



# Business Credit Industry Report Plus™ 2.0

Training guide



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**Customer Ref:** SW1224  
**EFXID:**  
**Company Profile:**

**BEST MATCH FOR INQUIRY**  
 277879276  
 T J PAPER AND SUPPLIES  
 321 PEACHTREE STREET  
 ATLANTA, GA 30303-3209

**HEADQUARTERS SITE**

879963258  
 TOM JONES BOXES  
 Legal Business Name: TOM JONES  
 MANUFACTURING COMPANY  
 5000 TRUMAN DRIVE  
 DECATUR, GA 30035-4565  
 (404) 333-4500  
 XXXXXXXXX  
 Corporation  
 2000  
 Private  
 Headquarters  
 250 – 499  
 \$10,000,000 - \$24,999,999  
 2653, Corrugated and Solid Fiber Boxes  
 322211, Corrugated and Solid Fiber  
 Box Manufacturing

**Telephone:** (404) 222-2121  
**Tax ID/SSN:** XXXXXXXXX

**Business Type:****Liability Type:****Established:****Ownership:****Location Type:****Employees:****Annual Sales:****SIC:****NAICS:****Ultimate Parent:****EFXID:**

2004

Private

Branch

10 to 24

\$500,000 - \$999,999

5113, Industrial and Personal Service Paper

424130, Industrial and Personal  
Service Paper, Merchant Wholesalers

TEY Holding Company, Chicago, IL

XXXXXXXXXX

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**Alert(s):** None to Report

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**Inquiry Information:** TJ Paper & Supply, 321 Peachtree St, Atlanta, GA,  
 Tax ID XXXXXXXXX, Jane Smith, SSN XXXXXXXXX

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**MATCH RESULTS**

	NAME	DELIVERY LINE	CITY, STATE, ZIP	TAX ID/SSN	TELEPHONE	CLI
Matched Data Elements for Business	TJ Paper	312 Peachtree Street	30303	XXXXXXXXXX		9
Match Quality Indicator	4	3			0	
Matched Data Elements for Principal/Guarantor	Tom Jones		Atlanta, GA 30318		XXXXXXXXXX	
Match Quality Indicator			8			

7

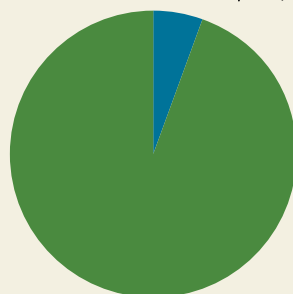
**PUBLIC RECORDS**

Type Status	Number	Dollar	Most Recent Date Filed
Bankruptcies	0	\$0	None Reported
Judgments	1	\$416	02/15/20XX
Satisfied	1	\$416	
Liens	1	\$18,530	10/01/20XX
Released	1	\$18,530	

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**CREDIT USAGE**

TOTAL CREDIT LIMIT OF \$278,867 (financial accounts only)



Available Credit  
 \$14,943 (5.4%)

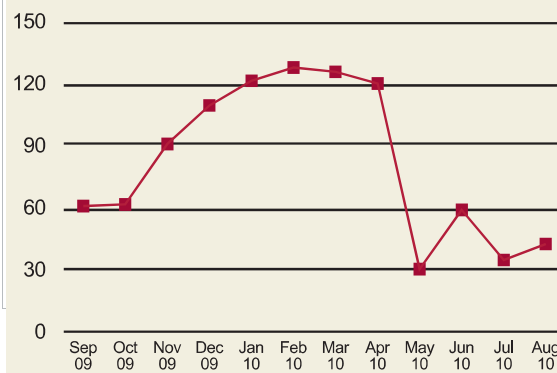
Credit Line Utilized  
 \$263,924 (94.5%)

**EQUIFAX ONESCORE FOR COMMERCIAL  
TOTAL FINANCIAL SOLUTION SUMMARY**

493

**AVERAGE DAYS BEYOND TERMS**

AVERAGE DAYS BEYOND TERMS BY DATE REPORTED  
 (non-financial accounts only)

**RECENT TREND**

40 days beyond terms

**PAYMENT INDEX**

Account: 100

Industry: 87

This report is for illustrative purposes only and any resemblance to a TJ Paper and Supplies is purely coincidental. To conserve space, not every tradeline for this business has been displayed in this sample report.

## 1 Date/Time Stamp

Provides the date and time when the inquiry was made as recorded by Equifax (Eastern Time).

## 2 Company Profile

Provides the business name and address on the returned folder that most closely matches your inquiry information, as well as firmographic information about that location; legal name, if available, is also returned. Company name, address, and firmographics for the registered site are also returned.

If the inquiry site has an Ultimate Global or Ultimate Domestic Parent, then that company name and EFX ID® are included. Note the report is on the inquired legal entity and does not reflect the credit experiences of the Ultimate Parent.

The EFX ID® is a unique and persistent nine-digit number that identifies and tracks the business unit with which you have the credit relationship; if the EFX ID® is used on the inquiry, then only the EFX ID® is used to locate a folder and the business name and address associated with the EFX ID® are returned.

## 3 Alerts

Provides alert notices to indicate key differences between the inquiry information and the file content; may also return non-credit-related alerts.

## 4 Inquiry Information

Displays the information used to submit the inquiry.

## 5 Match Results Table

This table provides transparency as to why a particular report was returned.

- **Matched Data Elements:** The ID data element in the commercial credit database which was used in the match process.
- **Match Quality Indicator:** Defines the strength of the match element; with 4 being an exact match and 1 indicating a no match. A zero indicates that the element was null or missing in either the inquiry or commercial credit database. Principal/Guarantor Match Quality Indicator looks at all of the ID elements used in the match process.
- **Confidence Level Indicator (CLI):** A code used to group similar quality matches and indicates overall strength of a match. CU values range from 0 to 10, where 0 is a no match and 10 is the highest/best quality match.

## 6 Scores

Available upon request; allows for more accurate assessment of the risk level of the business (refer to page 19).

## 7

## Public Records

Public record summary table notes the presence of bankruptcies, judgments, and liens and returns the status, number, and dollar amounts for judgments and liens (refer to page 18).

## 8

## Average Days Beyond Terms

Displays the dollar-weighted average days beyond terms on non-financial accounts within the last 12 months from the date of the inquiry; calculated from dollar amounts reported for aging categories 1-5; if no information was reported for a given month within the 12-month period, no line will appear in the graph for that month.

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## Credit Usage

Illustrates available credit line dollars that could be used for meeting other financial obligations; credit line dollars based on revolving financial accounts; excludes term loans, leases, and charged-off accounts; includes open, revolving accounts and closed accounts still owing a balance.

## 10

## Recent Trend

Average Days Beyond Terms calculated within the last 120-150 days from the date of inquiry.

