**Business Profile**

Business reporting: objective, credible and reliable

Your job is deciding who to grant credit to and how much credit to grant. This doesn’t have to be a time consuming task, where you might not find the information you need to make an informed decision. Business Profile from Experian can help you make informed decisions quickly and easily.

**How we are different**

Business Profile is different from other credit reports in that our information is based on objective third parties reporting actual payment history. Our trade data is collected from credit grantors like you to ensure quality and consistency. One of our most popular reports, Business Profile gives you detailed information drawn from a variety of sources.

90% of companies are classified as small business enterprises in the United States today. As you know, finding information on small businesses is often difficult. Experian is the recognized leader in capturing data on small businesses. If you need information on larger, publicly held corporations — we have that information too. Just look in the Standard and Poor’s section on page 12 of this booklet, and you will find key financial information such as operating statements and balance sheets.

**Know the day-to-day risk potential**

With Business Profile a business’ risk potential is expressed using Days Beyond Terms (DBT). The DBT provides a single value for determining payment status, expressed as the average number of days past the “invoice due” date. This information is then augmented with other information to give you a detailed understanding of a firm’s creditworthiness.

In addition to trade payment trends, Business Profile contains public record information including bankruptcies, tax liens and Uniform Commercial Code filings. Business Profile also provides company background information to help identify potential fraud by validating a company’s identity. There is a wealth of information provided in this report.
Business Profile from Experian helps you to make solid, informed credit granting decisions quickly.
All you need to know

On the following pages a sample Business Profile report is provided with detailed explanations of how to read the report and why the information is important. If you don’t understand a term or its “value” refer to our glossary of terms at the back of this booklet. After you’ve had a chance to review this booklet, we’re sure you’ll agree that the Business Profile report is a valuable tool that will help you make better decisions and be more profitable.
The executive summary

Evaluate risk at a glance
The Business Profile’s executive summary gives you a quick overview of a business’ credit behavior, so you can determine whether or not you need to see additional details. The DBT and predicted DBT express Experian’s estimation of a company’s potential risk in a single number.

---

**Business Profile**

**Sample Computer Co.**

123 Main St.
Anytown, CA 90802

Executive Summary

1. Sample Computer Co. is in the Computers business (SIC 3671). Sample Computer Co. has 5 business subsidiaries and 100 branches located throughout the United States. The business was incorporated on January 2, 1962.

2. Days Beyond Terms (DBT) for Sample Computer Co.
   
   As of 08-12-00: 51
   
   Prediction for 10-11-00: 50
   
   **This business is paying, on average, 51 day(s) later than invoice due date.**

3. DBT Norms
   
   Computer, Office Equip: 18
   
   All Industries: 9
   
   The most frequent purchasing terms in the Computer, Office Equip industry are: Net 30, Net 15 and Contract

4. DBT Range Based on Current Payment Behavior:
   
   80% of U.S. businesses have a DBT of 0 - 15.
   
   11% of U.S. businesses have a DBT of 16 - 50.
   
   5% of U.S. businesses have a DBT of 51 - 90.
   
   4% of U.S. businesses have a DBT of over 90.

5. Historical Payment Guide:
   
   6 Month Account Balance Range: $51200-$116800 (Current Total: $67300)
   
   Highest Credit Amount Extended: $183800 (Median: $52000)
   
   Industry Payment Comparison: Has paid slower than 70% of related firms
   
   Payment Trend Indication: Payments are increasingly late

6. Significant Derogatory Data:
   
   Fed Tax Lien: 03-16-99 $10,500
   
   Judgement Satisfied: 03-27-97 $500
   
   18 of 76 UCC Filings pledged with one or more of the following collateral: Accounts Receivable, Hereafter Acquired Proceeds, Contract Rights, Leases.

