

Affiliated with... **experian**

\*\*\*\*\***Sample Report**\*\*\*\*\*

**experian**

## Commercial IntelliScore

- One Page, Easy-to-read format
- Summary of Key Credit Indicators
- Speeds Customer turn-around time
- Customized Guidelines for *your* staff
- An Integral part of your credit system
- 330 Million Trade Lines
- 7.7 million collection placements

**Intelliscore for ACME ENTERPRISES, INC.**

48.30 ①

0 High risk 100 Low risk

MEDIUM TO HIGH RISK

28% of businesses indicate a higher risk of becoming seriously delinquent than this business

**Key score factors:** ②

- ❑ NUMBER OF DEROGATORY PUBLIC RECORD ACCOUNTS
- ❑ NUMBER OF RECENT COLLECTION ACCOUNTS
- ❑ NUMBER OF DELINQUENT OR DEROGATORY ACCOUNTS
- ❑ NUMBER OF DELINQUENT ACCOUNTS

**Legal Filings and Collections** ③

Bankruptcy filings: (FILED 07/04)	1
Tax lien filings:	0
Judgment filings:	0
Total collections: (PLACED 09/04)	1
Sum of legal filings:	\$3,490
UCC filings:	1
Cautionary UCC filings present?	Yes

**Trade Information**

Monthly average DBT: <span style="font-size: 20pt; font-weight: bold;">④</span>	0
Highest DBT previous 6 months:	2
Highest DBT previous 5 quarters:	2
Total continuous trades: <span style="font-size: 20pt; font-weight: bold;">⑤</span>	19
Current continuous trade balance:	\$20,600
Trade balance of all trades (38): <span style="font-size: 20pt; font-weight: bold;">⑥</span>	\$26,100
Average balance previous 5 quarters:	\$33,300
Highest credit amount extended:	\$86,900
6 month balance range:	\$13,800 - \$52,800

**① 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.

**② Key Score Factors:** Highlights both good and bad elements of the company's history.

**③ Public Records:**  
**Judgments:** Court-ordered payments. Experian has the most Judgment information and keeps it on file longer than any national database.  
**Liens:** Filed by Govt's for non-payment of taxes. Tax liens are a good predictor of financial trouble. Experian is the leader in Tax Liens on file.

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

**④ Days Beyond Terms (DBT):** Average number of days this company pays past the due date.

**⑤ Continuous Trades:** References reporting to Experian monthly or quarterly.

**⑥ Trade Account Balance:** Total trade debt to suppliers as reported to Experian.