## 11

## Payment Index™

The Payment Index is a dollar-weighted indicator of a business's payment performance based on the most recently reported financial and non-financial payment experiences in the Equifax Commercial database. The median Payment Index for the inquired business's industry is also returned for benchmark purposes, provided there is enough information in the Equifax Commercial database on that particular industry to ensure a statistically valid value. The chart below provides a suggested interpretation of the Payment Index value:

Payment Index	Days Past Due
90+	Paid As Agreed
80-89	1-30 Days Past Due
60-79	31-60 Days Past Due
40-59	61-90 Days Past Due
20-39	91-120 Days Past Due
1-19	120+ Days Past Due

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**REPORT HIGHLIGHTS**

	Financial	Non-Financial
Credit Active Since	03/28/20XX	04/10/20XX
Activity Since: 06/01/20XX		
Accounts Updated	5	10
Recent Account Closures	0	0
New Delinquencies (Non Charged-Off)	0	1
New Charge-Offs	0	6
Charged-Off Amount	\$0	\$12,311
Number of Inquiries	0	7
Most Severe Status	Slow 121+	Charge-Off
Single Highest Credit Extended	\$225,966	\$21,516
As of: 01/01/20XX		
Number of Accounts	8	20
Open	6	16
Closed	2	4
Charged-Off	0	2
Charged-Off Amount	\$0	\$19,554
Total Past Due	\$241,464	\$408,438
Most Severe Status	Slow 121+	Charge-Off
Total Current Credit Exposure	\$278,867	\$881,754
Single Highest Credit Exposure	\$225,966	\$715,591
Open Account Analysis		
Total Balance	\$37,958	\$881,754
Median Balance	\$4,640	\$1,721
-Average Balance	\$43,987	\$55,109
Current Portion of Balance Due	(\$5,606)	\$473,316
Delinquent (Non Charged-Off)	1	8
Total Past Due	\$241,464	\$408,438
At Risk Balance	\$225,966	\$873,646
NR = None reported or insufficient data available to computer		

## Report Highlights

Summarizes credit data on the legal entity into financial and non-financial metrics; allows you to quickly assess the risk level of the business by providing 52 key metrics:

- **Credit Active Since:** Indicates the first known credit activity based on all the trades ever reported for the business subject.
- **Activity Since section:** Highlights credit-related activity that has occurred within the 3 months prior to the date of inquiry.
- **Accounts Updated:** Number of credit grantors reporting on this business.
- **New Accounts Opened:** Number of accounts that have been opened.
- **Recent Account Closures:** Number of accounts that have been closed.
- **New Delinquencies (Non-Charged-Off):** Number of accounts that were previously "current" but have become delinquent (not charged-off) one or more times during the most recent 90 days.
- **New Charge-Offs:** Number of accounts with an overall status of charged-off.
- **Charged-Off Amount:** Total reported charge-off dollars at the time of inquiry. This value may be understated because one or more charged-off accounts didn't provide a dollar amount. It is possible that only a portion of the amount past due was charged-off, or could indicate a dispute.
- **Number of Inquiries:** Number of on line inquiries made about this business.
- **Most Severe Status:** Of the most recently reported opened and closed trades, the most severe status is returned.
- **Single Highest Credit Extended:** The single largest high credit, current credit, original credit, or balance on an open account; closed accounts use balance only.
- **As Of section:** Provides a snapshot of how the business is performing today based on accounts reported or closed within 24 months of inquiry.
- **Number of Accounts:** Number of accounts returned in this credit report.
- **Open:** Number of accounts reported as open and active.
- **Closed:** Number of accounts reported as closed. Closed accounts may be in good, delinquent, or charged-off status.
- **Charged-Off:** Number of accounts with an overall status of charged-off.
- **Charged-Off Amount:** Sum of the charged-off amount for the accounts reported as charged-off at the inquiry date. This value may be understated because one or more charged-off accounts didn't provide a dollar amount. It is possible that only a portion of the amount past due was charged-off, or could indicate a dispute.
- **Total Past Due:** The total delinquent dollars (not charged-off) on open and closed accounts.
- **Most Severe Status:** Looks at the most recently reported credit experience of all reported open and closed accounts and returns the most severe status. Provides a view of how that business is paying today.
- **Total Current Credit Exposure:** Sums total outstanding balance or available credit on open and closed accounts.
- **Single Highest Credit Exposure:** The single largest high balance or maximum possible credit amount that could be extended.
- **Open Account Analysis section:** Summarizes credit performance on open accounts reported within 24 months of inquiry date.
- **Total Balance:** Total reported balance, including owed but not yet due, and all past due amounts.
- **Median Balance:** Returns the median balance of open, non-charged-off accounts.
- **Average Balance:** Returns the average balance of open, non-charged-off accounts.
- **Current Portion of Balance Due:** Total reported amount that has been charged but is not yet due or late.
- **Delinquent Non-Charged-Off Accounts:** Number of accounts that have an overall status of delinquent and not charged-off.
- **Total Past Due:** Total delinquent dollars (not charged-off).
- **At Risk Balance:** Sum is equal to the total balance for delinquent but not charged-off accounts.

**13**
**SUMMARY - OPEN NON-FINANCIAL ACCOUNTS BY INDUSTRY GROUP**

Credit Grantor Industry Group	# of Accounts ▼	SINGLE (largest/worst occurrence)			SUM OF (total of all occurrences)						
		Most Severe Status ▼	Highest Balance ▼	Highest Total Past Due Amount ▼	Balance ▼	Past Due Amount ▼	Slow Up to 30 \$▼ %▼	Slow Up to 60 \$▼ %▼	Slow Up to 90 \$▼ %▼	Slow Up to 120 \$▼ %▼	Slow 121+ \$▼ %▼
Bldg Construction Grnd Contractors & Operative Blders	1	Current	\$46,598	\$30,203	\$0	\$0	\$0 0%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Cnstrctn Spcl Trade Contractors	2	Slow Up to 30	\$141,876	\$90,875	\$56,742	\$20,895	\$20,895 100%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Communications	4	Current	\$8,048	\$5,087	\$5,589	\$0	\$0 0%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Engineering, Accounting, Resrch, Legal, Business, Other Svcs	1	Current	\$150	\$0	\$0	\$0	\$0 0%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
Industrl, Commrcd Machinery, Computer Equip Mfg	6	Slow Up to 30	\$715,591	\$354,525	\$812,072	\$383,411	\$384,121 100%	\$-710 0%	\$0 0%	\$0 0%	\$0 0%
Optical Mfg	1	Slow Up to 120	\$1,341	\$921	\$921	\$921	\$0 0%	\$0 0%	\$0 0%	\$921 100%	\$0 0%
Transportation By Air	1	Slow Up to 30	\$11,044	\$7,282	\$6,430	\$3,211	\$3,211 100%	\$0 0%	\$0 0%	\$0 0%	\$0 0%
<b>GRAND TOTALS</b>	<b>16</b>				<b>\$881,754</b>	<b>\$408,438</b>	<b>\$408,227</b> 98%	<b>\$-710</b> 0%	<b>\$0</b> 0%	<b>\$921</b> 2%	<b>\$0</b> 0%

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**SUMMARY - CLOSED NON-FINANCIAL ACCOUNTS BY INDUSTRY GROUP**

Credit Grantor Industry Group	Single Highest Credit Extended ▼	Closed in Current Standing			Closed in Delinquent Status			Closed in Charged-Off Status		
		Total High Credit ▼	# of Accounts ▼	Most Recent Date Closed ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance at Charge-Off Date ▼
Communications	\$16,336	\$16,360	2	12/03/20XX						
Wholesale Trade-Non-Durable Goods	\$7,243							2	06/25/20XX	\$19,554
<b>GRAND TOTALS</b>			<b>2</b>		<b>0</b>			<b>2</b>		<b>\$19,554</b>



### 13 Summary — Open Non-Financial Accounts by Industry Group

This table summarizes open non-financial accounts, by credit grantor industry, with a date reported within 24 months of inquiry.

