

Reading A Credit Report

Risk Score – To calculate the report must contain the following specifications

At least two months of data in the recent 12 months (most recent is excluding the current month)

At least two contributors in that same 12 month period

At least 1 trade line outside of the recent 3 months

Evaluation of all elements of each entity's payment history (e.g., DTP-DBT and Alerts)

If there's not at least 6 months of data in the most recent 12 month the Risk score cannot be any higher than 85

Rating – Rating Period is 4 Months and equals Average Monthly Balance/Average Days Slow

Historic 25 Months – Self Explanatory

Alerts – If there are Alerts there will be a button showing how many and clicking will display Alerts

**Clicking on the MAP will open the location in Google Maps

**Clicking the Phone # will open web sites relating to the number

Recent Experience – Current Months Information (If the reporting member is in your group, it will display the members # - If not in your group it will display the Industry Category)

Trends / Charts - *These can be viewed by Industry on the Screen (Drop Down)*

Balance in Dollars – This will calculate off the information on the report

Days Beyond Terms – This will calculate the total DBT of the Report

Days Beyond Terms – calculated field using a Standard Industry Calculation

`var balance = bucket1 + bucket2 + bucket3 + bucket4 + bucket5;`

`var dbt = (bucket2 * 15d) + (bucket3 * 45d) + (bucket4 * 75d) + (bucket5 * 105d) / balance;`

Risk Score – This is the graph on the Risk Score (see specs above)

Trend Summary – Risk Score, Balance, DBT & # of Contributors Totals by Month – Also shows Payment History Quarterly Averages with % of Days Beyond Terms

Address List – Will list all addresses in the database for the Company / Relations

Experience Summary in Dollars – *These can be viewed by \$ or % (Drop Down)*

This is a list by month showing the Total Buckets for the month – By clicking the + button it will list all reporting members – *Our data dates to April 2018*

NACS Plus Reports (\$23.50) include all the above + *ALL Ansonia Data with the option of the add-ons below*
Add Demographics (\$3.00)

Year Started - Annual Sales - Employee Total - Line of Business - Legal Status

Subsidiary Status - National/Tax ID - SIC Code - Management Personnel

Add Public Records (\$2.00)

Suits - Liens - Judgments