

National Trade Credit Report (NTCR): Tools, Tips & Tricks



Presented by: Molly Rush, CGA &
Gina Calabrese-Sylvester, CMP, CGA
Date: June 10, 2024
Session: #33026

WELCOME

to the

NTCR Session

Tools, Tips & Tricks!

Las Vegas, NV | June 10, 2024

Meet your Presenters:



Molly Rush

Vegas Girls



Gina Calabrese Sylvester

Session Outline

1. Dashboard/Data Overview
2. Industry Groups
3. NTCR Tips & Tricks
4. Featured Reports
5. Collections

6. Portfolio Risk Analysis
7. Non-Member Credit Reference
8. Benefits of Data Contribution
9. Preferred Partner Program





**Industry
Groups**

New Industry Group Dashboard: Thoughts, Questions, Epiphanies?



National Swimming Pool & Spa Industry Credit Group

MAY MAY MEETING


Thursday


19

RESERVATIONS
Action Needed 04/13/2022

ACCOUNT SUBMITTAL
17/7 Submitted Accounts 04/13/2022


GET DOCUMENTS
1 Documents Available


Roster


Downloads

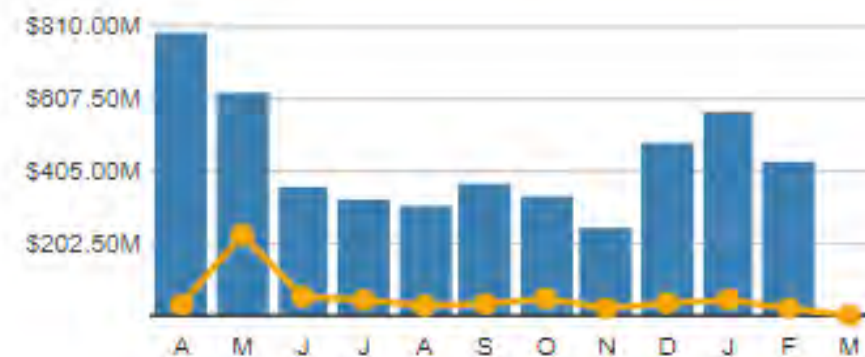

Suspicious Activity


Forum for Credit Questions


Alerts

Group Data Trends ⓘ Group Info

Monthly Group Trade Balance v. Past Due



Average % Past Due



Period: 12 mos.

Meeting Reservations

Reservations

You may still make changes to your reservations until Sep 23, 2022.

Will you be attending?

- Yes
 No

Who will be attending?

Attendees

steve x gina x chris rush x Name...

Press the **ENTER** key after entering each attendee's name.

steve : gina chris rush

How will you participate?

- Phone In Person Zoom

Friday, June 17, 2022

8:00 am - 12:00 pm Breakfast & General Business

steve will not attend

Save Reservation


Account Submittals

I have no accounts to submit for this meeting.

Previously Submitted Accounts

Search Database

Submitted Accounts

 0/10

Important Instructions - Please Read

The following names have been previously submitted by your group members. You are permitted 10 Names to submit for this meeting.

If a 'Submittal Reason' is required by this group, you will need to select the reason from the drop down list and the box for that name will automatically be checked. If a 'Submittal Reason' is not required then check all the boxes for the accounts you wish to submit. You may review the accounts you have submitted by clicking the 'Submitted Accounts' tab.

[All](#) - A B C D E F G H I J K L M N O P Q R S T U V W Y X Z

PREVIOUSLY SUBMITTED NAMES

	ID	BUSINESS SUBJECT	CITY/STATE/ZIP	LAST SUBMITTED	REASON
<input type="checkbox"/>	5929671	123EDISTRIBUTION COM 23166 ARROYO VIS	RANCHO SANTA MARGARITA, CA 926882608	Oct 2, 2023	
<input type="checkbox"/>	14411764 	ACCU-TECH CORPORATION **ALL LOCATIONS** 11350 OLD ROSWELL RD STE 100	ALPHARETTA, GA 300092292	Feb 2, 2024	
<input type="checkbox"/>	6904922	E CO., INC. **	WOODSIDE, NY 113777610	Jan 25, 2024	
<input type="checkbox"/>		DISTRIBUTION INC CATIONS*	EL PASO, TX 799266549	Jan 30, 2024	
<input type="checkbox"/>		BBER PRODUCTS	VERONA, NY	Oct 2, 2023	

- Clearance
- Cust Contact Needed**
- Discussion
- Financial Data Needed
- General Credit Reasons
- Inactive Account
- New Account
- Slow Pay
- Update

Select



Featured
Reports

Search Tips & Tricks



Key: LESS IS MORE



Did you perform 3 INDEPENDENT searches?

- By Partial Name and State
- By Phone Number (7 or 10 digits)
- By Partial Address and State



Did you consider accessing one of the below additional reports via your dashboard?