- **Total Number of Accounts by Industry Group:** Count of open accounts by industry group.
- **Single Most Severe Status:** Returns the most severe current status experienced by one of the credit grantors in this industry group.
- **Single Highest Balance:** The single highest credit extended or past due from one of the credit grantors for that industry group.
- **Single Highest Total Past Due Amount:** The single highest total past due as reported by one of the credit grantors for that industry group.
- **Sum of Balance:** Sum of all the total reported balances including any past due amount.
- **Sum of Past Due Amount:** Sum of all past due amounts (excluding charge-offs).
- **Slow Up To X Days:** The percentage of that aging category's dollars compared to total past due.
- **Grand Total, Number of Accounts:** Count of all accounts.
- **Grand Total, Balance:** Sum of total reported balances, including any past due amount.
- **Grand Total, Past Due Dollars:** Sum of all past due amounts (excluding charge-offs) for that aging category.
- **Grand Total, Past Due Percentage:** The percentage of all aging categories' dollars compared to total past due for that industry group.

### 14 Summary — Closed Non-Financial Accounts by Industry Group

This table summarizes closed non-financial accounts, by credit grantor industry, with a closed date within 24 months of inquiry.

- **Single Highest Credit Extended:** The highest credit amount that was extended for all accounts closed.
- **Total High Credit:** Total highest credit or balance extended for all accounts closed in current standing (\$0 balance).
- **Number of Accounts Closed in Current Standing:** Number of accounts closed with a \$0 balance.
- **Most Recent Date Closed in Current Standing:** The most recent date closed for all accounts closed in current standing.
- **Number of Accounts Closed in Delinquent Status:** Number of all accounts closed with a delinquent status.
- **Most Recent Date Closed In Delinquent Status:** The most recent closed date for all accounts closed with a delinquent status.
- **Balance at Closed Date:** Total outstanding balances for all accounts closed with a delinquent status.
- **Number Of Accounts Closed In Charge-Off Status:** Number of accounts charged-off.
- **Most Recent Date Closed In Charge-Off Status:** The most recent date closed for all accounts closed with a charged-off status.
- **Balance at Charged-Off Date:** Reported balances of all charged-off accounts at the date closed. Balance may not equal charged-off amount in the Report Highlights due to interest, penalties, and late fees which may have been reported after the closed date.
- **Grand Total:** Number of closed non-financial accounts by status at closed date; sums total balance in delinquent and charged-off status at date closed.

**15**
**SUMMARY - OPEN FINANCIAL ACCOUNTS BY ACCOUNT TYPE**

Account Type	# of Accounts ▼	SINGLE (largest/worst occurrence)			SUM OF (total of all occurrences)												
		Most Severe Status ▼	Highest Credit Exposure ▼	Highest Total Past Due Amount ▼	Balance ▼	At Risk Balance ▼	Past Due Amount ▼	Slow Up to 30		Slow Up to 60		Slow Up to 90		Slow Up to 120		Slow 121+	
								\$ ▼	% ▼	\$ ▼	% ▼	\$ ▼	% ▼	\$ ▼	% ▼	\$ ▼	% ▼
Commercial Card	3	Slow Up to 30	\$8,500	\$323	\$8,714	\$0	\$0	\$0	0%	\$0	0%	\$0	0%	\$0	0%	\$0	0%
Open Ended Credit Line	1	Slow Up to 30	\$2,037	\$33	\$1,178	\$0	\$0	\$0	0%	\$0	0%	\$0	0%	\$0	0%	\$0	0%
Term	2	Slow Up to 121+	\$225,966	\$241,464	\$225,966	\$225,966	\$241,464	\$48,292	20%	\$48,292	20%	\$48,292	20%	\$48,292	20%	\$48,292	20%
GRAND TOTALS	6				\$235,858	\$225,966	\$241,464	\$48,292	20%	\$48,292	20%	\$48,292	20%	\$48,292	20%	\$48,292	20%

**16**
**SUMMARY - CLOSED FINANCIAL ACCOUNTS BY ACCOUNT TYPE**

Account Type	Single Highest Credit Ever ▼	Closed in Current Standing			Closed in Delinquent Status			Closed in Charge-Off Status		
		Total High Credit ▼	# of Accounts ▼	Most Recent Date Closed ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance ▼	# of Accounts ▼	Most Recent Date Closed ▼	Balance at Charge-Off Date ▼
Commercial Card	\$12,000	\$12,000	2	08/22/20XX	0		\$0	0		\$0
<b>GRAND TOTALS</b>	<b>\$12,000</b>	<b>\$12,000</b>	<b>2</b>		<b>0</b>		<b>\$0</b>	<b>0</b>		<b>\$0</b>



## 15 Summary — Open Financial Accounts by Account Type

This table summarizes open financial accounts, by account type, with a date reported within 24 months of inquiry.

- **Total Number of Accounts by Account Type:** Count of open, financial accounts by account type.
- **Single Most Severe Status:** Returns the most severe current status experienced by one of the financial services lenders as of inquiry date.
- **Single Highest Credit Exposure:** The single largest high credit, original loan amount, current credit limit, or balance dollar amount extended to this business.
- **Single Highest Total Past Due Amount:** The single highest total past due as reported by one of the financial services lenders for that account type.
- **Sum of Balance:** Sum of all the total reported balances including any past due amount.
- **Sum of At-Risk Balance:** Sum is equal to the total balance for delinquent, but not charged-off, accounts.
- **Sum of Past Due Amount:** Sum of all past due amounts (excluding charge-offs).
- **Slow Up To X Days:** The percentage of that aging category's dollars compared to total past due.
- **Grand Total, Number of Accounts:** Count of all accounts.
- **Grand Total, Balance:** Sum of all total reported balances, including any past due amount.
- **Grand Total, At Risk Balance:** Sum of all total balance for delinquent, but not charged-off, accounts.
- **Grand Total, Past Due Dollars:** Sum of all past due amounts (excluding charge-offs) for that aging category.
- **Grand Total, Past Due Percentage:** The percentage of all aging categories' dollars compared to total past due.

## 16 Summary — Closed Financial Accounts by Account Type

This table summarizes closed financial accounts, by account type, with a closed date within 24 months of inquiry.

- **Total Number of Accounts by Account Type:** Count of closed, financial accounts by account type.
- **Single Highest Credit Ever:** The single largest high credit, original loan amount, current credit limit, or balance dollar amount ever extended to this business.
- **Total High Credit:** Total highest credit or balance extended for all accounts closed in current standing (\$0 balance).
- **Number of Accounts Closed in Current Standing:** Number of accounts closed with a \$0 balance.
- **Most Recent Date Closed in Current Standing:** The most recent date closed for all accounts closed in current standing.
- **Number of Accounts Closed in Delinquent Status:** Number of all accounts closed with a delinquent, but not charged-off, status.
- **Most Recent Date Closed In Delinquent Status:** The most recent closed date for all accounts closed with a delinquent, but not charged-off, status.
- **Balance at Closed Date:** Total outstanding balances for all accounts closed with a delinquent status.
- **Number Of Accounts Closed In Charge-Off Status:** Number of accounts charged off.
- **Most Recent Date Closed In Charge-Off Status:** The most recent date closed for all accounts closed with a charged-off status.
- **Balance at Charge-Off Date:** Total outstanding balance for all accounts closed with a charged-off status. Balance may not equal charged-off amount in the Report Highlights due to interest, penalties, and late fees that may have been reported after the closed date.
- **Grand Total:** Number of closed financial accounts by status at closed date; sums total balance in delinquent and charged-off status at date closed.

