

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

Explore new growth opportunities while navigating risk

Imagine quickly getting a full picture of each new business customer. Imagine a report that provides both highlights of each customer's strengths and vulnerabilities and in-depth details of its financial activities. Imagine having the data you need to reliably minimize risk and reveal new growth opportunities, all at your fingertips.

BusinessIQ Premier ProfileSM from Experian delivers this superior level of customer information, allowing you to do business with confidence. It provides "quick glimpse" views and comprehensive details related to business payment performance, public record history and company backgrounds. It lets you quickly and precisely determine a business's creditworthiness and consistently make better, more profitable decisions.

We provide an entity First Party Fraud Score, which is a commercial only and blended model to predict entity first party fraud risk and identify early or first payment default and credit bust out scenarios. A key client pain point that our score will solve for is the need to accurately associate fraud losses that are commonly mis-classified as credit losses. The improved ability to accurately assign fraud losses will also increase the effectiveness of future models.

Common business challenges

- "The ability to quickly finance orders is critical in maintaining high levels of customer satisfaction and service. I need to make fast decisions without making bad decisions."
- "Our credit department is being given the responsibility of managing credit, fraud and supplier risk with a very thin staff. I need to be able to do more with very few resources."
- "Information I have gotten from some sources has been incomplete or out of date. I need reliable information for my risk decisions."

Quick glimpse views

BusinessIQ Premier Profile takes you straight to the bottom line with quick glimpse views that highlight the key information needed for informed business decisions:

- Highlights possible credit and stability risk indicators through a risk dashboard.
- Screens for fraud and possible Office of Foreign Assets Control matches.
- Obtains credit risk scores with quarterly score trends.
- Recommends credit limits.
- Illustrates how promptly a business pays its bills with days-beyond-terms monitoring.
- Provides key insights into the business's health with monthly and quarterly performance trending.

A deeper understanding

Multiple data points provide rich intelligence from various sources to enhance your business decisions:

- Intelliscore Plus V3SM credit risk score provides risk of business delinquency.
- Financial Stability Risk Score V2SM provides risk of default.
- Comprehensive data, including trade, public records, collection and company background information.
- Corporate Linkage, which shows the financial relationship between related companies.
- Extensive background on large businesses and corporate financial statements for publicly traded companies.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