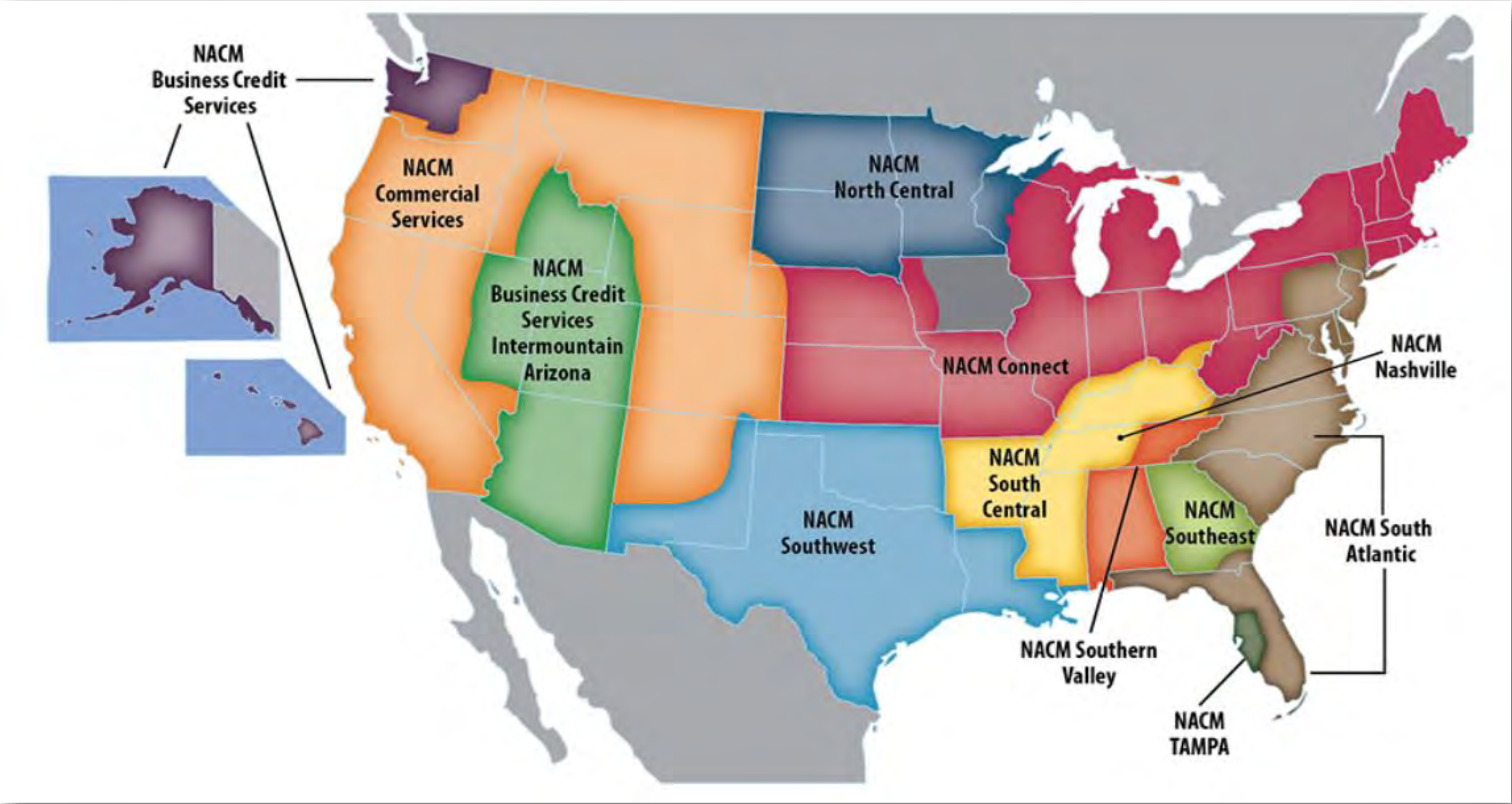
- Insight Report
- Experian Premier Profile
- Equifax BCIR Plus 2.0
- Equifax Canada



Keep in mind: NO information IS information!



Where does the data come from?



Merge/Relate Function

Request to have accounts merged or related while searching for a National Trade Credit Report



NATIONAL TRADE CREDIT REPORT

1 Click here to enable the relationship wizard. ?

2



SEARCH RESULTS										
	Subject Id	Business Subject/Address	City	State	Zip	Country	Phone	TL	FL	Additional Info
<input checked="" type="checkbox"/>	15353355	Pete's Fencing 700 W HIGHWAY 30	COZAD	NE	69130			3	0	
<input checked="" type="checkbox"/>	407399	Pete's Fencing Inc PO BOX 45	COZAD	NE	69130		(308) 784-2500	5	0	
<input checked="" type="checkbox"/>	482296	Pete's Fencing Inc HWY 30 AND O ST	COZAD	NE	69130			2	0	

3 Merge/combine the account into the primary account, generating one report

Relate or link the reports together

4 Primary account – select to swap the subject

5 Review your selections and hit submit. NACM will review the request and forward the completed report

PRIMARY	SECONDARIES
Pete's Fencing Inc 407399 PO BOX 45, COZAD NE 69130	Name Pete's Fencing Inc 482296
	HWY 30 AND O ST, COZAD NE 69130
	Pete's Fencing 15353355
	700 W HIGHWAY 30, COZAD NE 69130

NTCR: Consolidated Report



NATIONAL TRADE
CREDIT REPORT

STEVE TESTA (16623630) **STEVE TESTA (CONSOLIDATED)** STEVE TEST (14281468)

NACM | NATIONAL TRADE CREDIT REPORT
National Association of Credit Management | *Driving results*

Distributed By:
NACM Tampa Inc.
5521 West Cypress Street - Tampa FL 33607

CONSOLIDATED REPORT

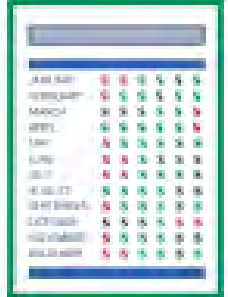
STEVE TESTA 16623630
86 SEMINARY DR
201-661-8863
MAHWAH NJ 07430-2563 US 🇺🇸

OTHER NAMES		RELATED SUBJECTS
NAME	TYPE	RELATED SUBJECT NAME
STEVE FABRICS	DBA	STEVE TEST (14281468)

New:

NTCR shows the **related (linked)** accounts in **tabs** above the current report, including the Consolidated Report, which can be found on the **GREEN** tab.