**17**
**OPEN NON-FINANCIAL CREDIT EXPERIENCES**

Acct No/ Type ▼	Current Status ▼	Date Reported ▼/ Date Opened or Years Sold ▼	Date of Last Sale ▼/ Payment Terms ▼	High Cr ▼/ Current Cr Limit ▼/ Original Credit ▼	Balance ▼/ Past Due Amount ▼	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
11/ Communications	Current	08/31/20XX 1		\$8,043 \$0	\$32 \$0	\$0	\$0	\$0	\$0	\$0	00000/00000/ BBBBB/BBBBB/ 00000/BBBBB/ BBBBB/BBBBB/ BBBBB/BBBBB
Active = Yes: Payment Amount/Frequency = Monthly: Last Payment Amount = \$946: Last Payment Date = 06/30/20XX: Amount of Last Sale = \$32: Number of Guarantors = 0: High Credit Date = 12/31/20XX											
20/ Industl, Commnd Machinery, Computer Equip Mfg	Slow Up to 30	08/31/20XX 09/05/20XX	08/01/20XX N10	\$74,018 \$7,243	\$7,243 \$7,243	\$7,243	\$0	\$0	\$0	\$0	11111/11111/ 11110/100B1B/ BBBBB/BBBBB/ BBBBB/BBBBB/ BBBBB/BBBBB
Active = Yes: Number of Guarantors = 0: High Credit Date = 03/31/20XX: Payment Terms = Net 30 Days											
16/ Industl, Commnd Machinery, Computer Equip Mfg	Slow Up to 30	08/31/20XX 03/02/20XX	08/01/20XX N10	\$125,000 \$56,489 \$20,895	\$56,489 \$20,895	\$20,895	\$0	\$0	\$0	\$0	100E2F/133322/ 32100/213322/ 200121001021/ 00211000110/ 002102BBBBB
Active = Yes: Number of Guarantors = 0: Payment Terms = Net 30 Days: Last Payment Date = 08/21/20XX											
14/ Industl, Commnd Machinery, Computer Equip Mfg	Slow Up to 30	08/31/20XX 02/01/20XX	08/01/20XX N10	\$778,696 \$715,591 \$354,525	\$715,591 \$354,525	\$355,235	\$-710	\$0	\$0	\$0	111211 11111/ 112121.111B32/ 22221 22222/ 22211 121212/ 222110/BBBBB
Active = Yes: Number of Guarantors = 0											
13/Cnstrctn Spd Trade Contractors	Slow Up to 30	08/30/20XX 6		\$0 \$56,489 \$20,895	\$56,489 \$20,895	\$20,895	\$0	\$0	\$0	\$0	100213-332232/ 221322-323222/ 12222/21B21/ 122321422111/ 11221221221
Number of Guarantors = 0											
9/ Communications	Current	08/30/20XX 4		\$7,255 \$1,058 \$0	\$1,058 \$0	\$0	\$0	\$0	\$0	\$0	002103-213210/ 021032/132100/ 210001/000210/ 000010/10000B/ BBBBB/BBBBB
Active = Yes: Last Payment Date = 08/21/20XX: Number of Guarantors = 0: Payment Terms = Net 7 Days											
17/ Communications	Current	08/08/20XX 04/10/20XX	07/01/20XX \$820	\$0 \$1,176 \$0	\$1,176 \$0	\$0	\$0	\$0	\$0	\$0	000010/001000/ 000000/000000/ 000000/000000/ 000000/000000/ 000000/000000
Active = Yes: Payment Amount/Frequency = Monthly: Number of Guarantors = 0											
21/ Communications	Current	08/08/20XX 08/01/20XX		\$3,500 \$3,323 \$0	\$3,323 \$0	\$0	\$0	\$0	\$0	\$0	000BBB/BBBBB/ BBBBB/BBBBB/ BBBBB/BBBBB/ BBBBB/BBBBB/ BBBBB/BBBBB

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**CLOSED NON-FINANCIAL CREDIT EXPERIENCES**

Acct No/ Type ▼	Current Status ▼	Date Reported ▼/ Date Opened or Years Sold ▼	Date of Last Sale ▼/ Payment Terms ▼	Date Closed ▼/ Reason ▼	High Cr ▼/ Current Cr Limit ▼/ Original Credit ▼	Balance ▼/ Past Due Amount ▼	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
10/Wholesale Trade-Non- Durable Goods	Charge Off	04/25/20XX 10/09/20XX	04/12/20XX Net 30 Days	06/25/20XX Involuntary	\$15,000 \$12,311 \$12,311						\$12,311	CCCC99/543210/ 321001/001100/ 321101/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No												
15/ Communications	Current	12/03/20XX 11/29/20XX	05/29/20XX	11/13/20XX Voluntary	\$16,336 \$17,925 \$0	\$0	\$0	\$0	\$0	\$0	\$0	CCC995/432103/ 210010/011003/ 21101B/BBBBBB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No: Payment Amount/Frequency = \$579/Monthly: Payment Type = Principal and Interest: Last Payment Amount = \$589: Last Payment Date = 11/12/20XX: Secured = Unsecured: Number of Guarantors = 0												
8/ Communications	Current	11/29/20XX 12/20/20XX		11/09/20XX Voluntary	\$24 \$11,500 \$0	\$0	\$0	\$0	\$0	\$0	\$0	CCCCC/CCCCC/ CCCCC/CCCCC/ 000000/0000BB/ BBBBBB/BBBBBB/ BBBBBB/BBBBBB
Active = No: Payment Amount/Frequency = \$0/Monthly: Last Payment Date = 02/10/20XX Secured = Unsecured: Number of Guarantors = 0												
18/Wholesale Trade-Non- Durable Goods	Charge Off	06/31/20XX 05/15/20XX	01/01/20XX N10	06/31/20XX Involuntary	\$7,243 \$7,243 \$7,243	\$7,243 \$7,243					\$7,243	CCCCC/CCCCC/ CCC954/ 321000/ 111110/ 101B1B/ BBBBBB/ BBBB/ BBBBBB/ BBBB
Active = No: Number of Guarantors = 0												

## 17 Open Non-Financial Credit Experiences.

This table details open, non-financial accounts with a date reported within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the creditor's industry.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor. Date Opened or Years Sold refers to when the overall supplier/customer relationship was initiated.
- **Date of Last Sale/Payment Terms:** Date of Last Sale refers to the last reported date that goods were shipped or service was provided. Payment Terms is the payment due date agreed upon by the creditor and business.
- **High Credit/Current Credit Limit/Original Credit:** High Credit refers to the highest reported balance from a creditor. Current and Original Credit Limit refers to the credit limit at the most recently reported date or when the account was first opened.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view category 5 as 120+ days past due.
- **60-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far-left position in the grid represents the previous month's overall account payment status. Refer to the Current Status Description Table.
- **Account Comments:** Additional information provided by the creditor.

## 18 Closed Non-Financial Credit Experiences

This table details closed, non-financial accounts with a closed date within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the creditor's industry.
- **Current Status:** The overall payment performance status when the account was closed.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the creditor. Date Opened or Years Sold refers to when the overall supplier/customer relationship was initiated.
- **Date of Last Sale/Payment Terms:** Date of Last Sale refers to the last reported date that goods were shipped or service was provided. Payment Terms is the payment due date agreed upon by the creditor and business.
- **Date Closed/Reason:** The date this account was reported as closed and, if available, the reason (voluntary or involuntary).
- **High Credit/Current Credit Limit/Original Credit:** High Credit refers to the highest reported balance from a creditor. Current and Original Credit Limit refers to the credit limit at the most recently reported date or when the account was first opened.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view category 5 as 120+ days past due.
- **GO-Month History Grid:** The 60-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far-left position in the grid represents the previous month's overall account payment status.