A

CROCKER INDUSTRIES 1

2

✓ Verified Legal Name

Headquarters

3

BIN

922729125

IDENTIFYING INFORMATION

4 Ultimate Parent:
CROCKER INDUSTRIES

Legal Business Name:
CROCKER INDUSTRIES

5 Doing Business as:
• **CROCKER INDUSTRIES**

6 Tax ID:
000123456

CONTACT INFORMATION

7 Address:
**100 MAIN ST
PHOENIX AZ, 85012**

8 Phone:
+1 602 520 1221

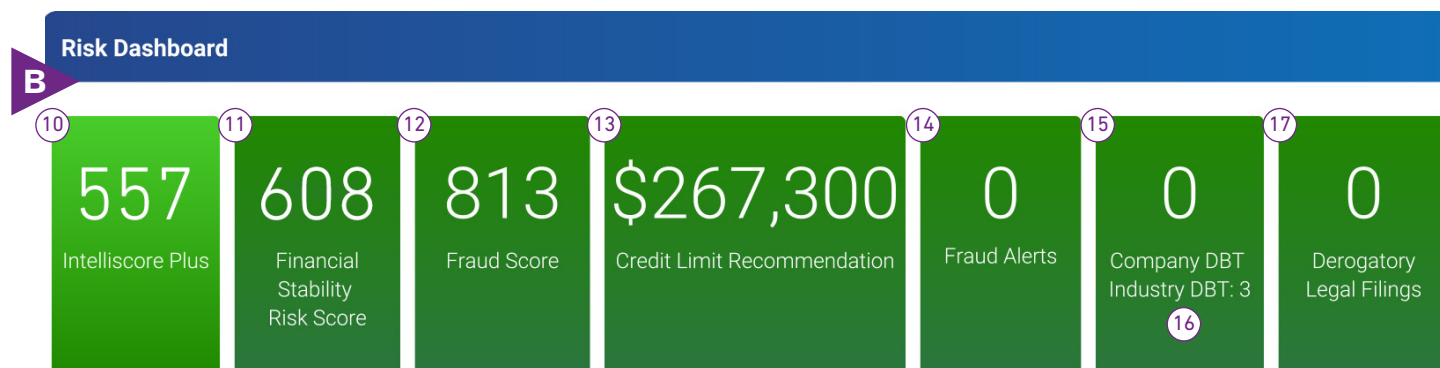
9 Website:
www.crockerindustries.com

A Identifying Information

Provides important information such as the primary business name, address, inquiry match details, unique business ID and Ultimate Parent name for businesses that are part of a corporate hierarchy. Phone number, URL and Tax ID Number are provided, when available.

- Business Name** — The name Experian identifies as the primary name under which the business operates. When available, the legal name will display as the primary business name.
- Verified legal name indicator** — Identifies whether or not the primary name for this business is a verified legal name through a public record filing.
- Business Identification Number (BIN)** — A unique, Experian-assigned nine-digit ID associated with each business operating location in the BizSourceSM database.
- Ultimate Parent Name** — The name of the business that is the topmost responsible entity within the corporate hierarchy will be shown if the business is part of a larger corporate family. If the inquired upon business is the ultimate parent, a message will be displayed indicating that the business is the ultimate parent.
- Doing Business as Name (DBA)** — Trading name under which the business operates.
- Tax ID** — Tax identification number for the business
- Primary Address** — The address Experian has identified as the primary address at which the business operates.
- Business Phone Number** — Contact number for the business.
- Website** — Internet address for the business.

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B Risk Dashboard

Highlights summary elements related to risk, payment behavior, public record activity and possible fraudulent activity. The dashboard uses green, yellow and red to provide a glimpse of potential risk associated with the inquired-upon business. Details associated with each of these elements are contained within the profile.

10. **Intelliscore Plus V3** — Provides a scores from 300-850. The score of 300 indicates high risk where as 850 indicates low risk of severe delinquency or bankruptcy in the next 24 months. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.
11. **Financial Stability Risk Score V2 risk assessment** — Provides a score from 300-850. The score of 300 indicated high risk where as 850 indicates low risk of a business' stability within the next 24 months. Financial Stability Risk Score V2 also has two exclusion scores. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.
12. **The Commercial First Party Fraud Score** — is a commercial only and blended model to predict entity first party fraud risk and identify early or first payment default and credit bust out scenarios. It is based on a 300-850 score range to better understand risk over time (lower score means higher risk), more precisely identifies high risk applications for manual review, and is developed using Experian data with no external data sources.
13. **Credit Limit Recommendation** — Assesses the single highest credit limit provided to similar businesses within Experian's database based on Intelliscore Plus score, age, industry and recent high credit to provide guidance on credit limit assignment.
14. **Fraud Alerts** — Summarizes potential indicators of fraudulent activity associated to the business.
15. **Days Beyond Terms (DBT)** — Dollar-weighted average number of days beyond the invoice due date a business pays its bills.
16. **Industry DBT Range Comparison** — Indicates how this business is paying compared to other businesses within its industry.
17. **Derogatory legal filings** — Summarizes public records, including original bankruptcies, tax liens and judgments.

Tip: Legal filings may identify liabilities and encumbrances, possible indicators of financial distress.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

Business Facts

C

BUSINESS CATEGORY

(18) SIC Codes:

- GROCERIES & RELATED PRODUCTS — 5149

(19) NAICS Codes:

- OTHER GROCERY RELATED PRODUCTS WHOLESALE — 424410

(20) Business Type:
CorporationNon Profit Indicator:
Profit(21) Public Indicator:
Not AvailableCorporate Linkage Type:
Ultimate Parent

(22) Contacts:

- JOHN Q CONSUMER - OWNER

FIRMAGRAPHS

(23) Employee Size:
5(24) Sales Revenue:
\$610,000

OTHER

(25) Date Of Incorporation:
1911-04-20State Of Incorporation:
AZ(26) Years In File:
35+ (FILE ESTABLISHED
PRIOR TO 01/1977)

C

Business Facts

Provides key operational facts about the business, including years in business, annual sales, key personnel, Standard Industrial Classification (SIC) codes, North American Industry Classification System (NAICS) codes, number of employees and annual sales. This section also includes a nonprofit indicator or information specific to public companies, such as stock exchange, ticker and Fortune 1000 rankings.