Trade Profile Reports



TRADE
PROFILE

Buttons: Add Tradeline, Add Revision, Poll My Group Only, Trade Profile, Add to Watchlist

Entities: CONTI ELECTRIC INC HQ (3733921), CONTI ELECTRIC INC HQ (CONSOLIDATED), ENGIE SERVICES INC BMS (14733267), ENGIE NORTH AMERICA (12477272)

NACM NATIONAL TRADE CREDIT REPORT
National Association of Credit Management
Driving

Trade Profile

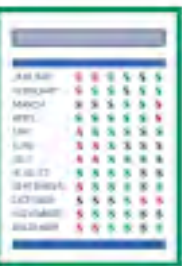
CONTI ELECTRIC INC HQ 3733921
ALL LOCATIONS
6417 CENTER DR
STERLING HEIGHTS, MI 48312 🇺🇸

The following source(s) have 3 or more months history for viewing. You may check as many selections as you want. This will show the last 12 months history for which NACM Nashville has received data. Based on your membership level, you will be charged \$1.50 for each source selected.

- 278 SERVICES
- 1317 BUILDING MATERIAL RETAIL
- 3014 ELECTRICAL SUPPLIES WHLSALER
- 50064 ELECTRICAL SUPPLIES WHLSALER
- 50457 ELECTRICAL SUPPLIES WHLSALER
- 51710 PLUMBING HEATING & A/C
- 51786 PLUMBING SUPPLIES WHOLESALER
- 53488 PLUMBING HEATING & A/C
- 60007 ELECTRICAL SUPPLIES WHLSALER

You will be charged : each time you click **Submit**. Check All Submit

Trade Profile Reports



TRADE
PROFILE

53488 - PLUMBING HEATING and A/C

Dec 2021	18	\$480,761	\$0	\$201,379	\$171,075	\$75,128	\$33,179	\$0		
Oct 2021	10	369,958	0	222,755	97,763	48,152	1,288	0		
Sep 2021	20	274,884	0	106,108	79,002	84,457	5,317	0		
Aug 2021	16	326,308	0	94,599	175,843	51,340	4,526	0		
Jul 2021	8	313,920	0	200,657	92,588	15,362	5,313	0		
Jun 2021	14	265,748	0	118,037	94,118	54,183	-590	0		
May 2021	14	256,873	0	122,580	85,283	48,550	460	0		
Apr 2021	8	213,634	0	130,108	66,522	16,898	106	0		
Mar 2021	12	146,521	0	90,489	37,495	8,824	9,713	0		
Mar 2021	12	149,065	0	68,106	59,493	25,872	-4,406	0		
Feb 2021	9	187,117	0	97,378	78,063	16,200	-4,524	0		
Jan 2021	9	144,217	0	79,976	59,015	47	5,179	0		
AVG	\$0	\$0	\$13	\$260,751	\$0	\$127,681	\$91,355	\$37,084	\$4,630	\$0

Insight Report

Increased Flexibility
 Build your own report to include data elements from NTCR, Experian and/or Equifax.



Merge credit information from NACM's National Trade Credit Report, Experian and Equifax into a single comprehensive report.

This site is currently supported for *Chrome, FireFox, Safari, and Microsoft Edge*. Use of a browser that is unsupported or older versions of Internet Explorer may result in login, alignment or navigational problems.

You searched on the following criteria:

ESPN
 11001 RUSHMORE DRIVE
 CHARLOTTE, NC 28277

NACM NATIONAL TRADE CREDIT REPORT RESULTS 4

BUSINESS NAME/ADDRESS	TL	FL	B	P	U	C	O	
<input checked="" type="radio"/> ESPN PRODUCTIONS INC 11001 RUSHMORE DR, CHARLOTTE NC 28277	83	0	0	0	1	1	1	65%
<input type="radio"/> ESPN INC 1 ESPN PLZ, BRISTOL CT 06010	0	0	0	0	0	0	0	5%
<input type="radio"/> ESPN, INC 935 MIDDLE ST, BRISTOL CT 06010	0	0	0	0	0	0	0	5%
<input type="radio"/> ESPN ABC SPORTS 77 W 66TH ST 4TH FLOOR, NEW YORK NY 10023	0	0	0	0	0	0	0	5%

experian. RESULTS 1

BUSINESS NAME/ADDRESS	TL	
<input checked="" type="radio"/> ESPN REGIONAL TELEVISION, INC 11001 RUSHMORE DR, CHARLOTTE NC 28277	14	91%

Search Again Order Report

Search \$0.25

Insight Report \$47.00

Experian

Equifax

NTCR

Total Cost \$47.25

You searched for
 EAST LAKE CAFE
 3430 EAST LAKE ROAD SOUTH, OLDSMAR, FL

We found the following results from our providers. Please review these carefully. Once submitted, you will be charged at your affiliate level for the report.