**OPEN NON-FINANCIAL ACCOUNT BALANCE TRENDS**
**BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #1**

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
06/31/20XX	\$921	\$921	\$921	\$0	\$0	\$0	\$921	\$0	
05/31/20XX	\$921	\$921	\$921	\$0	\$0	\$921	\$0	\$0	
04/31/20XX	\$921	\$921	\$921	\$0	\$921	\$0	\$0	\$0	
02/28/20XX	\$921	\$921	\$921	\$921	\$0	\$0	\$0	\$0	
02/30/20XX	\$921	\$0	\$0	\$0	\$0	\$0	\$0	\$0	<u>\$1,341</u> 01/15/20XX
12/31/20XX	\$1,341	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
11/29/20XX	\$567	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
10/31/20XX	\$789	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
09/31/20XX	\$345	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

**BALANCE TRENDS FOR OPTICAL MFG, NON-FINANCIAL ACCOUNT #2**

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
08/31/20XX	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	<u>\$12,596</u> 08/12/20XX
07/30/20XX	\$25,861	\$12,596	\$12,596	\$9,911	\$2,685	\$0	\$0	\$0	
06/26/20XX	\$12,569	\$2,658	\$2,658	\$2,685	\$0	\$0	\$0	\$0	
05/30/20XX	\$32,658	\$30,203	\$30,203	\$30,203	\$0	\$0	\$0	\$0	
04/30/20XX	\$46,598	\$16,395	\$16,395	\$16,395	\$0	\$0	\$0	\$0	
03/30/20XX	\$16,395	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

**BALANCE TRENDS FOR ENGINEERING, ACCOUNTING, RESRCH, LEGAL, BUSINESS, OTHER SVCS, NON-FINANCIAL ACCOUNT #3**

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
12/31/20XX	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
All history between 12/31/20XX and 09/31/20XX is the same as 12/31/20XX									
09/31/20XX	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	<u>\$150</u> 08/27/20XX

**BALANCE TRENDS FOR TRANSPORTATION BY AIR, NON-FINANCIAL ACCOUNT #4**

Date Reported	Balance	Current Portion of Balance Due	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Last Payment Amount Last Payment Date
08/02/20XX	\$6,430	\$3,219	\$3,211	\$3,211	\$0	\$0	\$0	\$0	
07/01/20XX	\$3,211	\$3,211	\$0	\$0	\$0	\$0	\$0	\$0	
06/02/20XX	\$3,260	\$3,132	\$128	\$0	\$32	\$32	\$32	\$32	
05/01/20XX	\$8,436	\$3,140	\$5,296	\$5,200	\$32	\$32	\$32	\$0	
04/01/20XX	\$3,243	\$5,200	-\$1,957	\$32	\$32	\$32	\$0	-\$2,053	
03/03/20XX	\$11,044	\$3,762	\$7,282	\$32	\$32	\$0	\$32	\$7,186	
02/01/20XX	\$9,997	\$2,715	\$7,282	\$32	\$0	\$32	\$7,186	\$32	
01/01/20XX	\$5,505	\$2,715	\$2,790	\$0	\$32	\$2,694	\$32	\$32	
12/01/20XX	\$8,199	\$2,715	\$5,484	\$2,694	\$2,694	\$32	\$32	\$32	
11/01/20XX	\$5,224	\$2,694	\$2,530	\$2,694	\$32	\$32	-\$228	\$0	

**Open Non-Financial Account Balance Trends**

This table returns accounts receivable data on open accounts that have been reported by the creditor within the most recent 24 months.

- **Date Reported:** The most recent data submission received from the creditor.
- **Balance:** Total reported balance, including any past due amount.
- **Current Portion of Balance:** Total reported amount that has been charged, but is not yet due or late.
- **Total Past Due:** Total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the creditor's category 1 period. Most creditors view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the creditor's category 2 period. Most creditors view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the creditor's category 3 period. Most creditors view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the creditor's category 4 period. Most creditors view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the creditor's category 5 period. Most creditors view category 5 as 120+ days past due.
- **Last Payment Amount/Date:** The dollar amount of the last payment received and the date of the last payment.

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## OPEN FINANCIAL CREDIT EXPERIENCES

Acct No/ Type	Current Status	Date Reported Date Opened or Years Sold	High Cr Original Credit	Current Cr Limit	Balance Past Due Amount	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
24/ Commercial Card	Current	09/03/20XX 03/28/20XX	\$8,072	\$8,500	\$8,101 \$0	\$0	\$0	\$0	\$0	\$0	001111/ 00000B/ 000000/ B00000/ 000000/ B00B00/ 000000/ 000000/ 000000/ 00000B
Active = Yes: Payment Amount/Frequency = \$338/Monthly; Payment Type = Other Payment Type: Last Payment Amount = \$310: Last Payment Date = 08/16/20XX Secured = Unsecured: Number of Guarantors = 0: Liability Type = General Partnership: Most Recent Date of First Delinquency = 04/02/20XX: Last Payment Amount = \$93											
27/ Commercial Card	Current	09/03/20XX 11/20/20XX	\$205	\$6,250	\$62 \$0	\$0	\$0	\$0	\$0	\$0	001111/000000/ 0B0000/000000/ 000B00/BB0000/ 000000/000000/ 000000/00000B
Active = Yes: Payment Amount/Frequency = \$25/Monthly; Payment Type = Other Payment Type: Last Payment Date 01/18/20XX: Secured = Unsecured: Number of Guarantors = 0: Liability Type: Other Liability Type: Most Recent Date of First Delinquency = 04/02/20XX											
1/ Commercial Card	Current	08/31/20XX 03/28/20XX	\$8,048 \$0	\$551 \$0	\$0	\$0	\$0	\$0	\$0	\$0	001011/ 100100/ 011110/ 10BBB8BB/ BBB8BB/ BBB8BB/ BBB8BB/ BBB8BB/ BBB8BB/ BBB8BB
Active = Yes: Payment Amount/Frequency = \$46/Monthly; Last Payment Amount = \$85: Last Payment Date = 07/28/20XX: Amount of Last Sale = \$32: Number of Guarantors = 1: Gov't Guaranteed = No: Liability Type = Other Liability Type											
2/ Open Ended Credit Line	Current	08/28/20XX 03/27/20XX	\$2,037	\$1,178 \$0	\$0	\$0	\$0	\$0	\$0	\$0	B00BBB/0B001B/ 010000/B0BB00/ 0000B0/BBB8BB/ BBB8BB/BBB8BB
Contributor = Financial: Active = Yes: Last Payment Amount = \$93: Number of Guarantors = 0: Most Recent Date of First Delinquency = 11/01/20XX											
7/ Term	Current	08/28/20XX 11/14/20XX	\$60,000 \$60,000	\$60,000	\$28,066 \$0	\$0	\$0	\$0	\$0	\$0	B00000/000000/ 000000/000000/ B00000/000000/ 0BB8BB/BBB8BB/ BBB8BB/BBB8BB
Active = Yes: Maturity/Expiration Date = 09/13/20XX: Payment Amount Frequency = \$1,228/Monthly; Payment Type = Principal and Interest: Last Payment Amount = \$1,226: Last Payment Date 08/13/20XX Secured = Secured: Collateral = Equipment: Number of Guarantors = 0: Gov't Guaranteed = No: Liability Type = Non-Profit Corporation											
8/ Term	Slow 121+	08/28/20XX 06/28/20XX	\$250,000 \$250,000	\$0	\$225,966 \$241,464	\$48,292	\$48,292	\$48,292	\$48,292	\$48,292	B55555/543100/ 000B00/000000/ 000BBB/BBB8BB/ BBB8BB/BBB8BB/ BBB8BB/BBB8BB
Active = Yes: Maturity/Expiration Date = 03/01/20XX: Payment Amount/Frequency = \$0/Monthly; Payment Type = Percentage of Balance: Last Payment Amount = \$3,056: Last Payment Date = 11/29/20XX: Secured = Secured: Number of Guarantors = 0: Gov't Guaranteed = No: Liability Type = Non-Profit Corporation											
Account Comments : Voluntary Surrender											