18. **Standard Industrial Classification (SIC Code)** — The SIC code assigned by the government for a business's primary business activity.

19. **North American Industry Classification System (NAICS)** — Provides up to three industry classifications using the NAICS.

Tip: Identifies the industry of the business. This information can be used when making risk assessments.

20. **Business type**

21. **Public company stock symbol and exchange**

22. **Key company contacts** (i.e. Owners, officers and directors)

23. **Number of employees**

24. **Annual company sales**

25. **The state and date of the business's corporate registration.**

26. **The number of years the business has been in Experian's commercial database.**

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

Commercial Fraud Shield

D

The Commercial First Party Fraud Score predicts likelihood of first payment default in the next 6 months. Higher score indicates lower risk.



(27) **Current Score: 813**

Based on business and owner credit

Ultra High Risk: 300 - 424	High Risk: 425 - 499
Medium High Risk: 500 - 549	Medium Risk: 550 - 599
Medium Low Risk: 600 - 674	Low Risk: 675 - 850

Commercial first party fraud risk assessment

(28) **LOW RISK**

Business alerts

(29) **✓ Business Is Active**

(30) **✓ No OFAC Match Found**

(31) **✓ No Victim Statement On File**

Business alerts

Possible OFAC Match

No No Match Attempt Made - Not Available

(32) Verification triggers

The primary Business Name, Address, and Phone Number on Experian File were reviewed for High Risk indicators, no High Risk indicators were found.

D Commercial Fraud ShieldSM

Provides a series of checks to screen for potential indicators of fraudulent activity. These checks identifies credit abuse/mis-use fraud risk, examine potential listings on the OFAC warning list; whether or not the business is currently active; if the business is a previous victim of fraud; and whether or not there are potential inconsistencies with the business name, address, phone and Tax ID Number.

27. **The Commercial First Party Fraud Score** — is a commercial only and blended model to predict entity first party fraud risk and identify early or first payment default and credit bust out scenarios. It is based on a 300-850 score range to better understand risk over time (lower score means higher risk), more precisely identifies high risk applications for manual review, and is developed using Experian data with no external data sources.

28. **Commercial First Party Fraud Risk Assessment** — Provides risk range associated with score.

29. **Active Business Indicator** — Indicates if Experian shows activity for this business within the Experian's BizSource database. To determine active status, Experian® looks at public record filings, including bankruptcy and corporate record status, trade and collection contributor reporting, and recent inquiry activity.

30. **Possible OFAC Match** — Screens for possible matches to the U.S. Treasury Department OFAC Specially Designated National (SDN) and Palestinian Legislative Council (PLC) lists.

31. **Business Victim Statement** — Businesses that are victims of fraud can report this to Experian. Once the fraud is reported and verified, a statement is added to the business's file.

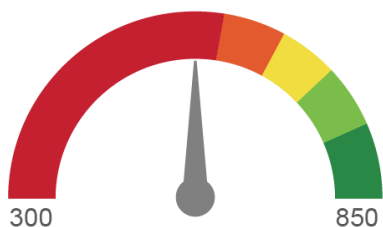
32. **Verification Triggers** — Business identification details (business name, address, phone number and Tax ID) are compared against an extensive database to identify potential inconsistencies.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

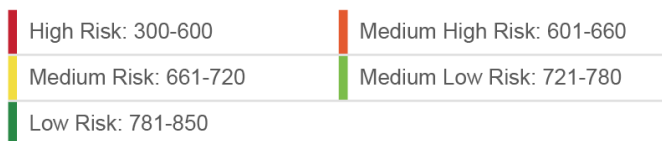
Intelliscore Plus

E

This score predicts the likelihood of serious credit delinquencies for this business within the next 12 months. Payment history and public record along with other variables are used to predict future risk.