NACM NATIONAL TRADE CREDIT REPORT 3

BUSINESS NAME/ADDRESS	TL	FL	B	P	U	C	O	
<input checked="" type="radio"/> CAMILLES SIDEWALK CAFE 35 TUNNEL RD, ASHEVILLE, NC, US(282) 298-5010	0	0	0	0	0	1	0	7%
<input type="radio"/> LAKESIDE CAFE 196 BRADSHAW RD, NORTH WILKESBORO, NC, US	0	0	1	0	0	0	0	7%
<input type="radio"/> LKN DELI & CAFE 17012 STINSON CT, HUNTERSVILLE, NC, US	0	0	1	0	0	0	0	7%

EQUIFAX 5

BUSINESS NAME/ADDRESS	
<input type="radio"/> EAST LAKE CAFE 3430 E LAKE RD STE 3, PALM HARBOR, FL, O	90%
<input type="radio"/> GOURMET CAFE'S & BISTRO'S LTD. 3430 E LAKE RD, PALM HARBOR, FL, O	40%
<input type="radio"/> BEAST ROW, INC. 3430 E LAKE RD STE 1, PALM HARBOR, FL	40%
<input type="radio"/> CENTURY21 EAST LAKE 2271 CHRISTY LN, OLDSMAR, FL	10%
<input type="radio"/> EAST LAKE UMC 40 WILLOWWOOD LN, OLDSMAR, FL	10%

experian. 0

No results were found for this provider.

Search Again Submit

Insight Report



	NTCR	EXPERIAN	EQUIFAX
Scores	✓	✓	✓
Trade	✓	✓	
DBT Trending	✓	✓	✓
Corporate Linkage		✓	
Corporate Details	✓	✓	✓
Financial Trade			✓
UCC	✓	✓	
Bankruptcy	✓	✓	✓
OFAC		✓	
Public Records	✓	✓	
Collections	✓	✓	

LexisNexis® Risk Solutions Bridger Insight®

Identity Verification, Watchlist Screening and Risk Assessment



LEXISNEXIS
BRIDGER INSIGHT

LexisNexis® Bridger Insight® XG

Watchlist matches provided by LexisNexis® Bridger Insight® XG.

This site is currently supported for *Chrome, FireFox, Safari, and Microsoft Edge*. Use of a browser that is unsupported or older versions of Internet Explorer may result in login, alignment or navigational problems.

Business/Individual Name

Business/Individual Name

Address Line 1

Enter a location

Zip Code

Address Line 2

City

State

Select a state...

Country

Select a country...

Reset

Submit

LexisNexis® Bridger
Insight® XG

\$0.50

Total Cost

\$0.50

Data from
government
watchlists,
sanction lists
and criminal
databases

Credit Report History

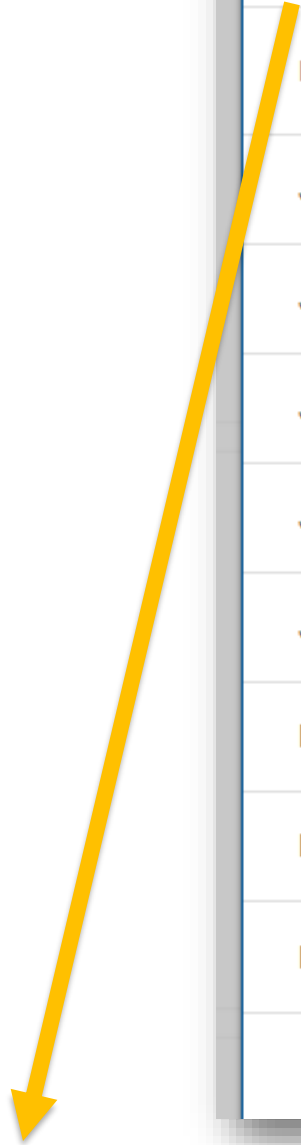


Credit Report History					
Clear Filters					
Date ↓	Type	User	Subject Name/Address	Status	Actions
Jan 16, 2024	Insight Report	CFB	CONTINENTAL HEAVY CIVIL CORP 13131 SOUTHWEST 132ND STREET, MIAMI FL 33186	<input checked="" type="checkbox"/>	View
Jan 15, 2024	NTCR	PB	B & K GRADING LLC <small>18409841</small> 4998 OREN BROWN RD, KISSIMMEE FL 34746-6111	<input checked="" type="checkbox"/>	View
Jan 8, 2024	NTCR	PB	DYKSTRA CONSTRUCTION LLC <small>24987801</small> 3970 S PIPKIN RD, LAKELAND FL 33811-1422	<input checked="" type="checkbox"/>	View
Jan 8, 2024	NTCR	PB	SANDERSON FARMS <small>19733848</small> 6762 NC HIGHWAY 41 N, LUMBERTON NC 28358	<input checked="" type="checkbox"/>	View
Jan 8, 2024	NTCR	PB	KENNEDY EXCAVATING INC <small>20890847</small> 955 W WADE HAMPTON BLVD STE 2A, GREER SC 29650-1296	<input checked="" type="checkbox"/>	View
Dec 28, 2023	NTCR	PB	WELBORN EQUIPMENT LEASING LLC <small>25107957</small> 9038 CAMDEN FIELD PKWY, RIVERVIEW FL 33578-0521	<input checked="" type="checkbox"/>	View
Dec 20, 2023	Insight Report	CFB	ALBERT CONTRACTING LLC 13700 SOUTHWEST 108TH LANE, DUNNELLON FL 34432	<input checked="" type="checkbox"/>	View
Dec 19, 2023	NTCR	PB	JMK GRADING INC <small>20757423</small> 653 S BINION RD, APOPKA FL 32703-1606	<input checked="" type="checkbox"/>	View

Items per page: 10 1 - 8 of 8 |< < > >|

Reports

- Credit Report History



Clear Filters

Start Date: 12/19/2023 End Date: 01/18/2024

Type: Select...

