



DEMO COMPANY

1234 STREET RD [Map](#)
CITY, TN 12345

Phone: (123) 456-7891

Experian BIN # 123459789

DUNS # 987654321

Search Inquiry: demo company / city / TN

Ordered: 6/21/2017 8:12:53 PM

Company Type	Clctng,Acctng Eqpmt	National/Tax ID	12-3456789
# Employees	21	SIC	- 9876
Annual Sales	\$12,451,000		
Years on File	20		
Date of Incorporation	6/21/2010		
State of Incorporation	TN		

Analytics

Credit Logic Score



Sources Used Experian, D&B

Key Score Factors

- TRADE PAYMENT PERCENTAGE CURRENT (EXPERIAN).
- TAX LIENS OR JUDGMENTS PRESENT.
- HIGH MONTHLY AVERAGE DBT.

Data Depth Score



Data Depth Score is based on:

- Years in business
- Number of trade lines
- Number of bureaus pulled

* Indicates the volume of predictive data available on a company. Scale of 0-9 where 9 indicates greatest level of predictive data.

Business Failure Assessment

Average

Assessment is based on a combination of the Credit Logic Score and Data Depth Score.

Recommended Credit Limit

\$33,033

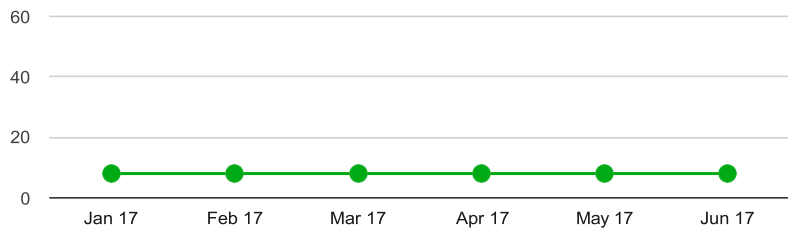
Requested Credit _____

This recommendation is strictly a guide; your final decision must be based upon your company's own business policies.

Payment Summary

Average Days Beyond Terms 8

Experian DBT	1
D&B DBT	15 (Paydex: 70)



Derogatory Item Summary

Bankruptcy	No	Judgments	0	Liens	1
Collections	0	Charge-Offs	0	NSF Checks	0
Most recent derogatory	N/A	Derogatory items in previous 24 months		N/A	

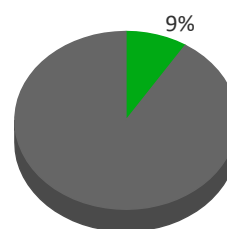
Balance Summary

Accounts	13
Total Balance	\$66,300
Recent High Credit	\$579,900
High 100% Current	\$25,300
Average Balance	\$5,100
Current	\$61,728 (93%)
1-30	\$2,700 (4%)
31-60	\$1,872 (3%)
61-90	\$0 (0%)
91+	\$0 (0%)

Balance to High Credit Ratio

Total Balance / Total High Credit)

(Data Sources: Experian)



Balances at Risk (> 60 days past due)

Account Type	Recent High	Balance	Current	1-30	31-60	61-90	91+
Total Balance at Risk: N/A							

Credit Utilization Summary

Business Category	Total High Credit	Balance	Utilization
Total Available Credit	\$721,800	\$66,300	9%
AIR TRANS	\$6,100	\$4,900	80%
AUTO RENTL	\$0	\$0	0%
BANK	\$579,900	\$0	0%
COMMUNICTN	\$100	\$0	0%
COMPUTERS	\$17,100	\$15,600	91%
ELEC PARTS	\$2,600	\$2,600	100%
ELEC SUPLR	\$0	\$0	0%
FINCL SVCS	\$100,300	\$43,100	43%
PACKAGING	\$500	\$100	20%
PRNTG&PUBL	\$15,200	\$0	0%

Credit Lines / High Credits

Credit Line Category	Accounts	Total Available Credit	Utilization
\$250,000 and Over	1	\$579,900	0%
\$100,000 - \$249,999	0	\$0	0%
\$50,000 - \$99,999	0	\$0	0%
\$15,000 - \$49,999	5	\$132,600	44%
\$1,000 - \$14,999	2	\$8,700	86%
Under \$1,000	5	\$600	17%