(33) **Current Score: 577**



Action or risk based on your company's specific score thresholds: HIGH RISK

(34) **Intelliscore Plus V3 ML Assessment**

Action or risk threshold, based on your company's thresholds:

HIGH RISK

(35) **Intelliscore Plus V3 ML Industry Risk Comparison**

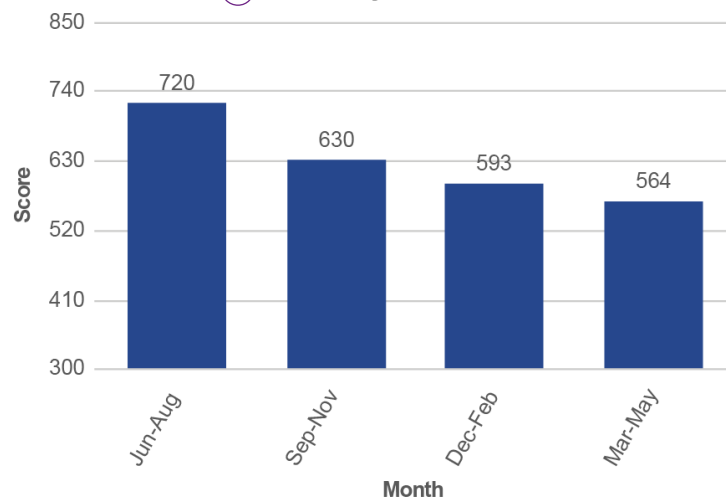
6% of businesses indicate a higher likelihood of severe delinquency.

(36) **Factors lowering the score**

- NUMBER OF COMMERCIAL INQUIRES IS HIGH
- DBT OF COMMERCIAL TRADES IS TOO HIGH
- NUMBER OF ADDITIONAL COMMERCIAL TRADES IS TOO LOW
- COMMERCIAL DEROGATORY PUBLIC RECORDS ARE TOO HIGH

Intelliscore Plus Quarterly Score Trends

(37) **Quarterly Score Trends**



The Intelliscore Plus Quarterly Score Trends provide a view of the likelihood of delinquency over the past 12 months for this business. The trends will indicate if the score improved, remained stable, fluctuated or declined over the last 12 months.

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E Credit Risk Score: Intelliscore Plus

Intelliscore Plus predicts the likelihood of seriously derogatory payment or bankruptcy within the next 24 months.

33. **Intelliscore Plus V3 score** — Provides a scores from 300-850. The score of 300 indicates high risk where as 850 indicates low risk of severe delinquency or bankruptcy in the next 24 months. A 998 displays when there is a bankruptcy within the past two years. A 999 displays when there is not enough information to score a business.
34. **Intelliscore Plus V3 risk assessment** — Provides a default risk assessment message; the field may be customized to display your company's credit policy message using customized score ranges.
35. **Intelliscore Plus V3 industry risk comparison** — Determines the percentage of businesses that have a higher likelihood of becoming severely delinquent than this business.

36. **Factors lowering the score** — Indicates the factors most influential in lowering the score from a top value of 850.

Tip: Factors lowering the score provide valuable insight into why a business has been assigned a particular score.

37. **Quarterly score trends** — The average score over the past four quarters. The quarterly score is calculated on a rolling basis. In other words, it's not tied to calendar quarters. It's based on the 12 months prior to the inquiry date.
38. **Financial Stability Risk Score V2** — Financial Stability Risk ScoreSM predicts the likelihood of default within the next 24 months.

Financial Stability Risk 38

This score predicts the likelihood of financial stability risk within the next 12 months. The score uses tradeline and collections information, public filings as well as other variables to predict future risk. Higher scores indicate lower risk.



Current Score: 608

High Risk: 300-600	Medium High Risk: 601-660
Medium Risk: 661-720	Medium Low Risk: 721-780
Low Risk: 781-850	

39 Financial Stability Risk V2 ML Assessment

Action or risk threshold, based on your company's thresholds:

MEDIUM TO HIGH RISK

40 Financial Stability Risk V2 ML Industry Risk Comparison

6% of businesses indicate a higher likelihood of severe delinquency.

