department. This request must determine its own credit decisions. NACH Tampa, Inc. assumes no responsibility for any such decisions.

3

Requesting

NEW SEARCH

CANCEL

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

WHY USE IT

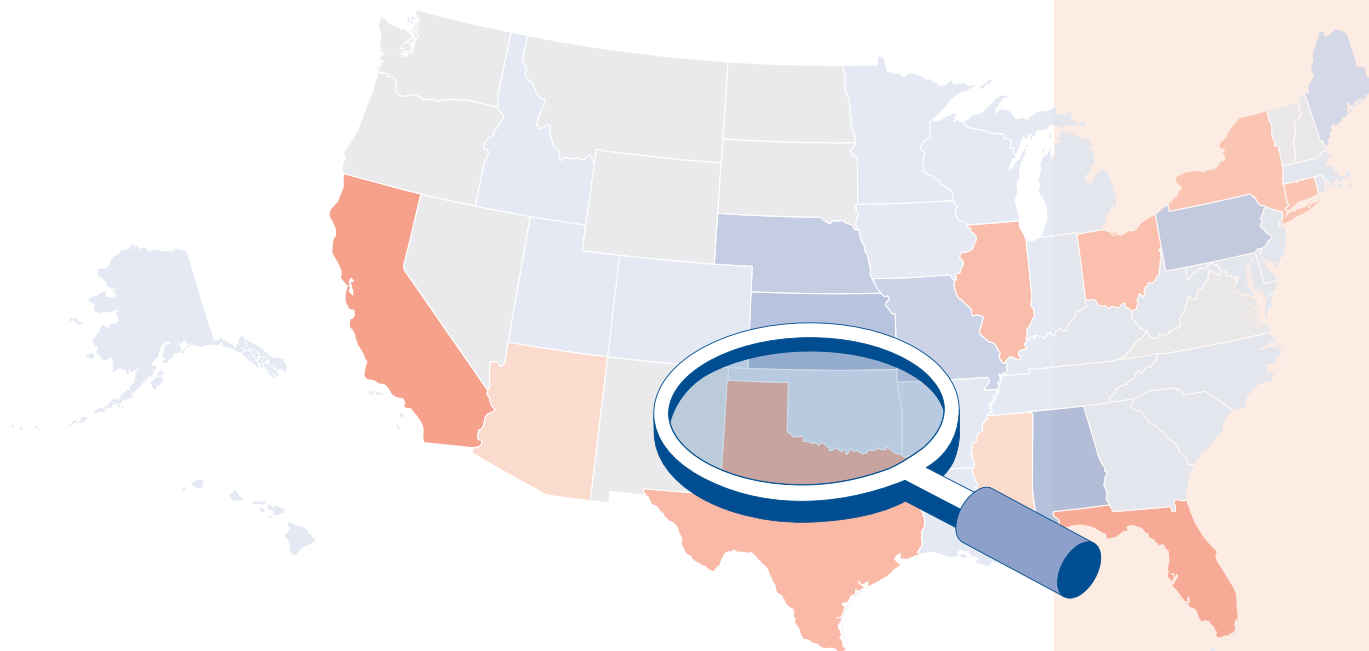
- Gain time back to your department
- Redeploy valuable resources to more significant tasks
- Reduce risk through consistent, historical and factual reporting

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

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

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

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)
NCR Lien	Does the business have a Lien reported
NCR Judgment	Does the business have a Judgement on file
NCR UCC	Does the business have UCC information on file
NCR Mechanic Lien	Does the business have a Mechanics Lien on file
NCR 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
NCR 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

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. ?

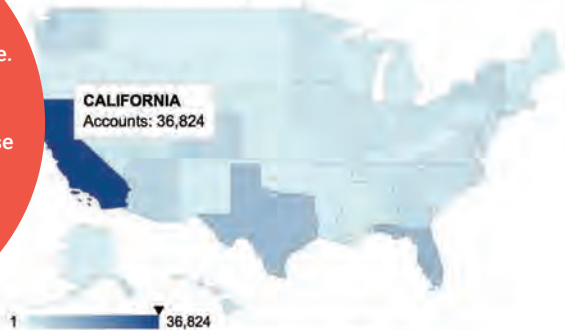
Portfolio Last Updated: 5/11/2024 5:46:04 AM [REFRESH](#)

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



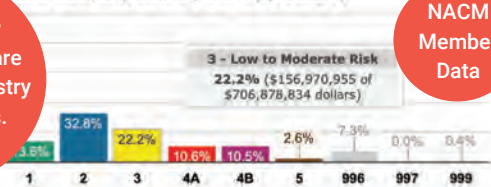
Demo Company Accounts by State



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.