Top Recent High Credit Lines

Account Type	Recent High	Balance	Current	1-30	31-60	61-90	91+
BANK	\$579,900	\$0	0%	0%	0%	0%	0%
FINCL SVCS	\$42,900	\$25,300	100%	0%	0%	0%	0%
FINCL SVCS	\$38,500	\$0	0%	0%	0%	0%	0%
FINCL SVCS	\$18,900	\$17,800	100%	0%	0%	0%	0%
COMPUTERS	\$17,100	\$15,600	88%	0%	12%	0%	0%
PRNTG&PUBL	\$15,200	\$0	0%	0%	0%	0%	0%

AIR TRANS	\$6,100	\$4,900	100%	0%	0%	0%	0%
ELEC PARTS	\$2,600	\$2,600	0%	100%	0%	0%	0%
PACKAGING	\$500	\$100	0%	100%	0%	0%	0%
COMMUNICTN	\$100	\$0	0%	0%	0%	0%	0%

Fraud Flags

Address Info for: Demo Company, 1234 Street Rd, TN 12345 (Ph: 123-345-6789)

-  Address zone: Commercial
-  Company name & address match
-  Phone: land line
-  Phone & address match
-  Phone & company do not match
-  Corporate registration information available

Additional Company Background Information

Principal(s): JOHN SMITH, PRES SCOTT DOE, CEO SUSIE THOMAS, CFO Business Type: Corporation

Primary SIC Code: SOFTWARE, COMPUTER GAMES - 5734
 Secondary SIC Code: BUSINESS CONSULTING SERVICES, NEC - 8748
 Additional SIC Codes: 3578, 5945

Secretary of State or Corporate Registration

The following information was provided by the state of TENNESSEE

State of Origin:	TN	Charter Number:	10011111
Date of Incorporation:	6/21/2010	Agent:	LANDMARK SERVICES, INC.
Current Status:	Active	Agent Address:	6 LANDMARK ST. NEWTON CT
Business Type:	Partnership - Profit		

Management & Supplemental Data (data source: Dun & Bradstreet⁴)

Management

CEO: John Smith, Pres.
 Current or Former Principals: Scott Doe
 Susie Thomas

Supplemental Data

Former D-U-N-S® Number: Other 98-7654321
 trade names (DBA/AKA): Line Demo Company
 of business: Clctng,Acctng Eqpmt
 Subsidiary Status: Is a subsidiary 12-
 National/Tax Id: 3425789
 Import/Export status: Not available or none

Corporate Linkage

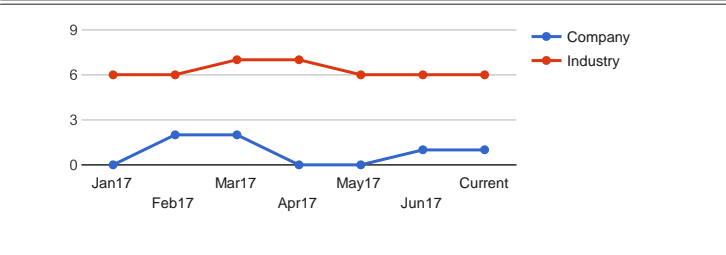
Linkage occurs when one business has financial and legal responsibility for another. Common linkage identifiers are used to identify these relationships. Corporate Linkage enables businesses to make better decisions through the identification of relationships within a corporate family.

Ultimate Parent — Top-most responsible member of the family tree.

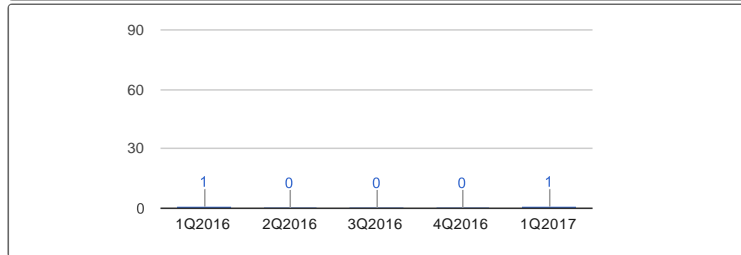
Immediate Parent — Parent refers to a business with a subsidiary. The Immediate Parent is the parent company for the business that is the subject of the profile.