41 Factors lowering the score

- NUMBER OF COMMERCIAL TRADES WITHOUT DELINQUENCY IS TOO LOW
- DBT OF REGULARLY UPDATED COMMERCIAL TRADES IS TOO HIGH
- BALANCE ON COMMERCIAL TRADES IS TOO LOW
- NUMBER OF COMMERCIAL INQUIRES IS HIGH

39. **Financial Stability Risk Score V2 risk assessment** — Provides risk range associated with score.
40. **Financial Stability Risk Score V2 industry risk comparison** — determines the percentage of businesses that have a higher likelihood of financial stability risk compared than this business.

Tip: Highly predictive risk and financial stability scores are critical to making a fast and accurate assessment of risk.

41. **Factors lowering the score** — Indicates the factors most influential in lowering the score from a top value of 850.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

Experian Trade and Collection Summary

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Trade and Collection Balance (42)

Total trade and collection (21):	\$118,800
All trades (21):	\$118,800
All collections (0):	\$0
Continuous trade (9):	\$107,100
6 month average:	\$54,500 - \$144,200
Highest credit amount extended:	\$86,500
Most frequent industry purchasing terms:	NET 30,REVOLVE,CREDIT

Payment Performance (43)

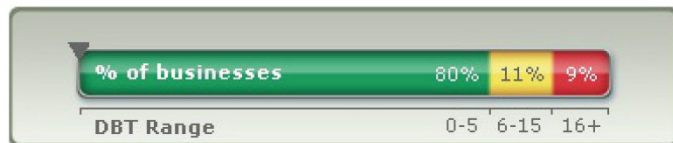
Current DBT:	0
Predicted DBT as 08/06/2021 :	1
Monthly Average DBT:	0
Highest DBT Previous 6 Months:	1
Highest DBT Previous 5 Quarters:	6
Payment Trend Indication:	Payments are stable

Industry Comparison (44)

Industry DBT Range Comparison

The current DBT of this business is 0. 80% of businesses have a DBT range of 0-5.

DBT for this business: 0 (45)



DBT Norms (46)

All 3
industry:
Same 3
industry:

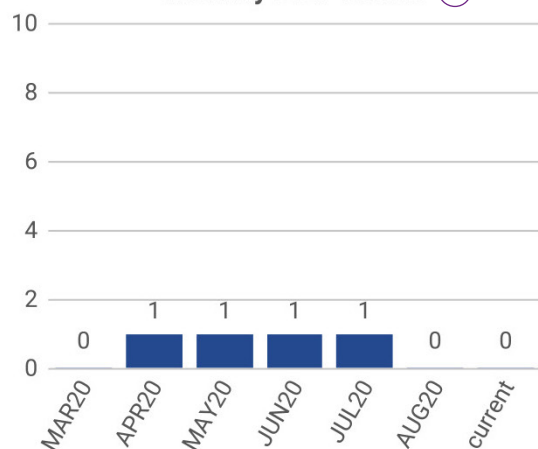
Industry Payment Comparison (47)

Has paid sooner than 50% of similar businesses

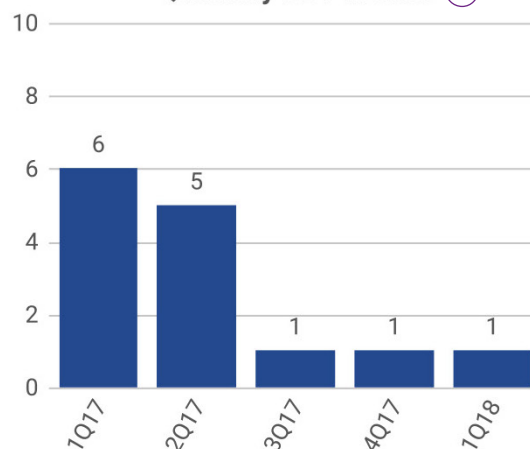
Payment Trending

DBT Trends (48)

Monthly DBT Trends (49)



Quarterly DBT Trends (50)



BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

Payment and Legal Summary

The Payment and Legal Summary provides an important snapshot of key payment performance metrics, trade balances and legal filings.

