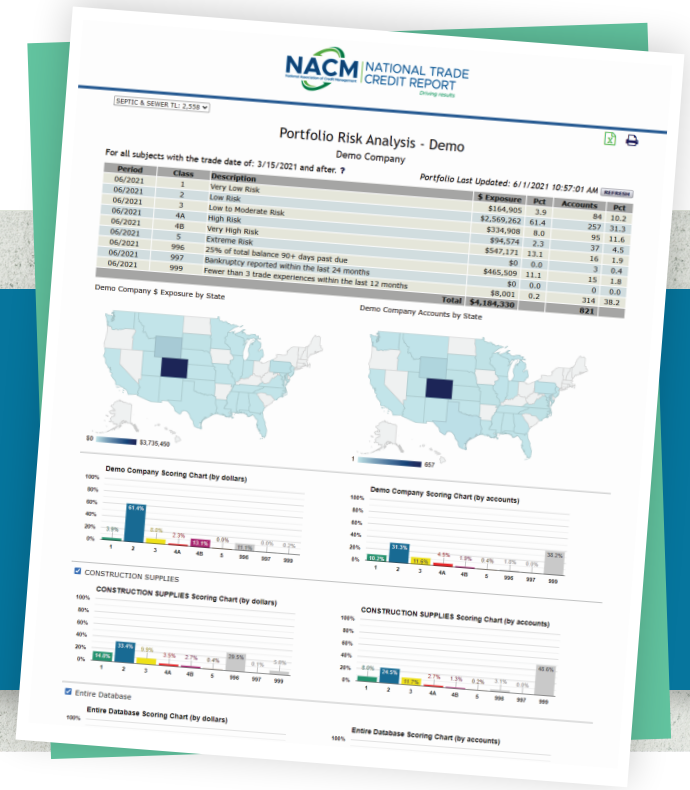


PORTFOLIO RISK ANALYSIS: LEVELS 1, 2 & 3



VALUABLE DATA ELEMENTS AT YOUR FINGERTIPS

Subscription-based service of up to 50+ data fields delivered monthly to your inbox

Level 1

Provides basic information on health of account; Includes risk class, dollars outstanding and number of members reporting

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

Reach out to your NACM CS Account Executive to learn more.
Customer Service: 800.622.6985

Feature is exclusive to electronic contributors only

PORTFOLIO RISK LEVEL ANALYSIS AND DESCRIPTIONS

Level 3

Level 2

Level 1

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
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
NACM ID	Unique business identifier in the database
Trade Line Count	Number of tradelines on the business report
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
Member DBT	Member calculated DBT on business
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)
NTCR Lien	Does the business have a Lien reported
NTCR Judgment	Does the business have a Judgement on file
NTCR UCC	Does the business have UCC information on file
NTCR Mechanic Lien	Does the business have a Mechanics Lien on file
NTCR 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
NTCR 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

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