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## CLOSED FINANCIAL CREDIT EXPERIENCES

Acct No/ Type ▼	Current Status▼	Date Reported▼/ Date Opened or Years Sold ▼	Date Closed▼ Reason ▼	High Cr▼/ Original Credit ▼	Current Cr Limit ▼	Balance▼/ Past Due Amount ▼	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	60-Month History
16/ Commercial Card	Current	08/22/20XX 04/28/20XX	08/22/20XX Voluntary	\$3,501	\$1,000	\$0 \$0	\$0	\$0	\$0	\$0	\$0	C00000/ 000000/ 000000/ 000000/ 001100/ 000001/ 001100/000000/ 000000/ 000010
Active = No: Payment Amount/Frequency = \$0/Monthly; Payment Type = Other Payment Type: Last Payment Date = 07/12/20XX: Secured = Unsecured: Number of Guarantors = 0: Liability Type = Other Liability Type: Most Recent Date of First Delinquency = 05/21/20XX												
25/ Commercial Card	Current	08/30/20XX 01/14/20XX	08/03/20XX Voluntary	\$4,748 \$12,000		\$0 \$0	\$0	\$0	\$0	\$0	\$0	CCCCC/ CCCCC C00000/ 0BBBBBBB BBBBBB/ BBB8BB/ BBBBBB/ BBB8BB/ BBBBBB/ BBB8BB
Active = Yes: Payment Amount/Frequency = \$0/Monthly; Last Payment Amount = \$5: Last Payment Date = 08/07/20XX: Amount of Last Sale = \$32: Secured = Unsecured: Number of Guarantors = 0												



## 20 Open Financial Credit Experiences

This table details open financial accounts with a date reported within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the business lease, commercial card, letter of credit, line of credit, open ended line of credit, term loan, and other.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the lender. Date Opened/Years Sold refers to when the overall supplier/customer relationship was initiated.
- **High Credit/Original Credit Limit:** High Credit refers to the highest reported balance from a lender. Original Credit Limit refers to the credit limit when the account was first opened.
- **Current Credit Limit:** Refers to the credit limit today.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the lender's category 1 period. Most lenders view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the lender's category 2 period. Most lenders view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the lender's category 3 period. Most lenders view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the lender's category 4 period. Most lenders view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the lender's category 5 period. Most lenders view category 5 as 120+ days past due.
- **60-Month History Grid:** The GO-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far-left position in the grid represents the previous month's overall account payment status. Ideal for supporting the score reason codes.
- **Account Comments:** Additional information provided by the lender.

## 21 Closed Financial Credit Experiences

This table details closed financial accounts with a closed date within 24 months of inquiry.

- **Account No/Type:** To facilitate the reading of each report, tradelines are identified via a randomly generated account number. The account number should only be used to track that tradeline in that report. The account type is the business lease, commercial card, letter of credit, line of credit, open ended line of credit, term loan, and other.
- **Current Status:** The overall payment performance status of the most recently reported period.
- **Date Reported/Date Opened Or Years Sold:** Date Reported refers to the most recent data submission received from the lender. Date Opened/Years Sold refers to when the overall customer relationship was initiated.
- **High Credit/Original Credit Limit:** High Credit refers to the highest reported balance from a lender. Original Credit Limit refers to the credit limit when the account was first opened.
- **Current Credit Limit:** Refers to the credit limit today.
- **Balance/Past Due Amount:** Balance refers to the total reported balance including any past due amount. Past Due Amount refers to total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the lender's category 1 period. Most lenders view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the lender's category 2 period. Most lenders view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the lender's category 3 period. Most lenders view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the lender's category 4 period. Most lenders view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the lender's category 5 period. Most lenders view category 5 as 120+ days past due.
- **60-Month History Grid:** The GO-month history grid contains consecutive payment performance codes for the 60 months prior to the inquiry month. The far-left position in the grid represents the previous month's overall account payment status. Ideal for supporting the score reason codes.
- **Account Comments:** Additional information provided by the lender.



## OPEN FINANCIAL ACCOUNTS BALANCE TRENDS

## BALANCE TRENDS FOR COMMERCIAL CARD, FINANCIAL ACCOUNT #24

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency	Last Payment Amount Last Payment Date
09/03/20XX	\$8,101	\$0	\$0	\$0	\$0	\$0	\$0		\$310 08/16/20XX
08/03/20XX	\$7,439	\$0	\$0	\$0	\$0	\$0	\$0		\$619 7/18/20XX
07/01/20XX	\$7,842	\$308	\$308	\$0	\$0	\$0	\$0	07/01/20XX	\$330 06/04/20XX
06/02/20XX	\$7,785	\$316	\$316	\$0	\$0	\$0	\$0	06/02/20XX	\$337 05/15/20XX
05/02/20XX	\$7,904	\$323	\$323	\$0	\$0	\$0	\$0	05/05/20XX	\$319 04/04/20XX
04/02/20XX	\$8,066	\$319	\$319	\$0	\$0	\$0	\$0	04/02/20XX	
03/02/20XX	\$7,646	\$0	\$0	\$0	\$0	\$0	\$0		02/25/20XX \$328
02/02/20XX	\$7,855	\$0	\$0	\$0	\$0	\$0	\$0		0/25/20XX \$337
01/02/20XX	\$8,072	\$0	\$0	\$0	\$0	\$0	\$0		01/17/20XX \$324
12/03/20XX	\$7,764	\$0	\$0	\$0	\$0	\$0	\$0		12/19/20XX \$329
11/01/20XX	\$7,872	\$0	\$0	\$0	\$0	\$0	\$0		11/17/20XX \$309
09/02/20XX	\$7,550	\$0	\$0	\$0	\$0	\$0	\$0		10/30/20XX \$316
08/02/20XX	\$7,579	\$0	\$0	\$0	\$0	\$0	\$0		08/20/20XX \$323
07/02/20XX	\$7,733	\$0	\$0	\$0	\$0	\$0	\$0		07/23/20XX \$316
06/02/20XX	\$7,642	\$0	\$0	\$0	\$0	\$0	\$0		06/31/20XX \$327
05/02/20XX	\$7,843	\$0	\$0	\$0	\$0	\$0	\$0		05/24/20XX \$332
04/02/20XX	\$7,965	\$0	\$0	\$0	\$0	\$0	\$0		04/22/20XX \$323
02/01/20XX	\$7,954	\$0	\$0	\$0	\$0	\$0	\$0		03/14/20XX \$600
01/03/20XX	\$8,418	\$0	\$0	\$0	\$0	\$0	\$0		01/27/20XX \$661
12/31/20XX	\$8,577	\$0	\$0	\$0	\$0	\$0	\$0		12/22/20XX \$661
11/02/20XX	\$8,470	\$0	\$0	\$0	\$0	\$0	\$0		11/18/20XX \$336
10/02/20XX	\$8,046	\$0	\$0	\$0	\$0	\$0	\$0		10/21/20XX \$339
									09/19/20XX