- 42. **Trade and collections** — Provides important balances, including total trade and collection balance and historical information such as high credit and six-month average balance.
- 43. **Payment Performance** — Provides key DBT calculations, including current, predicted and previous.
- 44. **Industry comparison** — Provides key industry measurements of payment performance.
- 45. **DBT** — Dollar-weighted average number of days beyond the invoice due date a business pays its bills.
- 46. **DBT norms** — Compares the company's average DBT against the average DBT of all industries and other businesses within the same industry.
- 47. **Industry Payment Comparison** — The percentage of U.S. businesses that pay more quickly than the inquired-upon business.
- 48. **DBT trends** — Provides monthly and quarterly views of how many days the business is paying beyond their contractual terms.
- 49. **Monthly DBT Trend** — The business's average DBT performance for the previous seven months.
- 50. **Quarterly DBT Trend** — The business's average DBT performance for the previous five quarters.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

Experian Trade Payment Summary ⁵¹									
Trade Line Type	Lines Reported	DBT	Recent High Credit Balance	Current	1-30	31-60	61-90	91+	
Continuous ⁵²	9		\$235,500	\$107,100	99%	1%			
New ⁵³	0			\$0					
Combined Trade ⁵⁴	9		\$235,500	\$107,100	99%	1%			
Additional ⁵⁵	12		\$61,900	\$11,700	96%	4%			
Total Trade ⁵⁶	21		\$297,400	\$118,800	99%	1%			

Payment Experiences

Trade Payment and Collection Information in BusinessIQ Premier ProfileSM provides a timely and accurate view of a business's credit performance and identifies accounts that were sent to a collection agency. Comprehensive payment information allows easy analysis of whether a business's ongoing payment behavior is steady, improving or declining. Trade payment information may be used to see how the inquired-upon business pays firms like yours in order to assess both the company's ability and its willingness to pay.

Tip: Understanding the details associated with payment experiences is a smart way to analyze past payment habits on all trade accounts.

- 51. **Trade Payment Summary** — This section is a summary of all continuous, new and additional payment experiences. The definition for each category is listed below.
- 52. **Continuous Trade** — Those tradelines that have had at least one update in the past three months.
- 53. **New Trade** — Those tradelines that have been added to Experian's file within the past three months.
- 54. **Combined Trade** — Combines payment experience of new and continuously reported tradelines.
- 55. **Additional Trade Experiences** — Consists of payment information on nontrade accounts such as bank loans and leases, plus tradelines not updated in the past three months. Additional trade experiences are retained for 36 months past the last update provided by an Experian trade supplier.
- 56. **Tradeline Total** — Combines payment experiences of new and continuously reported tradelines and additional payment experiences.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

Legal Filings Summary 57

H

Legal Filings

Bankruptcy:	No	58 Tax Lien filings:	0	59 Judgment filings:	0
Sum of legal filings:	\$0	UCC filings:	2	Cautionary UCC filings:	Yes

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Identifying Information

Legal Filings identify details associated with derogatory public record filings. Filings include filing dates as well as current disposition. Filings are gathered from federal and state jurisdictions nationwide.

- 57. **Bankruptcy** — Experian displays Chapter 7, 11 and 13 Bankruptcies on commercial credit reports. New filings are added to the Experian database within 24 hours. Experian will display a bankruptcy for nine years and nine months.
- 58. **Tax Liens** — Claims on the property or goods of a business by governmental tax agencies. Experian will display a tax lien for six years and nine months.
- 59. **Judgments** — Court decisions directing a business to make payments to a plaintiff. Experian will display a judgment for six years and nine months.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

UCC Details

UCC Filing Summary ⁽⁶⁰⁾

Date Range	Year	⁽⁶¹⁾ Cautionary UCCs**	⁽⁶²⁾ Total Filed	⁽⁶³⁾ Released / Termination	⁽⁶⁴⁾ Continuous	⁽⁶⁵⁾ Amended / Assigned
DEC - PRESENT	2021					
DEC - MAY	2020					
DEC - MAY	2020		1			
DEC - MAY	2019	1	1			1
DEC - MAY	2019					
PRIOR TO DEC	2019					
Total		1	2	0	0	1

** Cautionary UCC Filings include one or more of the following collateral:

Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

UCC Details ⁽⁶⁶⁾

UCC FILED Date: 06/16/2017

Filing Number: 201600000123

Jurisdiction: SEC OF STATE AZ

Secured Party: STAGE COACH DIST INC AZ

PHOENIX 85012 118 NW 232ND STREET

Collateral: EQUIP

UCC AMENDED Date: 5/26/2012

Filing Number: 201084244920

Original Filing Date: 01/01/2001

Original Filing Number: 200914751261

Original Filing State: AZ

Jurisdiction: SEC OF STATE AZ

Secured Party: STAGE COACH DIST INC AZ

PHOENIX 85012 118 NW 232ND STREET

I Uniform Commercial Code filings

BusinessIQ Premier Profile notes the presence of any Uniform Commercial Code (UCC) filings. UCC filings are required whenever a company pledges assets as collateral.