Type of Location	Business Name	Address	Experian BIN
ULTIMATE PARENT	DEMO COMPANY	1234 STREET DR CITY, TN	123456789 *Matches inquired upon business
SUBSIDIARY	NEW COMPANY	2542 AMERICA AVE TOWNVILLE, NV Country: USA	789789789
BRANCH	DEMO COMPANY	4801 MAIN STREET, STE 110 SUMMERTOWN, NM Country: USA	123444444
BRANCH	DEMO COMPANY	1313 TOWN AVE S PLEASANTVILLE WA Country: USA	123455555

6-Month DBT Trends



Quarterly DBT Trends (previous 5 quarters)



Monthly Payment Trends

Date Reported	Payment Trends Analysis			Balance	Cur	Account Status Days Beyond Terms			
	Industry		Business			1-30	31-60	61-90	91+
	Cur	DBT	DBT						
CURRENT	N/A	N/A	1	\$63,700	97%		3%		
06/2017	88%	6	1	\$49,900	96%	4%			
05/2017	88%	6	0	\$63,600	100%				
04/2017	84%	7	0	\$40,400	100%				
03/2017	85%	7	2	\$43,600	95%		5%		
02/2017	88%	6	2	\$44,500	95%		5%		
01/2017	88%	6	0	\$30,600	100%				

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

Quarterly Payment Trends

Quarter	Payment History Quarterly Averages			Balance	Cur	Account Status Days Beyond Terms			
	Months	DBT	DBT			1-30	31-60	61-90	91+
Q1 - 2017	JAN-MAR	1		\$42,800	97%		3%		
Q4 - 2016	OCT-DEC	0		\$30,700	100%				
Q3 - 2016	JUL-SEP	0		\$32,300	100%				
Q2 - 2016	APR-JUN	0		\$35,800	97%	3%			
Q1 - 2016	JAN-MAR	1		\$41,100	94%	6%			

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have

Payment History Quarterly Averages

Account Status
Days Beyond Terms

Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
been updated in the previous 3 months.								

Legal Filings and Collections (data source: Experian¹)

Public records have been searched on county, state, and federal levels.

Filing Type	Total Filed	Total Balance	Total Collections	Original Balance	Amount Paid	Balance Remaining
Tax Liens	1	\$1,545	0	\$0	\$0	\$0
Judgments	0	\$0				
UCC Filings	3	n/a				

Trade Payments

Trade Payment Experiences (Trade lines with an (*) after date are newly reported)				Account Status Days Beyond Terms						
Business Category	Date Reported	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	90+	Comments
AUTO RENTL	06/2017	NET 30	\$0	\$0						
COMPUTERS	06/2017	NET 30	\$17,100	\$15,600	88%		12%			
PACKAGING	06/2017	NET 30	\$500	<\$100		100%				CUST 9 YR
AIR TRANS	05/2017	OTHER	\$6,100	\$4,900	100%					
FINCL SVCS	05/2017	CONTRCT	\$18,900	\$17,800	100%					
FINCL SVCS	04/2017	VARIED	\$42,900	\$25,300	100%					SATSFTRY
FINCL SVCS	02/2017	CONTRCT	\$38,500	\$0						
PRNTG&PUBL	08/2016	OTHER	\$15,200	\$0						
COMMUNICTN	03/2016	VARIED	<\$100	\$0						
ELEC PARTS	03/2016	SPECIAL	\$2,600	\$2,600		100%				
COMPUTERS	12/2015	CREDIT	\$0	\$0						ACCTCLOSED
ELEC SUPLR	08/2015	0000000	\$0	\$0						
BANK	07/2014	CONTRCT	\$579,900	\$0						

Trade Payment Totals

Trade Payment Experiences				Account Status Days Beyond Terms					
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	90+	Comments
Trade Lines Totals (last 12 months)	8	\$42,900	\$63,700	97%		3%			
Trade Lines Totals	13	\$579,900	\$66,300	93%	4%	3%			

Credit Rating and Risk Score (data source: Ansonia Credit Data⁵)

<p>Rating: 1K-4</p> <p>The rating is the average monthly balance and average Days Beyond Terms for the rating period. 24K-32 represents an average monthly balance of \$24,000 with an average Days Beyond Terms of 32 days.</p>	<p>Risk Score: 75</p> <ul style="list-style-type: none"> • Low Risk > 87 • Medium Risk 70 - 87 • High Risk < 70
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Additional Industry Trade Payment Data By Month (data source: Ansonia Credit Data⁵)

* Months with \$0 balance are not shown.