User: User

Subject Name/Address: Subject Name/Address

Apply

Consumer Reports

Get to know your clients, hassle free:

- Consumers are available to be pulled directly from your NACM Dashboard
- No additional contracts required!
- Easy Setup
- Audits handled by CIC Credit

Onboarding Process:

Step 1. Sign a CIC Credit Master Service Agreement

Step 2. Onsite Inspection – Scheduled when it is convenient for you

Consumer Credit Reports

Available on your NACM Tampa Dashboard! From the three credit repositories; Experian, Equifax and TransUnion

- ✓ Single Bureau Credit Report
- ✓ Dual-Merge Credit Report
- ✓ Tri-Merge Credit Report
- ✓ Joint Applicant Reports

Canadian Consumer Credit Reports

- ✓ Equifax Only

Public Records

- ✓ Available as an add-on for a nominal charge



CONSUMER
CREDIT REPORTS

Consumer Reports



CONSUMER
CREDIT REPORTS

Consumer Credit Search Form

COMPANY

Company Name

Title

Company Name

Title (i.e. President, Treasurer, etc.)

APPLICANT

First Name *

Middle Initial

Last Name *

Suffix

First Name

MI

Last Name

SSN *

Date of Birth

XXX-XX-XXXX

MM/DD/YYYY

Joint Applicant

ADDRESS

Canadian Address

Address *

Applicant Full Address (Street, City, State/Province)

Start typing an address and choose from the list of suggestions. After selecting a suggestion, you may edit parts of it below.

CREDIT BUREAU

Equifax Experian TransUnion

I agree to that results of this report have been gathered in good faith from a third party data source, but no representations can be made as to the accuracy of the information gathered and

Consumer Report History



CONSUMER
CREDIT REPORTS

History							
*Reports pulled from before the history feature was introduced or from outside of this system will not appear in this list.							
Date ↓	Name	EXP	EQF	TUC	Status		
03/18/2024	Stan J Testcase		✓		✓		
02/22/2024	stan testcase	✓	✓	✓	✓		
12/06/2023	Stan Testcase			✓	✓		
12/04/2023	stan testcase	✓			✓		
12/04/2023	stan J testcase		✓	✓	✓		
12/01/2023	Molly Rush	✓	✓		✓		
12/01/2023	Chris Rush	✓	✓	✓	✓		
12/01/2023	Chris Rush	✓		✓	✓		

1 - 8 of 8 |< < > >|



Collections

New Collections Dashboard: Thoughts, Questions, Epiphanies?



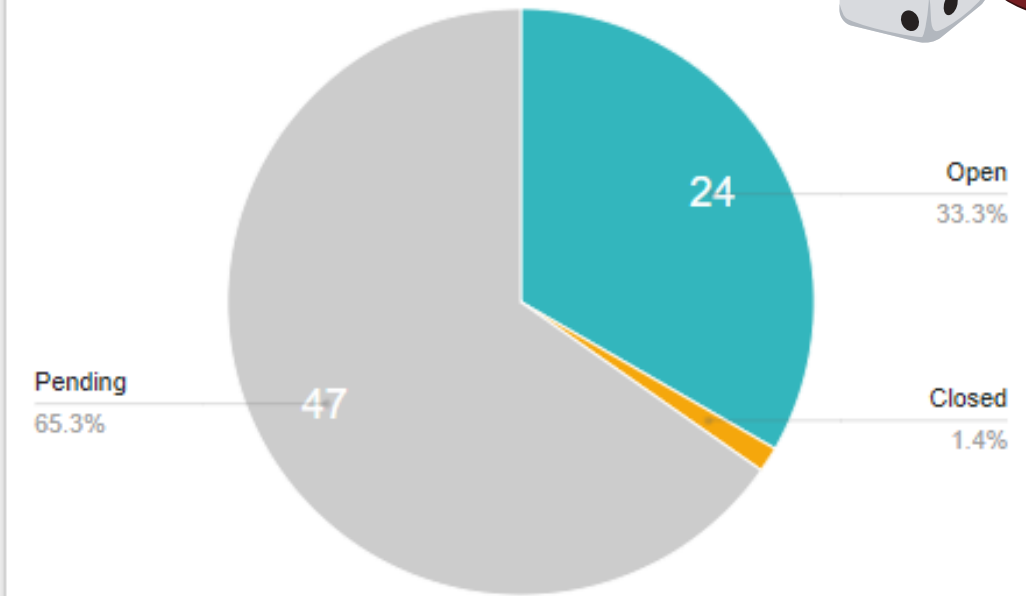
Latest Claims

Claim#	Date	Debtor	Status	Balance
167	08/31/2022	Test Demo	Sent to Attorney's	\$5,100.86
166	07/27/2022	Sample Debtor, Inc.	New Claim	\$1,926.82
165	06/21/2022	Test Debtor	Active Work In Process	\$224.46
164	06/01/2022	Demo Debt	Promise to Pay	\$3,089.41
161	11/03/2021	Example of Debt	Assigned to Attorney	\$6.14