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**Copyright © 2000 Experian Information Solutions Inc.**
1. Description of business
   Company’s primary and secondary business categories, plus the date of incorporation when available

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

3. Predicted DBT
   A forecast of the expected days beyond terms for 60 days into the future, based on historical credit trends

4. DBT norms
   Compares the company’s average DBT against the average DBT of other businesses within the same industry and the average DBT for all industries
   Also listed are the three most common purchasing terms (e.g. NET 30, 2/1 NET 30, NET 10)

5. DBT range based on current payment behavior
   Indicates where the current DBT falls in comparison to other U.S. business
   Also shows the percentages of U.S. businesses in four term ranges (0-15, 16-50, 51-90, and 91+)

6. Historical payment guide
   Provides background payment information including:
   - Six month account balance range—range of total amount owed for the past six months, plus current total owed
   - Highest credit amount extended—largest amount of credit extended in the past 12 months
   - Industry payment comparison—compares the company’s six-month average to the industry average
   - Payment trend indicator—analyzes changes in payment behavior over the past six months

7. Significant derogatory data
   Summarizes collected public record data and other derogatory information; includes bankruptcies within the past nine years, open tax liens and judgements or any filing released within the past five years, Uniform Commercial Code filings and types of collateral pledged, reported collection accounts and telecommunication accounts that are reported as write-offs or skips
An objective view of credit performance

The trade payment information in the Business Profile provides a timely and accurate view of a business’ credit performance. Each tradeline represents a unique credit relationship. Experian ensures the accuracy and integrity of data by:

- Collecting objective payment information from thousands of credit grantors who contribute their accounts receivable files to Experian every month
- Gathering all data in a consistent format
- Updating information continuously and identifying newly reported tradelines, so you make decisions only from current information

For comparison purposes, a plus (+), minus (-) or equal (=) sign next to each tradeline with a balance indicates whether the DBT or trade line is more than five days higher (-), more than five days lower (+) or within five days (=) of the average DBT for that business category.
Comprehensive payment information allows easy analysis of whether a business’ ongoing payment behavior is steady, improving or declining.

Payment totals summarize the totals for continuously reported and newly reported tradelines.

Additional payment experiences include payment experiences on non-trade accounts, such as leases and bank loans. This section also lists tradeline data that has not been updated within three months.
Evaluate ongoing payment behavior

Payment trends use continuously reported tradelines to indicate changes in payment behavior over the previous six months.

Payment history represents a 15-month analysis of the payment trends.

Public record information presents details of bankruptcies, tax liens and judgements. Experian currently maintains national public record coverage.

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A key indicator of financial instability

Knowing how much a business is leveraged and what kind of collateral is used in outstanding loans are important considerations when evaluating creditworthiness.

The Business Profile notes the presence of any Uniform Commercial Code (UCC) filings.

**UCC profile** lists up to 10 most recent UCC filings (original, amendments or terminations) with the most recent displayed first for easy review. If you like, you may access a complete UCC filing report free of charge within 72 hours of your Business Profile inquiry.

**Business Profile**

<table>
<thead>
<tr>
<th>PAGE</th>
<th>RPT DATE</th>
<th>TIME</th>
<th>PORT</th>
<th>TYPE</th>
<th>PROFILE</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>08-12-00</td>
<td>14:25:17</td>
<td>DEO3</td>
<td>PROFILE</td>
<td>030</td>
</tr>
</tbody>
</table>

**SAMPLE COMPUTER CO.**

123 MAIN ST.
ANYTOWN, CA 90802

**PHONE:** 310-555-1212

**UCC PROFILE**

Number of UCC filings summarized with 10 most recent listed below (A full UCC detail report is available, within 72 hours, by entering "UCC-A99999999" into the system)

<table>
<thead>
<tr>
<th>DATE RANGE</th>
<th>CAUTIONARY UCCS*</th>
<th>TOTAL FILED</th>
<th>RELEASED/ TERMIN'D</th>
<th>AMENDED/ CONT</th>
<th>ASSIGNED</th>
</tr>
</thead>
<tbody>
<tr>
<td>JULY TO PRESENT</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>JAN TO JUNE 2000</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>JULY TO DEC 1999</td>
<td>3</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>JAN TO JUN 1999</td>
<td>4</td>
<td>14</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>JULY TO DEC 1996</td>
<td>7</td>
<td>23</td>
<td>0</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>PRIOR TO JULY 1996</td>
<td>3</td>
<td>31</td>
<td>1</td>
<td>14</td>
<td>10</td>
</tr>
<tr>
<td>TOTAL</td>
<td>18</td>
<td>76</td>
<td>1</td>
<td>14</td>
<td>19</td>
</tr>
</tbody>
</table>

*These are potentially cautionary UCC filings with one or more of the following collateral: Accounts, Accounts Receivable, Contracts, Hereafter Acquired Property, Inventory, Leases, Notes Receivable, Proceeds.