Trade Payment Experiences				Account Status Days Beyond Terms				
Date Reported	Companies Reporting	Balance	Cur	1-30	31-60	61-90	90+	DBT
06/2017	2	\$133		50%	50%			30
05/2017	2	\$1,320	100%					0
04/2017	1	\$92	100%					0
03/2017	2	\$1,479	96%	4%				1
02/2017	1	\$209	74%				26%	27
01/2017	2	\$917	94%			6%		4
12/2016	1	\$54		100%				15
11/2016	1	\$54		100%				15
10/2016	1	\$253	100%					0
09/2016	1	\$66	100%					0
08/2016	1	\$57	100%					0
07/2016	3	\$5,174	12%	2%	86%			39
06/2016	3	\$6,618	1%	99%				15
05/2016	2	\$7,035	100%					0
04/2016	1	\$6,900			100%			45
03/2016	1	\$6,900		100%				15
02/2016	1	\$6,900	100%					0
01/2016	1	\$4,500			100%			45
12/2015	1	\$9,600		47%			53%	63
11/2015	1	\$9,600	47%			53%		40
10/2015	1	\$5,100			100%			45
09/2015	1	\$5,100		100%				15
08/2015	1	\$10,200	50%			50%		38
07/2015	1	\$5,100			100%			45
06/2015	1	\$7,600		100%				15

Additional Industry Trade Payment Data By Sector (data source: Ansonia Credit Data⁵)

Trade Payment Experiences				Account Status Days Beyond Terms					
Industry Sector	Date Reported	Companies Reporting	Balance	Cur	1-30	31-60	61-90	90+	DBT
THIRD PARTY LOGISTICS	05/2017	1	\$1,006	100%					0
THIRD PARTY LOGISTICS	03/2017	1	\$1,413	100%					0
THIRD PARTY LOGISTICS	01/2017	1	\$759	100%					0
THIRD PARTY LOGISTICS	07/2016	1	\$636	100%					0
THIRD PARTY LOGISTICS	06/2016	1	\$2,161	2%	98%				15
THIRD PARTY LOGISTICS	05/2016	1	\$1,785	100%					0
CHEMICALS	06/2017	1	\$67		100%				15
CHEMICALS	05/2017	1	\$314	100%					0
CHEMICALS	04/2017	1	\$92	100%					0
CHEMICALS	03/2017	1	\$66		100%				15
CHEMICALS	02/2017	1	\$209	74%				26%	27

Trade Payment Experiences

Account Status
Days Beyond Terms

Industry Sector	Date Reported	Companies Reporting	Balance	Cur	1-30	31-60	61-90	90+	DBT
CHEMICALS	01/2017	1	\$158	66%			34%		26
CHEMICALS	12/2016	1	\$54		100%				15
CHEMICALS	11/2016	1	\$54		100%				15
CHEMICALS	10/2016	1	\$253	100%					0
CHEMICALS	09/2016	1	\$66	100%					0
CHEMICALS	08/2016	1	\$57	100%					0
CHEMICALS	07/2016	1	\$113		100%				15
CHEMICALS	06/2016	1	\$32	100%					0
FOOD WHOLESAL	06/2017	1	\$66			100%			45
OFFICE PRODUCTS MANUFACTURER	07/2016	1	\$4,425			100%			45
OFFICE PRODUCTS MANUFACTURER	06/2016	1	\$4,425		100%				15
OFFICE PRODUCTS MANUFACTURER	05/2016	1	\$5,250	100%					0
OFFICE PRODUCTS MANUFACTURER	04/2016	1	\$6,900			100%			45
OFFICE PRODUCTS MANUFACTURER	03/2016	1	\$6,900		100%				15
OFFICE PRODUCTS MANUFACTURER	02/2016	1	\$6,900	100%					0
OFFICE PRODUCTS MANUFACTURER	01/2016	1	\$4,500			100%			45
OFFICE PRODUCTS MANUFACTURER	12/2015	1	\$9,600		47%			53%	63
OFFICE PRODUCTS MANUFACTURER	11/2015	1	\$9,600	47%			53%		40
OFFICE PRODUCTS MANUFACTURER	10/2015	1	\$5,100			100%			45
OFFICE PRODUCTS MANUFACTURER	09/2015	1	\$5,100		100%				15
OFFICE PRODUCTS MANUFACTURER	08/2015	1	\$10,200	50%			50%		38
OFFICE PRODUCTS MANUFACTURER	07/2015	1	\$5,100			100%			45
OFFICE PRODUCTS MANUFACTURER	06/2015	1	\$7,600		100%				15

Collection Filings

No collection information was found after an extensive search of commercial collection agencies.

