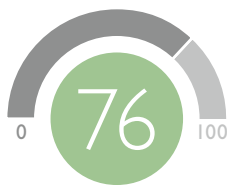


Our purpose is to empower you with the intelligence you need to make quick and confident credit decisions. Our next-generation scores provide intuitive insights on the credit worthiness of your current or potential customers.

Our two new scores, the Payment Outlook Indicator (POI) and Business Viability Indicator (BVI), predict, respectively, short and long term credit risks associated with a given business. We are able to use large volumes of data from a variety of sources, including our trade data, we perform a comprehensive analysis to generate the risk scores.

Payment Outlook Indicator

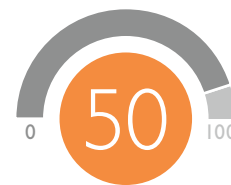
74% Confidence



Payment Outlook Score predicts near-future payment behavior. Score ranges from 0 to 100 with lower scores indicating higher probability of severe delinquency, defined as 20% or more of past due amount being over 60 days past terms.

Business Viability Indicator

90% Confidence



Business Viability Score predicts long-term financial stability. Score ranges from 0 to 100, with lower scores indicating a higher likelihood of facing extreme financial distress or bankruptcy within the next 12 months.

Calculated Credit Limit

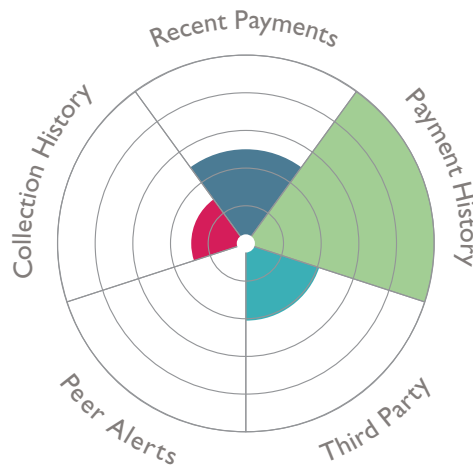
Our Calculated Credit Limit (CCL) incorporates a unique approach to credit line recommendations. This line is based on an estimate of the typical order size for that business (based on its scale of operation and buying pattern) and then adjusted using the Payment Outlook Indicator and Confidence.

In addition, as a trade provider you can also view a Customized Credit Limit that incorporates your own average high credit across all of your customers adjusted by the same Payment Outlook Indicator and Confidence.¹

¹ The confidence measure signifies the amount and freshness of the data that went into calculating these scores. the higher the confidence, the surer you can be in the score you are seeing.

Payment Outlook Indicator

The Payment Outlook Indicator, ranging between 0 and 100, indicates the chance of being paid at least 80% of the due amount within 60 days beyond terms. Following are the high-level details of the five components (in priority order below) that go into the building of the Payment Outlook Score.



1. Recent Payments

One of the most indicative measures of short term delinquency in the upcoming payment cycle is the recent payment behavior of the company. The progressive change of this behavior over the past three months gives a highly predictive assessment of probability of future payment.

2. Payment History

Historical payment behavior demonstrates how the company paid in the 12-month period prior to the recent (as above) payment period. This measure exhibits how the company has paid in the past and in combination with the recent payments score, gives a good indication of changes in the company's payment behavior.

3. Third Party

We pull data from several credit bureaus and combine that information to obtain an independent view of the company's health. Since this measure is derived from information from multiple sources, it thereby reduces any bias created by one of them.

4. Peer Alerts

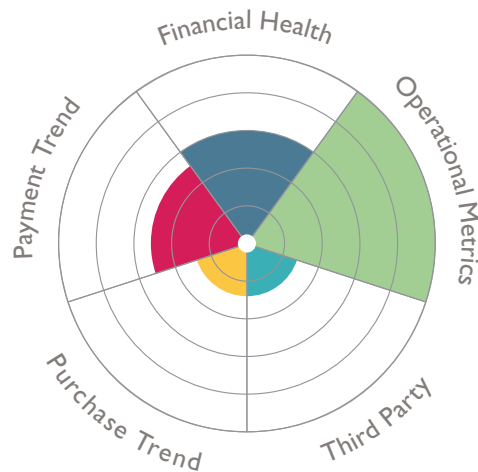
You and your peers notify us of the experiences they face with your clients. These experiences include remarks associated with payment behavior as well as an overall trade experience. The Peer Alerts component takes into account these notifications – both derogatory and favorable – predicting probability of delinquency in the upcoming payment cycle.

5. Collection History

The collections placed on a company during the past 6 months are indicative of poor payment behavior. This score uses number of collections as well as the total amount placed for collection to gauge any possible future payment issues.

Business Viability Indicator

The Business Viability Indicator, ranging between 0 and 100, indicates the chance of a company experiencing severe financial distress within next 12 months. Following are the high-level details of the five components that go into the building of the Business Viability Score.



1. Financial Health

Our financial health measure involves a wide variety of ratios from the latest financial statements and gives a highly predictive indication of how the business will perform for the following 12 months.

2. Operational Metrics

Company's scale, years in business, industry classification, and other operational metrics determine the longevity of the business and how likely a company with a particular profile is to stay out of severe financial trouble in the upcoming months. When possible, we include factors specific to the particular industry, such as Medicare data for hospitals, to improve predictability of this measure.

3. Third Party

We pull data from several credit bureaus and combine all ratings and other information to obtain an independent view of the company's health. Since this measure is derived from information from multiple sources, it thereby reduces any bias created by one of them.

4. Purchase Trend

The trend of purchasing is defined by the change in current receivables over an extended period of time. A sharp decline in receivables, adjusted for the seasonality of the business, is a highly predictive measure of financial distress.

5. Payment Trend

The trend of payments is defined by the change in open balance and past due amounts over an extended period of time. A sharp increase in past due amounts is highly indicative of a probable financial distress.