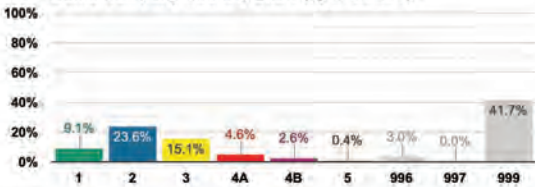
Hide or show Graphs. Compare to Multiple Industry Credit Groups.

Demo Company Scoring Chart (by dollars)



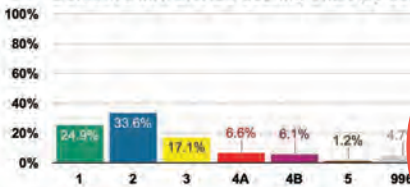
NACM Member Data

Demo Company Scoring Chart (by accounts)

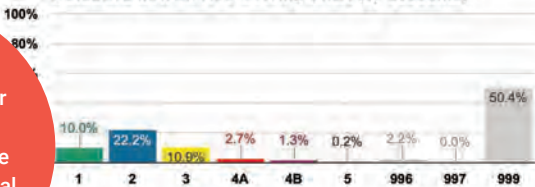


BUILDING MATERIALS

BUILDING MATERIALS Scoring Chart (by dollars)



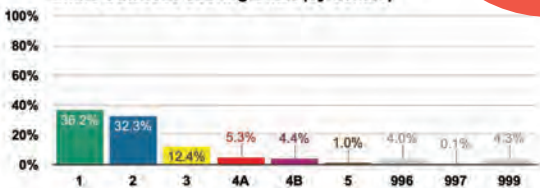
BUILDING MATERIALS Scoring Chart (by accounts)



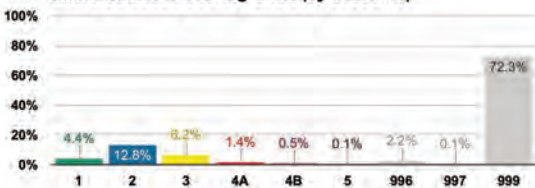
Compare your Portfolio Performance to your Industry Groups, your Industry and the overall NACM National Trade Credit Report participants.

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](#)

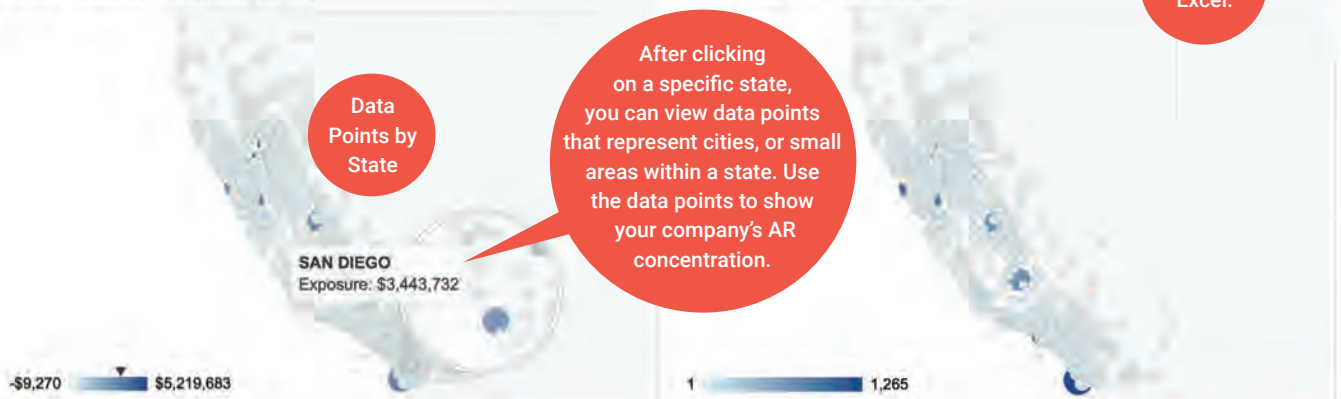
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Total			\$706,878,834		158,124	



Demo Company \$ Exposure for CA

Demo Company Accounts for CA

Export to Excel.