Bankruptcies

No bankruptcy information was found after an extensive search of public record data.

Tax Liens

File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
09/27/2016	STATE TAX	RELEASED	\$1,545	677386	MISSISSIPPI DEPT OF
02/22/2016	STATE TAX	LIEN	\$1,545	677386	MISSISSIPPI DEPT OF
02/03/2015	STATE TAX	RELEASED	\$510	10375660	MARION CNTY CIRCUIT/

Judgments

No judgment or attachment liens were found after an extensive search of public record data.

UCC Filings

Public records have been searched on county, state, and federal levels.

There are 3 UCC filings for this company.

Date Filed	Status	Document Number	Filing Location	Secured Party
08/29/2016	FILED	201601010-9	SEC OF STATE NV	CAPITAL MANAGEMENT, LLC, AS AD CA LOS ANGELES 9006
08/29/2016	FILED	201602020-8	SEC OF STATE NV	CAPITAL MANAGEMENT, LLC, AS AD CA LOS ANGELES 9006
04/24/2014	FILED	201403003-8	SEC OF STATE NV	FINANCIAL SERVICES, INC. TX RICHARDSON 75080 275 WEST

Dun & Bradstreet PAYDEX® Score

A unique, dollar weighted indicator of payment performance based on payment experiences, as reported to D&B by trade references.

D&B must have three or more pieces of trade to calculate a PAYDEX Score.

D&B PAYDEX:
70

PAYDEX	Payment Practices
100	Anticipate
90	Discount
80	Prompt
70	15 Days Beyond Terms
60	22 Days Beyond Terms
50	30 Days Beyond Terms
40	60 Days Beyond Terms
30	90 Days Beyond Terms
20	120 Days Beyond Terms
1-19	Over 120 Days Beyond Terms
UN	Unavailable

OFAC Alert

Results for: DEMO COMPANY, INC. (DEMO COMPANY)

No OFAC hits found

** The ID numbers listed above are for your benefit to help research with the United States Treasury.*

We are providing the Office of Foreign Assets Control (OFAC) Alert Due Diligence Guide, below, as an aid to facilitate a determination of what further compliance action, if any, should be considered. As a reminder, Client may not use OFAC Alert as part of its decision-making process for determining an individual's eligibility for any credit or any other purpose authorized under the FCRA.

OFAC ALERT DUE DILIGENCE GUIDE

The following guidance is provided for clients receiving OFAC Alert notices indicating some level of match with a person on the OFAC List.

Notices:

- I. Do **NOT** use this Alert to determine an individual's eligibility for any credit or any other purpose authorized under the FCRA. This Alert is **NOT** a consumer report. It is only an Alert for you to take further due diligence steps.
- II. Business Credit Reports assumes no liability for any errors or omissions in this guide. While this guide is intended to facilitate OFAC compliance, its use does not guarantee compliance with applicable law.

Recommended Due Diligence Steps:

- A. Access: <http://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/default.aspx>
- B. Locate the name in question.

Compare the complete OFAC entry with all of the information you have on the subject of your request. An OFAC entry often will have a full name, address, nationality, passport, tax ID or cedula number, place of birth, date of birth, former names and aliases.

If you are missing a lot of this information for your subject, contact the individual or company for additional information and then compare the complete information against the information provided in the OFAC entry.

The following are False Positive Review Standard Match Comparison Guidelines:

- Company Name Match - Compare the words in the Company Names.

- Name Match - Compare the First and Last Names.
- Middle Name Match - Compare the Middle Names/Initials.
- Address Match - Compare Street Addresses.
- City/State Match - Compare city and state information.
- Date of Birth - Compare DOB and/or ages, if provided.
- Spouse - Compare the spouse names if the information is provided.
- Occupation - Compare the occupation if the information is provided.
- Suffix/Title/Prefix - Compare the suffix/title/prefix if the information is provided.

C. Are there several similarities or exact matches?

- If yes, please call the OFAC hotline at [1-800-540-6322](tel:1-800-540-6322).
- If no, you do not have a valid match. However, if you have reason to know or believe that allowing this person to do business in the United States would violate any of the Department of the Treasury or other Regulations, you should call the OFAC hotline and explain this knowledge or belief.