**UCC-FILED 02-25-00**

SECURED PTY: 036961, SEC STATE NY
COLLATERAL: NAT'L CREDIT CORP PARSIPPANY, NJ 07054
LEASES

**UCC-FILED 01-07-00**

SECURED PTY: 951360, SEC STATE CT
COLLATERAL: AMERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009
EQUIP

**UCC-FILED 12-31-99**

SECURED PTY: 269323, SEC STATE NY
COLLATERAL: AMERICAN CAPITAL CREDIT CO. BELLEVUE, WA 98009
EQUIP

**UCC-FILED 12-23-99**

SECURED PTY: 949958, SEC STATE CT
COLLATERAL: UNITED BUSINESS EQUIP CO. MONTVALE, NJ 07645
PRODUCTS, PROCEEDS, CONTRACT RIGHTS, ACCTS REC

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Commercial finance relationships identify:
- The name, address and phone number of the business’ primary bank
- Type of banking relationship
- Account status and balances, when available
- Any leasing or special financing arrangements

---

**COMMERCIAL FINANCE RELATIONSHIPS**

**BANKING RELATIONSHIPS**

<table>
<thead>
<tr>
<th>BANK</th>
<th>ACCOUNT TYPE</th>
<th>ACCOUNT RATING</th>
<th>ACCOUNT BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>BANK OF U.S.</td>
<td>BORROWER</td>
<td>SATISFACTORY</td>
<td>MODERATE SIX FIGURES</td>
</tr>
<tr>
<td>PHONE: (203) 555-1212</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 GANDY BLVD., STAMFORD CT 04903</td>
<td>DATE OPENED: 10/01/73</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**UCC PROFILE (CONTINUED)**

<table>
<thead>
<tr>
<th>SECURED P'TY:</th>
<th>COLLATERAL:</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAJOR EQUIPMENT CORP, PITTSFORD, NY, 14534</td>
<td>CERT DESCRIPT COMPUTER EQUIP LEASES</td>
</tr>
<tr>
<td>ASSOCIATES INT, 7175 W JEFFERSON AVE, LAKEWOOD, CO</td>
<td>NATL BK OF CH, 5250 N HARLEM AVE, CHICAGO, IL</td>
</tr>
<tr>
<td>NATIONAL CREDIT CORP, PARSIPPANY, NJ, 07054</td>
<td>PRODUCTS, PROCEEDS</td>
</tr>
<tr>
<td>ASSOCIATES INTERNATIONAL INC., LAKEWOOD, CO, 80235</td>
<td>PRODUCTS, EQUIP, CERT DESCRIPT COMPUTER EQUIP</td>
</tr>
<tr>
<td>ASSOCIATES INTERNATIONAL INC., LAKEWOOD, CO, 80235</td>
<td>PROCEEDS, CERT DESCRIPT COMPUTER EQUIP</td>
</tr>
</tbody>
</table>
This portion of the Business Profile provides detailed background information that validates a company's identity, helping you detect potential fraud.

**Company background information** may include:

- Home state of business
- Year the business registered with the state
- Charter number
- Current status of business
- Names and titles of principle officers
- Product and service lines
- Most recent filing date
- Name of agent or legal representative

Inquiries summarizes all inquiries made on the subject.
In-depth analysis of a company’s history
Audited financials are an important indicator of the financial health of publicly held companies. The Business Profile provides comprehensive Standard and Poor’s (S&P) information for gauging financial strength in relation to payment habits.

Operating statement provides a profit/loss statement for the most recently reported fiscal year and two years prior.
Balance sheet is included for the most recently reported fiscal year and two years prior.

Critical data and ratios are calculated for the most recently reported fiscal year and two years prior, including tangible net worth and net sales.

A wide range of additional S&P information, not shown here, is included in the full Business Profile report.

