

INTELLIScore

Commercial Only

Possible Scores range from 0-100 where 0 is a high risk and 100 is a low risk

CREDIT INFORMATION FOR SAMPLE COMPANY

Current Days Beyond Terms (DBT) ①	45
Monthly Average DBT	40
Highest DBT in Past 6 Months	54
Worst Ever DBT.....	61
Trade Acct Balance from 28 Trade Lines ②	\$ 256,200
Recent High Credit ③	\$ 112,000
Median Credit ④	\$ 16,100
Number of Bankruptcies	0
Number of Judgments ⑤	1
Number of Liens ⑥	1
Number of Collection Accounts.....	2
Number of Original UCC Filings ⑦	3
Legal Balance	\$ 12,300
Number of Years on File.....	5

SIC Code: 5013 (Automotive Supplies)

Score: 23.84 ⑧

Action: High Risk

① Days Beyond Terms: Average number of days this company pays past the due date.

② Trade Acct Balance: Total trade debt to suppliers as reported to Experian.

③ Recent High Credit: Largest amount of credit extended by any one creditor in last 12 months.

④ Median Credit: An average of balances owed.

⑤ Judgments: Court ordered payments. Experian has the most Judgment information and keeps it on file longer than any national data base.

⑥ Liens: Filed by Governments for non-payment of taxes. Tax liens are a good predictor of financial trouble. Experian is the leader in Tax Liens in file.

⑦ UCC Filings: Filed when assets are pledged for a loan or lease.

⑧ Score: Ranges from 0 - 100. The higher the score, the better the risk. Score is based on the key credit indicators which can predict the risk level of your prospective customers.