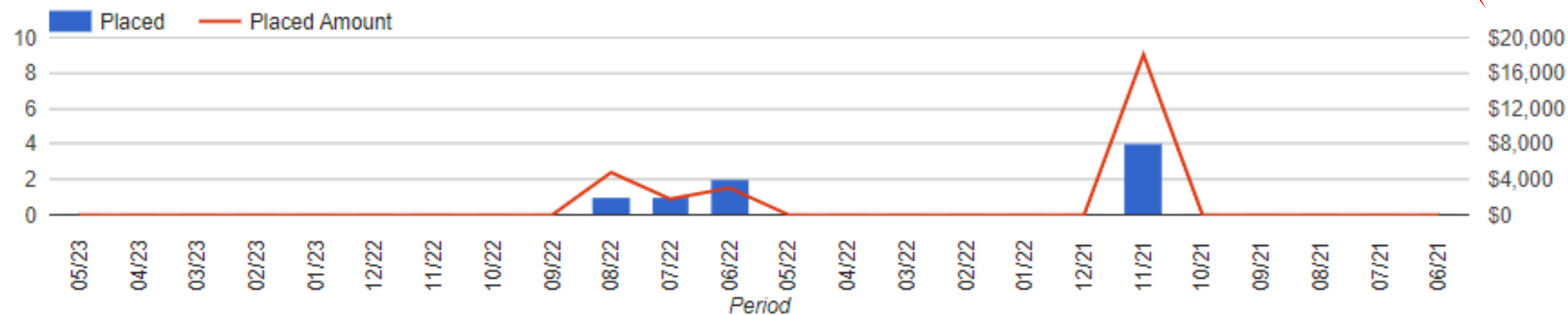
[Create Claim](#)
[Create Demand](#)
[View All](#)

Claims Statistics

Click a slice to view claims of that status type.



Placement Summary



[View All](#)

Collections Statistics

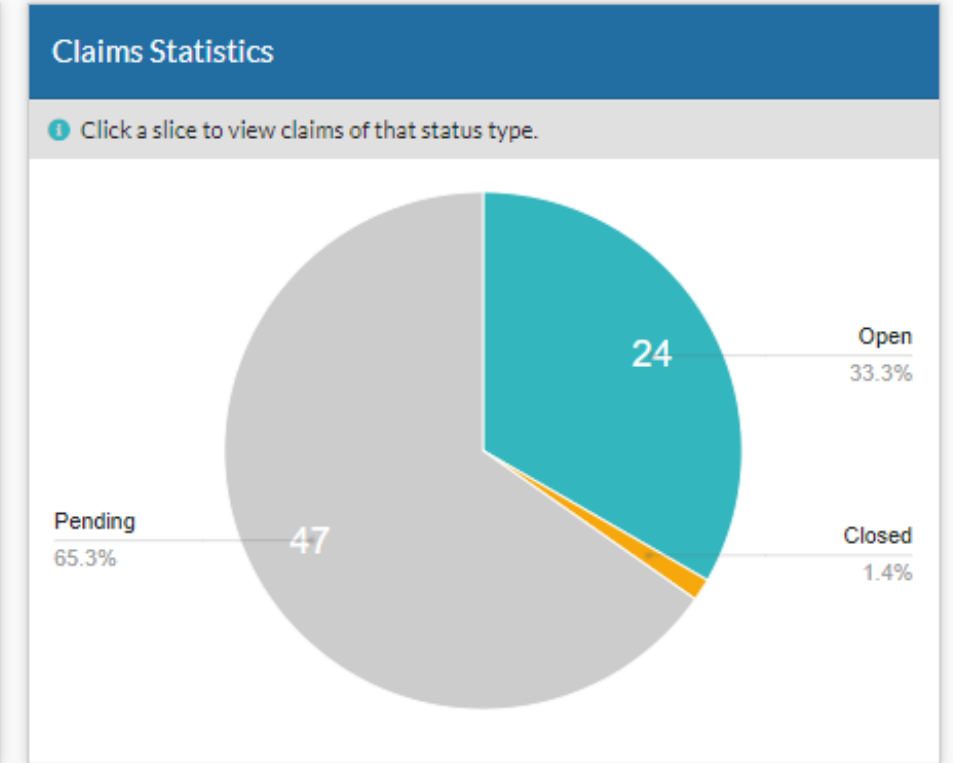
LONGEVITY DATA:	2008
LETTERS SENT:	11
NOTES RECORDED:	212
CLOSED ON DEMAND:	0
LEGAL PLACEMENTS:	3
JUDGMENTS SECURED:	0
PAYMENTS RECEIVED:	2
DOLLARS COLLECTED:	\$106.60

[View Snapshot](#)

Collections

Create Claim and Create Demand allow the user to submit a new claim

Latest Claims				
Claim#	Date	Debtor	Status	Balance
167	08/31/2022	Test Demo	Sent to Attorney's	\$5,100.86
166	07/27/2022	Sample Debtor, Inc.	New Claim	\$1,926.82
165	06/21/2022	Test Debtor	Active Work In Process	\$224.46
164	06/01/2022	Demo Debt	Promise to Pay	\$3,089.41
			Assigned to Attorney	\$6.14