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	1000008243	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	CORRAL CITY	CA	US	\$665,189	4/29/2024	1
14.	12198462	161738	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	LINE	CA	US	\$532,556	4/29/2024	9
Total: 36,824							\$131,229,418		

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).

MENU

LOG OUT

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.

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

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

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: 6/10/2008 13:00:00
ACCESSID: 94/25/2023 18:54:03

ROBIN'S CAFÉ 5348735
220 BENSON JUNCTION RD
DEBARY FL 32713 US

SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT	LINES	BALANCE
FEWH	FENCE WHOLESALER	0	3	\$ 133,546.00
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

DEMCO CORP OF AMERICA
(3377333)

NACM NATIONAL TRADE CREDIT REPORT
National Association of Credit Management

STEP 2

Trade Profile

DEMCO CORP OF AMERICA 3377333

"ALL LOCATIONS"
1234 CENTER DR.
TAMPA, FL 33609

The following source(s) 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 Nashville has received data. Based on your membership level, you will be charged \$1.50 for each source selected.

- ☐ 278 SERVICES
- ☒ 1137 BUILDING MATERIAL RETAIL
- ☐ 3014 ELECTRICAL SUPPLIES WHLSALER
- ☐ 30064 ELECTRICAL SUPPLIES WHLSALER
- ☒ 90457 ELECTRICAL SUPPLIES WHLSALER
- ☐ 91710 PLUMBING HEATING & A/C
- ☐ 91784 PLUMBING SUPPLIES WHOLESALER
- ☒ 15486 PLUMBING HEATING & A/C
- ☐ 16007 ELECTRICAL SUPPLIES WHLSALER

You will be charged \$XX each time you click Submit

[Cancel All](#) [Submit](#)

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	\$13	\$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.



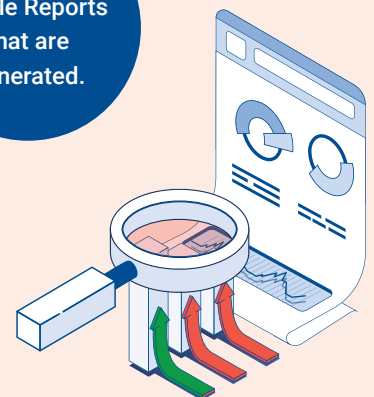
It easily provides a quick snapshot of the customers pay history.

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.

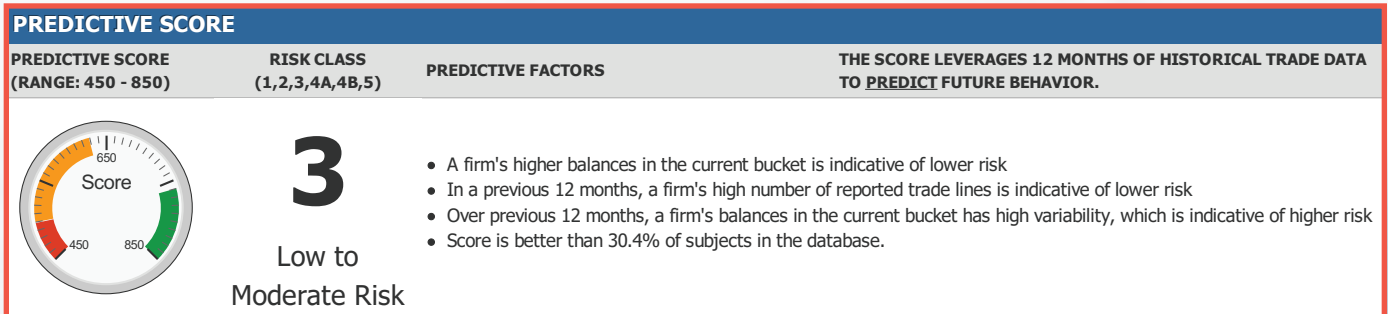
Sources with at least three months of reporting history with your participating affiliate will be listed. A running total will appear at the bottom for review before submitting.

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.



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.