Summary business background information gives the following information on both publicly and privately held firms:
- Description of products and services offered, including SIC Codes
- Approximate annual sales
- Years in business
- Name of company's accounting firm and primary bank
- Names and titles of key officers

### OPERATING STATEMENT FOR FISCAL YEAR ENDING DEC 31 ($THOUSANDS)
DATA CURRENT THROUGH 06-25-00

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>1998</th>
<th>1997</th>
</tr>
</thead>
<tbody>
<tr>
<td>NET SALES</td>
<td>16,745,000</td>
<td>16,951,000</td>
<td>16,805,999</td>
</tr>
<tr>
<td>COST OF GOODS SOLD</td>
<td>15,129,999</td>
<td>15,483,999</td>
<td>14,774,999</td>
</tr>
<tr>
<td>GROSS INCOME ON SALES</td>
<td>1,615,000</td>
<td>1,467,000</td>
<td>2,031,000</td>
</tr>
<tr>
<td>EXPENSES</td>
<td>489,000</td>
<td>177,000</td>
<td>639,000</td>
</tr>
<tr>
<td>PRE-TAX INCOME</td>
<td>800,000</td>
<td>916,000</td>
<td>1,088,000</td>
</tr>
<tr>
<td>TAXES</td>
<td>346,000</td>
<td>311,000</td>
<td>384,000</td>
</tr>
<tr>
<td>AFTER TAXES</td>
<td>454,000</td>
<td>605,000</td>
<td>704,000</td>
</tr>
<tr>
<td>EXTRAORD INC &amp; DISCNT'D OPS</td>
<td>0</td>
<td>-362,000</td>
<td>0</td>
</tr>
<tr>
<td>NET INCOME</td>
<td>454,000</td>
<td>243,000</td>
<td>704,000</td>
</tr>
</tbody>
</table>

### CRITICAL DATA AND RATIOS FOR FISCAL YEAR ENDING DEC 31 ($THOUSANDS)
DATA CURRENT THROUGH 06-25-00

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>1998</th>
<th>1997</th>
</tr>
</thead>
<tbody>
<tr>
<td>TANGIBLE NET WORTH</td>
<td>4,670,000</td>
<td>4,350,000</td>
<td>4,208,000</td>
</tr>
<tr>
<td>NET WORKING CAPITAL</td>
<td>NA</td>
<td>NA</td>
<td>0</td>
</tr>
<tr>
<td>CURRENT RATIO (TIMES)</td>
<td>3.1</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>% TOTAL DEBT TO TANG NW</td>
<td>293.4</td>
<td>580.4</td>
<td>600.4</td>
</tr>
<tr>
<td>% CURRENT DEBT TO TANG NW</td>
<td>155.1</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>% AFTER TAX INC TO TANK NW</td>
<td>-4</td>
<td>10.1</td>
<td>13.9</td>
</tr>
<tr>
<td>% AFTER TAX INC TO NET SALES</td>
<td>-5.8</td>
<td>2.7</td>
<td>3.6</td>
</tr>
<tr>
<td>NET SALES TO INVENTORY (TIMES)</td>
<td>5.1</td>
<td>9.8</td>
<td>10.1</td>
</tr>
<tr>
<td>CGS TO INVENTORY (TIMES)</td>
<td>3.1</td>
<td>8.8</td>
<td>9.2</td>
</tr>
<tr>
<td>AVG DAYS SALES OUTSTANDING (DAYS)</td>
<td>77.3</td>
<td>230.9</td>
<td>208.8</td>
</tr>
<tr>
<td>AUDITOR OPINION</td>
<td>UNQUALIFIED</td>
<td>UNQUALIFIED</td>
<td>UNQUALIFIED</td>
</tr>
</tbody>
</table>
Another resource for financial evaluation

Federal government information reports selected financial and contact data reflecting the company's dealings with federal government agencies.