## BALANCE TRENDS FOR COMMERCIAL CARD, FINANCIAL ACCOUNT #27

Date Reported	Balance	Total Past Due	Aging Cat 1	Aging Cat 2	Aging Cat 3	Aging Cat 4	Aging Cat 5	Date of First Delinquency	Last Payment Amount Last Payment Date
09/03/20XX	\$62	\$0	\$0	\$0	\$0	\$0	\$0		07/18/20XX
08/03/20XX	-\$49	\$0	\$0	\$0	\$0	\$0	\$0		\$7 07/18/20XX
07/01/20XX	\$23	\$23	\$23	\$0	\$0	\$0	\$0	07/01/20XX	\$25 06/03/20XX
06/02/20XX	\$49	\$23	\$23	\$0	\$0	\$0	\$0	06/02/20XX	\$26 05/11/20XX
05/02/20XX	\$50	\$25	\$25	\$0	\$0	\$0	\$0	06/02/20XX	\$89 04/04/20XX
04/02/20XX	\$115	\$25	\$25	\$0	\$0	\$0	\$0	04/02/20XX	02/25/20XX
03/02/20XX	\$89	\$0	\$0	\$0	\$0	\$0	\$0		\$162 02/25/20XX
02/02/20XX	\$162	\$0	\$0	\$0	\$0	\$0	\$0		12/19/20XX

**Open Financial Account Balance Trends**

This table returns monthly accounts receivable data on open accounts which have been reported by the lenders within the most recent 24 months.

- **Date Reported:** The most recent data submission received from the lender.
- **Balance:** Total reported balance, including any past due amount.
- **Total Past Due:** Total delinquent dollars.
- **Aging Category 1:** The dollar amount that is past due for the lender's category 1 period. Most lenders view category 1 as 1-30 days past due.
- **Aging Category 2:** The dollar amount that is past due for the lender's category 2 period. Most lenders view category 2 as 31-60 days past due.
- **Aging Category 3:** The dollar amount that is past due for the lender's category 3 period. Most lenders view category 3 as 61-90 days past due.
- **Aging Category 4:** The dollar amount that is past due for the lender's category 4 period. Most lenders view category 4 as 91-120 days past due.
- **Aging Category 5:** The dollar amount that is past due for the lender's category 5 period. Most lenders view category 5 as 120+ days past due.
- **Date of First Delinquency:** Date when the business first became delinquent on a particular credit experience.
- **Last Payment Amount/Last Payment Date:**  
The dollar amount of the last payment received and the date of the last payment.

**PUBLIC RECORDS**

Public record data is collected on a regular basis; however, additional or subsequent filings may be associated with this business

Bankruptcies		Judgments		Liens		Business Regulations	
Judgments				Liens			
Date Filed		09/13/20XX		Date Filed		06/11/20XX	
Originator		Country		Originator		State	
Judgment Type		Abstract judgment		Judgment Type		Sales	
Status		Satisfied		Status		Released	
Status Date		02/15/20XX		Status Date		10/01/20XX	
Date Reported		02/19/20XX		Date Reported		10/01/20XX	
Liability		\$416		Liability		\$18,530	
Court Location		Albany Court House Albany, NY		Court Location		Fulton County State Court Atlanta, GA	
Case Number		J098076		Case Number		05-99887	
Plaintiff		ABC Distributors		Plaintiff		GA Dept of Revenue	
Defendant Information		Tom Jones Manufacturing Company 5000 Truman Drive Decatur, GA 30035-4565		Debtor Information		T J Paper and Supplies 321 Peachtree Street Atlanta GA 3303-3209	
Business Registration							
Registered Name		Tom Jones Manufacturing Company					
Filing Date		05/15/20XX					
Incorporation Date		05/01/20XX					
Incorporation State		GA					
Status		Active					
Registry Number		568923					
Contact Name, Title		Thomas Jones, President					
Address		5000 Truman Drive Decatur, GA 30035-4565					

## Public Records

Returns detailed information for any bankruptcies, judgments, or liens on file for the business; also returns business registration information obtained from Secretary of State offices or other trusted sources. Business registration fields include

- **Registered Name:** The business name provided at the time of registration.
- **Filing Date:** This is the date the state recorded as the paperwork transaction date. It may or may not be the same as the incorporation date. This date will usually change annually and is used to indicate when the most recent update was received by the state. It is possible that the filing date is several years old because the state did not update a “lapsed or inactive filing.”
- **Incorporation Date:** This is the date of the original filing of incorporation papers. It will not change from year to year. This is not the date the business filed the papers with the state.
- **Incorporation State:** This may include any of the 50 U.S. states plus Washington, D.C.; only the “domestic” incorporation state is returned.
- **Status:** This field reflects the status of the business on the records of the Secretary of State. It is not necessarily an indication of whether the business actively engages in business activity. It will not reflect whether the entity has filed for bankruptcy. There are two valid status values: active and inactive.
- **Registry Number:** This is the number assigned by the state office.
- **Contact Name, Title, Address:** This field includes officer names, titles, and addresses. More than one officer may be returned. Additionally, not all the officers may be listed.

## DECISIONING DETAIL

**EQUIFAX ONEScore FOR COMMERCIAL TOTAL FINANCIAL SOLUTION** **447**  
**Name: JANE SMITH**
**REASON CODES**

- \* Insufficient Information On or Lack of Commercial Accounts
- \* Number of Bankcard Acct with Credit Utilization >=75%
- \* Industry Categorization
- \* Percent of Acct Opened Recently

**Equifax OneScore for Commercial Total Financial Solution**

The Equifax OneScore for Commercial Total Financial Solution predicts the likelihood of a financial account becoming severely delinquent, 91 or more days past due, including major derogatory events and bankruptcies within 24 months following origination to any provider of services on financial institutions. The lower the score value, the higher the risk of an account becoming severely delinquent.

**EQUIFAX ONEScore FOR COMMERCIAL TOTAL FINANCIAL SOLUTION** **539**  
**Name: BOB CREDIT**
**REASON CODES**

- \* Insufficient Information On or Lack of Commercial Accounts
- \* Paid Loan Amount on Installment Acct
- \* Lack Info on Available Credit on Revolving Acct
- \* Industry Categorization

**Equifax OneScore for Commercial Total Financial Solution**

The Equifax OneScore for Commercial Total Financial Solution predicts the likelihood of a financial account becoming severely delinquent, 91 or more days past due, including major derogatory events and bankruptcies within 24 months following origination to any provider of services on financial institutions. The lower the score value, the higher the risk of an account becoming severely delinquent.

**EQUIFAX ONEScore FOR COMMERCIAL TOTAL FINANCIAL SOLUTION** **493**  
**Name: CHARLIE COMMERCIAL**
**SCORE SUMMARY**

- \* Min Score: 447
- \* Max Score: 539

**Total Financial Solution Summary**

The summary section displays the average, the minimum and the maximum Equifax OneScore for Commercial based on the individual scores in the output. Should one or more of the individual Equifax OneScore for Commercial scores are not produced, this section will be blank.

**Decisioning Detail**

Displays the definition, the numeric value, and reason codes for each score appended to the business folder. Currently, the following decisioning tools are available with the Business Credit Industry Report Plus 2.0.™

**OneScore for Commercial**

The Equifax OneScore for Commercial scores predicts the likelihood of a financial account becoming severely delinquent, 91 or more days past due, including major derogatory events and bankruptcies within 24 months following origination to any provider of services on financial institutions. The lower the score value, the higher the risk of an account becoming severely delinquent.