Much of the above information is from the due diligence steps recommended by the U.S. Department of Treasury for handling and reporting Office of Foreign Assets Control (OFAC) hits. To ensure you have the most recent version of the due diligence steps, please go to: <http://www.treasury.gov/resource-center/sanctions/Pages/regulations.aspx>

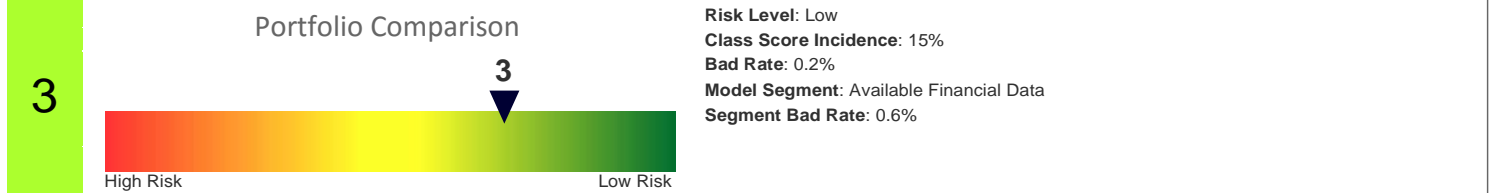
D. If a consumer disputes the OFAC Alert match, have them contact:

Business Credit Reports
 1645 Nashville Pike
 Gallatin, TN 37066
[1-800-748-6290](tel:1-800-748-6290)
service@businesscreditreports.com

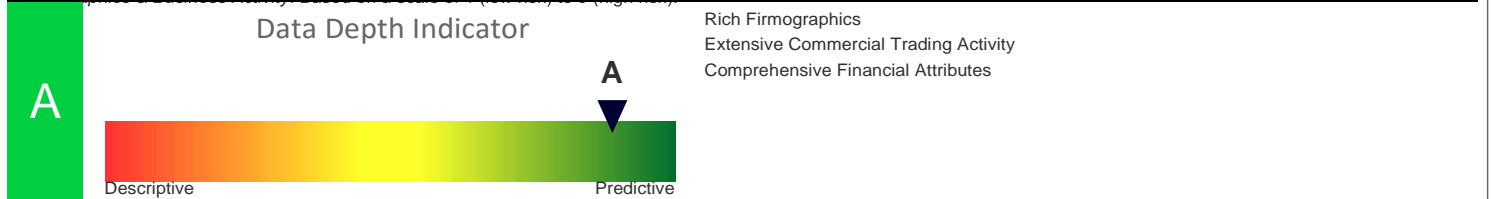
Dun & Bradstreet VIABILITY RATING



Viability Score assesses the probability that a company will no longer be in business within the next 12 months, compared to all U.S. businesses within the D&B database. The Viability Score is best used when ranking all businesses within your portfolio. Based on a scale of 1 (low risk) to 9 (high risk).



Portfolio Comparison refines the viability assessment of a company, comparing it only to businesses assigned a similar D&B "model segment" classification, which is determined by the amount and type of data available. The 4 model segment types include: *Available Financial Data, Established Trade Payments, Limited Trade Payments, and Firmographics & Business Activity*. Based on a scale of 1 (low risk) to 9 (high risk).



Data Depth Indicator represents the level of predictive data available for a company. This indicator is based on a scale from A – G, where A indicates the greatest level of predictive data, such as financial statements, and G reflects a minimal level of data, such as firmographics only.

Z	Company Profile				Financial Data: Not Available Trade Payment: Not Available Company Size: Not Available Years In Business: Not Available
	Financial Data	Trade Payment	Company Size	Years In Business	
	Not Available	Not Available	Not Available	Not Available	

Company Profile describes a company based on a combination of four categories: Financial Data Available, Number of Trade Payments, Company Size, and Years in Business. Based on a scale from A to Z where A is the largest and X is the smallest. Y is a branch and Z is a subsidiary.

¹ Experian data for: DEMO COMPANY, INC, 1234 STREET DR, CITY, TN 12345 (Experian File # 12345789 established 03/1/1999)

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⁴ D&B data for: DEMO COMPANY, INC, 1234 STREET DR, CITY, TN 12345 (DUNS # 98-7654321)

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