<table>
<thead>
<tr>
<th>BUSINESS CATEGORY</th>
<th>DATE REPD</th>
<th>LAST SALE</th>
<th>PAYMENT TERMS</th>
<th>CREDIT BALANCE</th>
<th>ACCOUNT STATUS</th>
<th>DAYS PAST DUE</th>
<th>COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>GOVT/DOD</td>
<td>3-98</td>
<td>2-98</td>
<td>CONTRACT</td>
<td>100000</td>
<td>87500</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

**ACTION:** DEBARRED  - UNTIL 06-07-99 - ARMY

**CAUSE:** A - VIOLATION OF LAW OR FAILURE TO PERFORM

**AGENCY:** ARMY - DEPARTMENT OF THE ARMY

**NAME:** SAMPLE COMPUTER COMPANY

**ADDRESS:** 312 MAIN ST

**CITY/ST:** ANYTOWN CT

**REPORTED:** 03-01-95 CONTRACTOR ID #06-232-4423

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### Glossary of terms

| **Account balance** | Dollar sum of all current and past due amounts rounded to the nearest $100.  
Lets you see the amount of debt the company is carrying with other suppliers. |
|---------------------|--------------------------------------------------------------------------|
| **Account status**  | Account balance and aging of that account as of the last date reported.  
Provides you with a summary of the company's credit activities by trade relationships. |
| **Additional payment experiences** | Consists of payment information on non-trade 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. |
| **Bank information** | Shows the name, address and phone number of the company's bank, type of relationship and account status/balance if available.  
Allows you to directly check the bank listed on the report for the status of the debtor's bank accounts. |
| **Bankruptcies** | Legal processes by which the assets of the company are liquidated or by which they seek protection from creditors.  
Makes you aware of financial distress. |
| **Bulk transfers** | Information on companies who sell from inventory and are required to notify creditors before transferring goods to a new location.  
Makes you aware of activity with a company's material goods, which may indicate a change in its financial condition. |
| **Business category** | General industry category (or description) of the supplier to the inquired-upon company.  
Enables you to identify whether the data contributor is a primary or secondary supplier and allows you to compare the company's payment habits across industries. |
| **Comments** | Additional explanations of account status.  
Can help you make a more informed credit decision by highlighting the most derogatory information. |
| **Company background information** | Information on the company's product/service line, SIC codes, revenues, number of employees, names and titles of principals, year company was established and information filed in the state of incorporation.  
Information about the business' background is used to further identify the company requesting credit. |
| **Continuously reported** | Those tradelines that have been in Experian's files for up to one year and have been updated within the last three months.  
Identifies those tradelines that have the most current and accurate information for a credit decision. |
**Glossary of terms**

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current</strong></td>
<td>Percentage of account that is paid within terms set by a supplier. Allows you to determine if the company pays other suppliers on time.</td>
</tr>
<tr>
<td><strong>Days Beyond Terms (DBT)</strong></td>
<td>Dollar weighted average number of days late a business is paying reported tradelines. [ \text{DBT} = \frac{(\text{Tot 1} \times 15) + (\text{Tot 2} \times 45) + (\text{Tot 3} \times 75) + (\text{Tot 4} \times 105)}{\text{Total dollars outstanding}} ] Tot 1 = Total dollars in aged category 1 - 30 days Tot 2 = Total dollars in aged category 31 - 60 days Tot 3 = Total dollars in aged category 61 - 90 days Tot 4 = Total dollars in aged category 91+ 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.</td>
</tr>
<tr>
<td><strong>Date of last sale/activity</strong></td>
<td>Date the supplier last sold goods to the company. Enables you to determine if the company makes a purchase from a particular business category.</td>
</tr>
<tr>
<td><strong>Days past due</strong></td>
<td>Percentage of the account that is 1-30, 31-60, 61-90 or 91+ days past due. Shows you how late the company is paying other suppliers.</td>
</tr>
<tr>
<td><strong>Date reported</strong></td>
<td>Date the contributor’s data was taken from their accounts receivable system. Shows you the most current data in Experian’s file.</td>
</tr>
<tr>
<td><strong>DBT norms</strong></td>
<td>Lists the average number of days late the company’s industry is paying all continuously reported tradelines and the average DBT for all industries. This section also lists the three most common payment terms used by the industry. Provides a point of reference for comparison purposes, giving the company’s DBT more context.</td>
</tr>
<tr>
<td><strong>Experian’s file number</strong></td>
<td>A file number which Experian assigns to a particular company. Gives you online access to reports and saves you the time of making additional inquiries.</td>
</tr>
<tr>
<td><strong>Experian’s quarterly averages</strong></td>
<td>A five quarter summary of all the trade experiences reported to Experian. Provides evaluation of long-term payment behavior and the company’s ability to generate sustained cash flow.</td>
</tr>
<tr>
<td><strong>Federal government information</strong></td>
<td>Selected financial and contract data reflecting the company’s dealings with federal government agencies. Gives you another source for evaluating the company’s financial history.</td>
</tr>
</tbody>
</table>
**Glossary of terms**