- **OneScore for Commercial Description:** Reflects the score of choice and will reflect the Total Financial Solution, Financial Only Solution, Total Trade Solution, or Trade Only Solution.
- **Name (if applicable):** Provides the name of the owner / principal along with relevant score.
- **Reason Codes:** Indicates potential drivers of final score. Note: A complete list of OneScore for Commercial reason codes available upon request.
- **Description:** A description of the scores is included in the decisioning detail for easy reference.

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**ADDITIONAL INFORMATION**

ALTERNATE COMPANY NAMES AND DBAS	ALTERNATE BUSINESS ADDRESSES	ALTERNATE TELEPHONE NUMBERS	ALTERNATE TAX IDS/ <u>SSNs</u>	ALTERNATE SIC/NAICS	DATE REPORTED
TOM JONES PAPER AND SUPPLY	321 PEACHTREE ST ATLANTA, GA 30303	(404) 222-2121		2653, CORRUGAGED AND SOLID FIBER BOXES	01/30/20XX
THE TOM JONES MANUFACTURING COMPANY	PO BOX 4565 DECATUR, GA 30035-4565	(404) 222-1000			12/01/20XX

**OWNER/GUARANTOR INFORMATION**

Principal (P) and Guarantor (G) or Both (B)	Additional Names	Addresses and Telephone Numbers	<u>SSNs</u> /Tax IDs
THOMAS JONES (01/30/20XX) Account 7 (G)		891 OAK STREET ATLANTA GA 30318 (01/30/20XX)	<u>XXXXXXXX</u> (01/30/20XX)

**BUSINESS & CREDIT GRANTOR COMMENTS**

OWNER Thomas Jones, Dispute with landlord over water damage in warehouse. (04/14/20XX)

**INQUIRIES**

08/25/20XX- Non-Financial 07/25/20XX- Non-Financial 02/18/20XX- Non-Financial 01/28/20XX- Financial  
09/05/20XX- Non-Financial 07/05/20XX- Financial 08/05/20XX- Financial

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**RELATED FILES**

Inquiry Information: Tom Jones, Atlanta, GA, SSN 658798546

Company Name	Company City	Company State	EFX ID
<input type="checkbox"/> Savannah Paper Company	Savannah	GA	500000001
<input type="checkbox"/> The Paper Place	Atlanta	GA	500000477
<input type="checkbox"/> Tom Jones Cardboard Co.	Atlanta	GA	500000346



**25 Additional Information**

Provides alternate company information for the inquired and headquarters sites including DBA names, addresses, phone numbers, and SIC/NAICS; also returns owner/guarantor information, comments from business owners or credit grantors, and inquires for the most recent 36 months.

**26 Related Files**

Returns a list of businesses potentially associated with the business owner or principal submitted upon inquiry; if requested, the full credit report along with any ancillary products included with the original inquiry will be returned for a related file.

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COMMERCIAL MERCHANT DATA

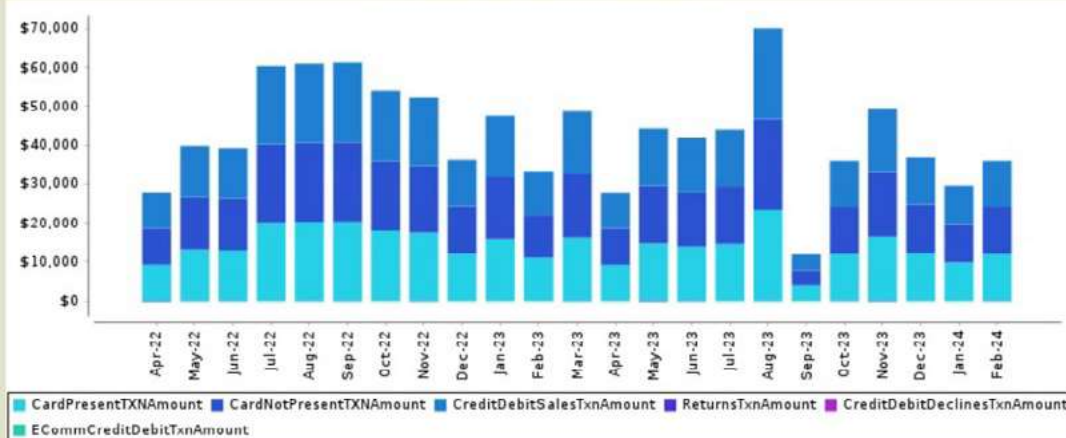
**MERCHANT DATA SUMMARY**

**As of Date: 02/2024**

Business Actively Processing	Y	Current Sales Amount	\$12,057
Install Date	02/27/20XX	Sales Amount % Change - 6 Months	-48.28
First Post Date	02/28/20XX	Sales Amount % Change - YoY	9.15
Past Due	NR	Current Sales Count	176
Number Of Stores	2	Sales Count % Change - 6 Months	-33.08
Months Chargebacks Exceed 1 %	NR	Sales Count % Change - YoY	2.33

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**TRANSACTION AMOUNT**



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CONTACT US

EQUIFAX INC.  
P.O. Box 740249  
Atlanta, GA 30374-0249  
xxx@equifax.com  
xxx-xxx-xxxx

Your report confirmation number is 0045732761. Please refer to this number in your communication.

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## Merchant Data Summary

The summary section of Commercial Merchant Data provides a detailed overview of data available, including:

- **Business Actively Processing:** Indicates whether this business is active or not (Y = Yes, N = No).
- **Install Date:** Reflects the date that merchant started processing with provider
- **First Post Date:** Reflects the first date that a credit card transaction is processed.
- **Past Due:** Indicates whether or not the business has ever been past due. Result will include a dollar (\$) amount or NR (No Record).
- **Number of Stores:** Reflects the total number of physical locations (where applicable).
- **Months Chargebacks Exceeded 1%:** Reflects the total number of months that chargebacks were above 1%. Result will include a number or NR (No Record).
- **Current Sales Amount:** Total transaction data reported from the most current month, based on the As of Date.
- **Sales Amount Percentage Change – 6 Months:** Reflects the increase / decline of transaction data over the past 6 months compared to the 6 months prior.
- **Sales Amount Percentage Change – YoY:** Reflects the percentage increase / decline of transaction data over the past 12 months compared to the previous 12 months.
- **Current Sales Count:** Total number of transactions reported from the most current month, based on the As of Date.
- **Sales Count Percentage Change – 6 Months:** Reflects the percentage increase / decline of transaction volume over the past 6 months compared to the 6 months prior.
- **Sales Count Percentage Change – YoY:** Reflects the percentage increase / decline of transaction volume over the past 12 months, compared to the previous 12 months.

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## Transaction Amount Chart

The visual provided of Commercial Merchant Data reflects the total dollar amount of all transactions processed, and the type of transaction processed, including:

- Card Present Transaction Amount (Physical transaction)
- Card Not Present Transaction Amount (Digital / ecommerce)
- Credit / Debit Sales Transaction Amount
- Return Transaction Amount
- Credit Debit Declines Transaction Amount
- eCommerce Credit / Debit Transaction Amount

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## Contact Us

Provides address, phone number, and email address where your customer can initiate a dispute.

xxx.xxx.xxxx • xxx@equifax.com • [equifax.com/business/commercial](https://equifax.com/business/commercial)