- 60. UCC Profile** — The UCC Profile summarizes UCC filings into date ranges to provide at-a-glance views into the filing types and potential risk of the business's filings. Experian will display a UCC for five years.
- 61. Cautionary UCC** — Cautionary UCC filings include one or more of the following collateral: accounts, accounts receivable, contracts, hereafter acquired inventory, leases, notes receivable or proceeds. The cautionary message is designed to highlight their presence. The presence of cautionary UCC filings indicates that the business has pledged key assets to secure financing. Use of these critical assets may indicate that the business is under financial stress.

- 62. Total Filed** — Total number of UCC filings for this business.
- 63. Released/Termination** — Number of UCC filings where the secured party is no longer claiming any security interest.
- 64. Continuation** — number of UCC filings where the life of the UCC was extended. This occurs when the debt obligation still exists.
- 65. Amended/Assigned** — Number of filings where a UCC was amended or assigned to another party. An amendment occurs when the debtor or secured party changes the collateral description. An assignment occurs when the secured party transfers all or a portion of its rights in the collateral to another party.
- 66. UCC Details** — Identifies lenders or financial institutions that have secured interest in a particular piece of property. Knowing what property is secured is important.

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

J Additional Business Facts

Corporate Registration ⁶⁷

THE FOLLOWING INFORMATION WAS PROVIDED BY THE STATE OF ARIZONA. THE DATA IS CURRENT AS OF 09/08/2021.

State of Origin: AZ
 Date of Incorporation: 04/20/2015
 Current Status: Active - IN GOOD STANDING
 Business Structure: Corporation
 Non Profit Indicator: Profit
 Charter Number: 665433
 Agent: ACME CORP SYSTEMS
 Agent Address: 3232 WESTERN PL, AZ

Corporate Linkage ⁶⁸

Business Name	Location	BIN
The inquired upon business, MEDICANIX INC, is the Ultimate Parent		
CROCKER INDUSTRIES, INC	100 MAIN ST - PHOENIX AZ	312845017

Branches of the inquired upon business:

CROCKER INDUSTRIES	101 1ST AVENUE - MCKINNEY, TX	378655532
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K Inquiries ⁶⁹

Summary of Inquiries

Business Category	JUN21	MAY21	APR21	MAR21	FEB21	JAN21	DEC20	NOV20	OCT20
AUTOMOTIVE						2			
FINANCE					1				
GENERAL							1	1	
Totals					1	2	1	1	

BusinessIQ Premier ProfileSM with Commercial First Party Fraud Score

J Additional Business Facts

BusinessIQ Premier Profile provides an in-depth look at the business you are evaluating. From how long the business has been in operation and other legal names under which the business operates to corporate hierarchy and competitors, these details provide background on whom you are conducting business.

- 67. **Corporate Registration** — Details may include state of incorporation, incorporation date, charter number, current status, most recent filing date, and name and address of the registered agent.
- 68. **Corporate Linkage** — Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers are used to identify these relationships.

K Inquiries

Provide a summary of all inquiries made on the business within the past nine months.

- 69. **Inquiries** — Assess whether the company is actively seeking credit and identify the types of businesses that have been submitting inquiries on the business.

One report says it all

BusinessIQ Premier Profile combines credit risk, fraud checks and company background into a single report that ensures you receive a thorough review of every new customer. The report returns data from BizSourceSM, Experian's industry-leading commercial database. This data is third-party-verified so you can accurately assess risk and perform critical due-diligence checks.

Discover new growth opportunities and gain a decisive competitive advantage with BusinessIQ Premier Profile.

To find out more about BusinessIQ Premier Profile, contact NACM Commercial Services - www.nacmcs.org