Create Claim

1 Start your claim — 2 Add debtor — 3 Additional information Optional — 4 Terms and conditions

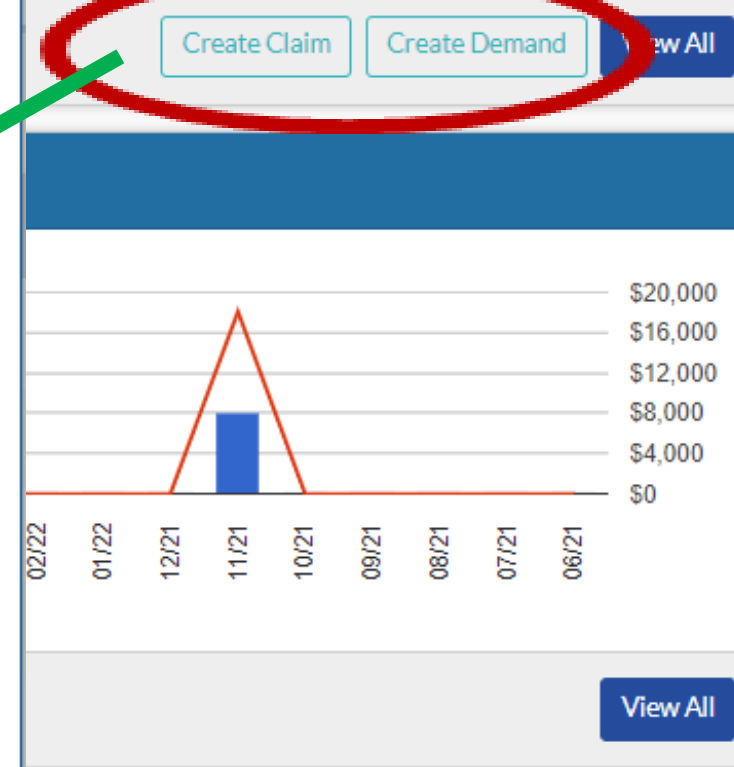
To get started placing this claim, please fill out the following details, then hit "Continue" to proceed to the next step.

REPORTING MEMBER COMPANY INFORMATION

Respond to Email Address * Member Contact Name

CLAIM INFORMATION

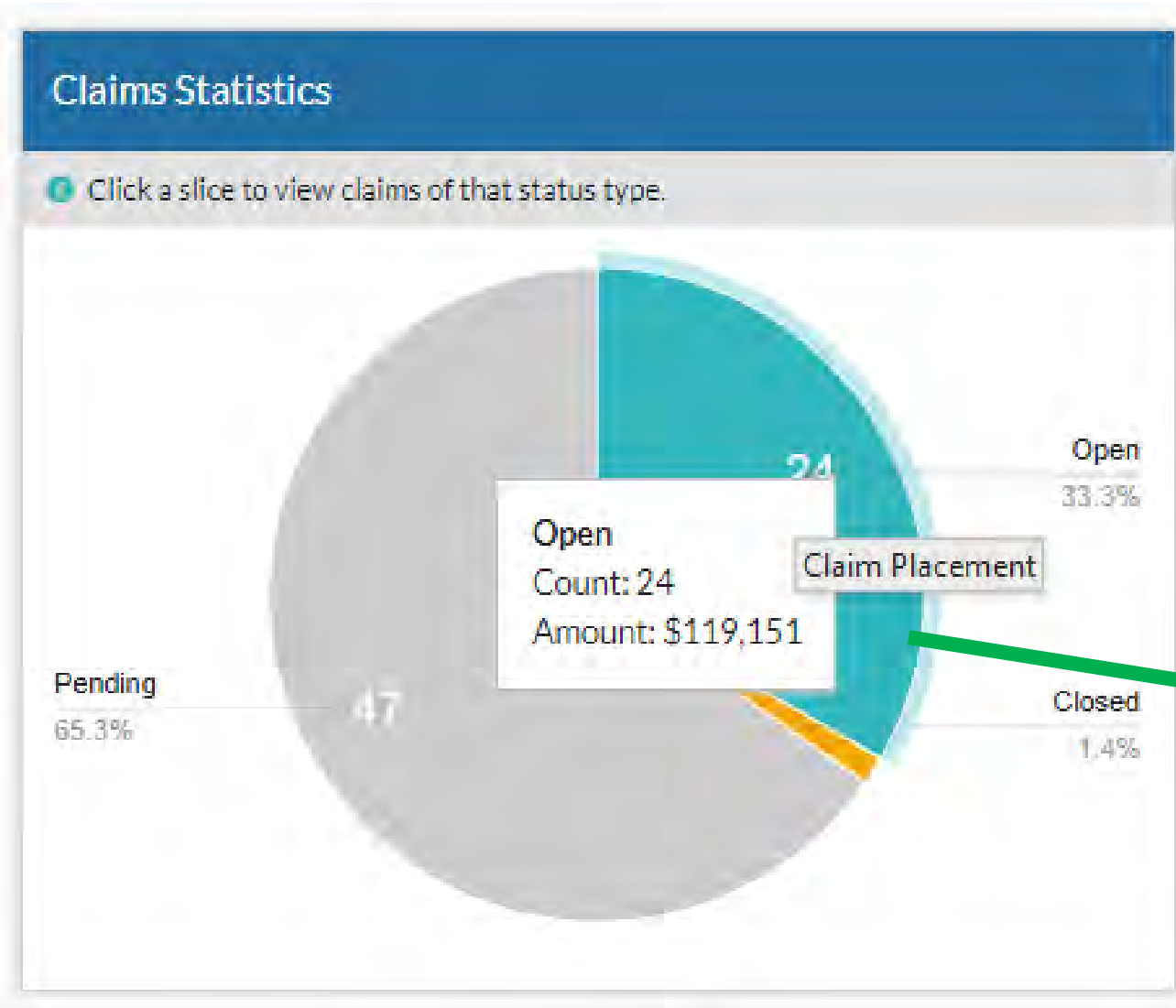
Claim Date Placement Type Principal \$ Fees \$ Interest \$ Amount \$ *



Collections Statistics

LONGEVITY DATA:	2008
LETTERS SENT:	11
NOTES RECORDED:	212
CLOSED ON DEMAND:	0
LEGAL PLACEMENTS:	3
JUDGMENTS SECURED:	0
PAYMENTS RECEIVED:	2
DOLLARS COLLECTED:	\$106.60

Claim Statistics



Account Summary Report

Claim Status: **Open** (circled in red)