<table>
<thead>
<tr>
<th><strong>Federal, state and county tax liens</strong></th>
<th>Helps you determine if the company is expanding—perhaps into a new business line—or if current suppliers are limiting their access, forcing the company to shop for new suppliers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims on the property or goods of a company by governmental tax agencies. Allows you to determine if the company has a legal requirement to pay past tax obligations before its other payments.</td>
<td></td>
</tr>
</tbody>
</table>

**File established**

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 company.

**Historical payment guide**

A section of the executive summary that identifies the following:

- The total account balance range outstanding for the past six months
- The single highest credit amount extended, with the median amount to quickly determine how much credit would be a large or small account

**Industry payment**

Historical record of the industry's payment practices, on average, in the past six months based on continuously reported information.

Provides a quick summary of key credit decision elements describing historical payment behavior and how it may be changing overall.

**Judgements**

Court decisions directing a company to make payment to a plaintiff; abstract judgements differ only in that they are prepared by the court recorder's office.

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

**Newly reported**

Those tradelines that have been added to Experian's file within the past three months.

Identifies the most current/newest tradelines. Helps to identify how new information may effect conclusions about past payment behavior.

**Inquiry information**

Lists the numbers of inquiries and types of companies making inquiries on the company within the past nine months.

- An industry payment comparison based on a 3-digit SIC code label (the same industry as in the DBT section)
- Payment trend indicators identifying how payment behavior has changed in the past six months.

Provides a quick summary of key credit decision elements describing historical payment behavior and how it may be changing overall.
## Glossary of terms

<table>
<thead>
<tr>
<th>Payment terms</th>
<th>Recent high credit</th>
<th>Tradeline payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terms set by the suppliers. Can be used to determine what credit terms to set.</td>
<td>Highest account balance the company has carried in the last 12 months. Shows you the amount of credit other suppliers have extended.</td>
<td>For each tradeline with a balance, a +, -, or = sign provides a comparison of that tradeline’s DBT to that of the business category as a whole. Lets you quickly refer to the +, -, or = and determine if the company is paying other suppliers fast (+), average (=), or slow (-) compared to the industry average.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment trend</th>
<th>SIC code</th>
<th>UCC filings and amendments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Historical record of the company’s payment practices in the past six months based on continuously reported information. Shows you if the company’s payment behavior is improving or deteriorating.</td>
<td>Standard Industrial Classification (SIC) code assigned by the government for a company’s primary business activity. Identifies the product/services of the inquired-upon business.</td>
<td>Uniform Commercial Code filings which are required whenever a company 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 non-capital assets).</td>
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<tr>
<th>Phone number</th>
<th>Standard &amp; Poor’s</th>
<th>Public record information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary phone number of the inquired-upon company. Allows you to validate the account and gives you immediate access to the company for more investigation or for collection purposes.</td>
<td>Financial information provided from Standard &amp; Poor’s on publicly held U.S. companies. Also may include in-depth business background information on privately held firms. Provides you with an in-depth analysis into a company’s history and allows you to gauge its financial strength in relation to its payment habits.</td>
<td>Commercial public record information filed with the U.S. legal system. Shows you the company’s legal liabilities which may affect its ability to pay.</td>
</tr>
</tbody>
</table>
Experian: your partner in information solutions

Experian has the solutions and advanced technology you need to increase your sales, improve profitability and manage risk. Much more than a credit data provider, we offer you a full range of information solutions including:

- Marketing lists to target new markets and enhance your existing database
- Credit evaluation tools to define your best potential customers
- Portfolio management tools to implement sound and effective risk management.

Attracting creditworthy new customers and retaining current ones are key to your business’ success. That’s why it’s so important to have fast, reliable access to quality information.

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