

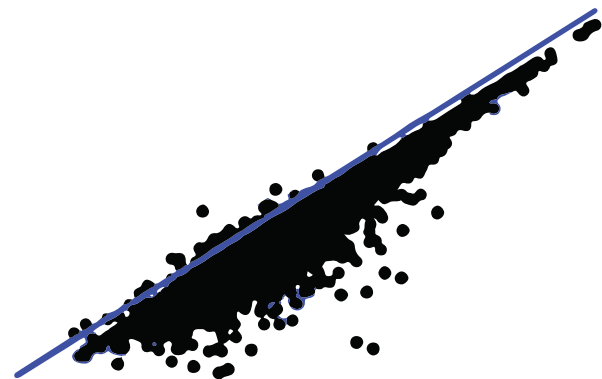
Our purpose is to empower you with the informational intelligence you need to make quick and confident credit decisions. Our Calculated Credit Limit is powered by next-generation Machine Learning scores that provide insights on the amount of credit to extend to your current or potential customers.

The **Calculated Credit Limit (CCL)** is Credit2B's recommended maximum credit line. This data driven credit limit is automatically produced based on machine learning components and Artificial Intelligence (AI) to produce the Calculated Credit Limit.

### Maximum Order Size

The first step in obtaining the Calculated Credit Limit is to find the Maximum Order Size. This value predicts the largest order size the account would expect to fulfill or request, and is calculated using the maximum amounts of past total owing data, along with the account's information (examples can include sales or number of employees).

We then take the Maximum Order Size, and factor in our Payment Outlook Indicator and Confidence Level to come up with our Calculated Credit Limit.



*Figure 1: Plot between company's firmographic information and actual order size, used to build the model that estimates the "maximum" order size (indicated by the blue line)*

### Custom Credit Limit

For users who provide trade, Credit2b is able to take the Calculated Credit Limit one step further and create a Custom Credit Limit based on your unique history of extending credit. We do this by using the highest credits on your accounts to create a portfolio-wide blended average. Then, we apply the Payment Outlook indicator and confidence for that account to create the Custom Credit Limit. This makes the limit more in line with your business practices and more relevant to your company's credit granting behavior.