

# 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) <b>1</b> .....	45
Monthly Average DBT .....	40
Highest DBT in Past 6 Months .....	54
Worst Ever DBT.....	61
Trade Acct Balance from 28 Trade Lines <b>2</b> ....	\$ 256,200
Recent High Credit <b>3</b> .....	\$ 112,000
Median Credit <b>4</b> .....	\$ 16,100
Number of Bankruptcies .....	0
Number of Judgments <b>5</b> .....	1
Number of Liens <b>6</b> .....	1
Number of Collection Accounts.....	2
Number of Original UCC Filings <b>7</b> .....	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.