

**CreditPay Reports** are designed to help you make better credit decisions in less time by aggregating into one package valuable information such as credit guideline, payment quality index, Adjusted Average High Credit, Risk Level, creditpay index and charts, and detailed trade and bank references.

## Sample CreditPay Reports

**SAMPLE INC** [\(See Related Companies\)](#)

DBA: Sample DBA

Sample Road  
 Sample City, AZ 00000, US [Map it](#)  
 Telephone: (880) 888-9999  
 Fax: (880) 888-9999



COMPANY SUMMARY			
Company ID	1492304	Financial Statement Date	12/29/2007
Year Started	1986	Annual Sales	\$10,000,000 - \$24,999,999
Line of Business	5141 Groceries, General Line	Ownership	Private
Number of Locations	153	Company in the News	<a href="#">View</a>
Number of Employees	10,000 to 14,999		
		President	Presiden Manning 22402 Sample RoaD Sample City, AZ 00000 Telephone: (880) 888-9999

[↑ Top](#)

### CREDIT GUIDELINES

**Payment Quality Index** **90%** For details view [Trade Payment Experience report \(\\$19\)](#)  
 PQI represents the percentage of payments made within terms. [Learn more.](#)

**AAHC** **\$349,558**  
 AAHC (Adjusted Average High Credit) is a four month average high credit adjusted by the payment trend (PQI)

**Risk Level**

**1**

National Average for business failure in this risk class: 0.1%

**National Percentile** **100<sup>th</sup>**

**Reason(s)**  
 Available Credit Limit on Revolving Trades Suggest Higher Risk  
 Evidence of Non-Financial Trades that are Cycle 3+ Delinquent OR Charge-off  
 Payment Index Suggests Higher Risk  
 High Average Revolving Utilization Rate

[↑ Top](#)

### CREDITPAY INDEX™(CPX™)

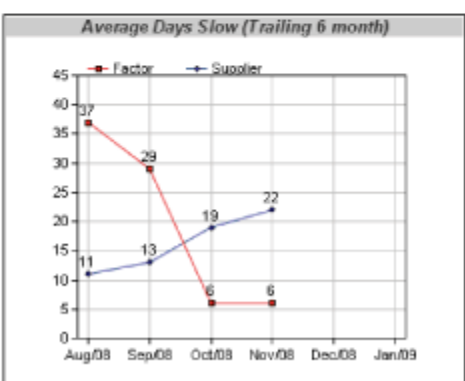
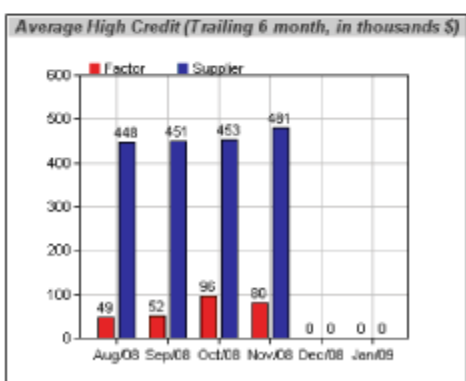
The CreditPay Index™ (CPX) indicates the Avg High Credit and Avg Days Slow, expressed as \$50k-35 days slow, where \$50k represents an average high credit of \$50,000 and 35 is the average days slow. Factor CPX is comprised of factoring company trade payment experiences, and Supplier CPX is comprised of all other trade payment experiences.

**CPX™ Supplier** **\$481K - 22 days slow**

**CPX™ Factor** **\$80K - 6 days slow**

**Your CPX™\*** **N/A** \*What is Your CPX™? If you submit your AR data, you will see your own firm's CPX score here. [Learn more.](#)

Large differences in the data may not allow all categories to display. If a category is not showing, select it from the drop-down to display it on the graph:



[↑ Top](#)

### MOST RECENT TRADE REFERENCES REPORTED SUPPLIER OR TRADE REFERENCES

Reported On	Amount Owing	Past Due Total	1-30 days	31-60 days	61-90 days	91+ days
Dec 2008	192,200	0	0	0	0	0
Dec 2008	46,000	9,700	7,100	0	100	100
Dec 2008	45,849	0	10,009	0	0	0

Dec 2008	29,062	5,595	4,178	105	100	100
Dec 2008	20,545	0	2,688	-364	300	300
Dec 2008	2,400	1,400	900	500	0	0
Dec 2008	807	0	0	0	0	0
Dec 2008	700	500	0	500	0	0
Dec 2008	300	200	200	0	0	0
Dec 2008	100	0	0	0	0	0

[View All Most Recent Trade Payment Experiences](#)

[↑Top](#)

NON-TRADE REFERENCES REPORTED	BANK, FINANCIAL, SERVICE VENDORS		
	Business Lease	Open Ended Credit Line	Service
Active Accounts	03	11	21
Total Current Credit Limit	300,000	25,000	
Total Balance	22,675	0	0
Total Past Due	0	0	0
Last Payment Date	10/23/2008		04/18/2005
Payment Status Summary	3 Current	1 Current	1 Current

[View Non-Trade Reference Details](#)

[↑Top](#)

BANK AND CREDIT CARD AVAILABILITY AS REPORTED	
Available Credit	\$53,324 of \$54,500 (97.8% unutilized)
Balance	\$1,176 (2.2%)

[↑Top](#)

PUBLIC RECORDS REPORTED	
Judgments	2 (2 satisfied)
Last Reported	03/25/2003
Total Judgment Amount	\$1,550 (\$1,550 satisfied)

[View Public Records Details](#)

[↑Top](#)

ADDITIONAL BUSINESS NAMES REPORTED
[REDACTED]

[↑Top](#)

ADDITIONAL ADDRESSES REPORTED		
Po Box [REDACTED] Chandler, AZ [REDACTED] Telephone: [REDACTED]	[REDACTED] Chandler, AZ [REDACTED] Telephone: [REDACTED]	[REDACTED] Chandler, AZ [REDACTED] Telephone: [REDACTED]

[↑Top](#)

ADDITIONAL REPORTS/SERVICES
SNAP! Credit Line Recommendation (\$13)
Trade Reference (\$19)
Request TradeChek (\$34)
<a href="#">Report payment experience or other information about this account.</a>
<a href="#">Contact Sands Credit Support</a>

Published by Bernard Sands LLC, EXCLUSIVELY AND CONFIDENTIALLY FOR LICENSED SUBSCRIBERS ONLY. The information may not be further transmitted, copied or otherwise shared, reproduced, repackaged, transferred, disseminated, redistributed or resold for any purpose, in whole or in part, in any form, by any person without written consent. Sands believes the information is reliable but cannot guarantee the accuracy, adequacy or completeness of any information and is not responsible for any such errors or omissions or for the results obtained from the use of such information. Copyright © 2008 Bernard Sands LLC. CreditPay is a trademark of Bernard Sands LLC.

Endorsed By FEDERATION of CREDIT and FINANCIAL PROFESSIONALS

Published By smyth BERNARD SANDS