Claim Number: _____ Claim Date: _____
Placement Amount: _____ Payment Date: _____ Date Closed: _____
Claim Balance: _____ Debtor Name: _____

Hide Filters Apply Filter

Claim#	CR#	Division	Debtor Name	Claim Date	Placement Amount	Balance	Paid Amount	Close/Last Date	Status
167			Test Demo	08/31/2022	\$4,789.11	\$5,100.86	\$0.00		Sent to Attorney's
165	99999999		Test Debtor	06/21/2022	\$210.00	\$224.46	\$0.00		Active Work In Process
164			Demo Debt	06/01/2022	\$2,840.75	\$3,089.41	\$0.00		Promise to Pay
161	1313		Example of Debt	11/03/2021	\$6.00	\$6.14	\$0.00		Assigned to Attorney
162			Dan Demo	11/03/2021	\$17,454.00	\$19,885.61	\$0.00		Active Work In Process
159			steve & test	09/22/2021	\$18,000.00	\$24,194.08	\$0.00		Active Work In Process
71	55456		steve test	02/20/2009	\$555.00	\$1,056.24	\$130.00	03/29/2023	Active Work In Process
75			leon screening	09/03/2008	\$5,544.00	\$5,544.00	\$0.00		Active Work In Process
58			SAP Consulting	08/26/2008	\$25,000.00	\$25,000.00	\$0.00		Active Work In Process

View Claims

Claims can be viewed and filtered by dates and amounts

An individual claims details can be viewed by clicking on the claim

Users can Add Note to request or provide information to the collector on the claim

The screenshot displays the 'Account Summary Report' interface. At the top, there are filter fields for Claim Status (set to 'All'), Claim Number, Claim Date, Claim Balance, Placement Amount, Payment Date, Date Closed, and Debtor Name. Below these filters is a table of claims. A green arrow points from the 'Sample Debtor, Inc.' row in the table to the 'Claim Details' panel for claim 166. The 'Add Note' button in the 'Payment History' section is circled in red.

Claim#	AR#	Division	Debtor Name
167			Test Demo
166			Sample Debtor, Inc.
165	99999999		Test Debtor
164			Demo Debt
161	1313		Example of Debt
162			Dan Demo
163			Test 2
160	123456789		Demo Debt
159			steve & test
158	14		steve's test
156			steve & test

Claim Details

Creditor
XYZ MEMBER CO.
5521 W CYPRESS ST SUITE 200, TAMPA FL 33607

Debtor
SAMPLE DEBTOR, INC.
123 RIVER RD, QUAKER STREET NY 12141

CLAIM #: 166
TYPE: Standard Claim
ENTRY DATE: 07/27/2022
COLLECTOR: Steven J. Hollis
COMMENT:

DEBTOR AR: \$1,794.52
BALANCE \$: \$1,794.52
STATUS: New Claim
PLACEMENT DATE: 07/27/2022
CLOSE DATE:

Documentation

DOCUMENT NAME	VIEW	DATE REPORTED
Contracts	Information from Member	07/27/2022

Letter Sent

LETTER TYPE	LETTER NAME	DATE CREATED
No letters saved.		

Payment History

DATE	PAYMENT TYPE	AMOUNT
No payments recorded.		

Add Note Due to third party disclosure laws, some notes may not be displayed for viewing.

Collection Notes

DATE	NOTE	FOLLOWUP
07/29/2022	tset (User Initials: sjh)	07/29/2022
07/27/2022	Placed by: Steve Hollis (shollis@nacmtampa.com)	
07/27/2022	The member reports: Principal: \$100.00 Fees: \$0.00 Interest: \$0.00	

Portfolio **R**isk
Analysis

Portfolio Risk Analysis



PORTFOLIO RISK ANALYSIS

Portfolio Risk Analysis



This report is a snapshot of the accounts that you have reported experience between 11/15/2023 and 12/30/2023. The scores are dynamically calculated and summarized to create this report. Scores may have changed from the time this report was generated.

For all subjects with the trade date of 11/15/2023 - 12/30/2023 ⓘ

Portfolio Last Updated: 01/11/2024 10:18:19

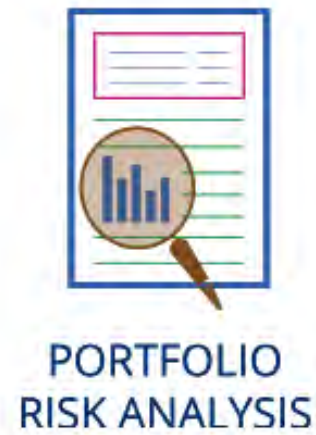
[Refresh](#)

Summary of Accounts



Period	Class	Description	\$ Exposure	Pct	Accounts	Pct
01/2024	1	Very Low Risk	\$5,836,874	8.8%	393	7.5%
01/2024	2	Low Risk	\$16,113,547	24.4%	1,389	26.6%
01/2024	3	Low to Moderate Risk	\$14,758,596	22.4%	1,003	19.2%
01/2024	4A	High Risk	\$5,306,385	8.0%	384	7.4%
01/2024	4B	Very High Risk	\$5,534,193	8.4%	244	4.7%
01/2024	5	Extreme Risk	\$1,874,585	2.8%	58	1.1%
01/2024	996	25% of total balance 90+ days past due	\$2,322,606	3.5%	140	2.7%
01/2024	997	Bankruptcy reported within the last 24 months	\$0	0.0%	2	0.0%
01/2024	999	Fewer than 3 trade experiences within the last 12 months	\$14,226,945	21.6%	1,609	30.8%
Totals:			\$65,973,731		5,222	

Portfolio Risk Analysis



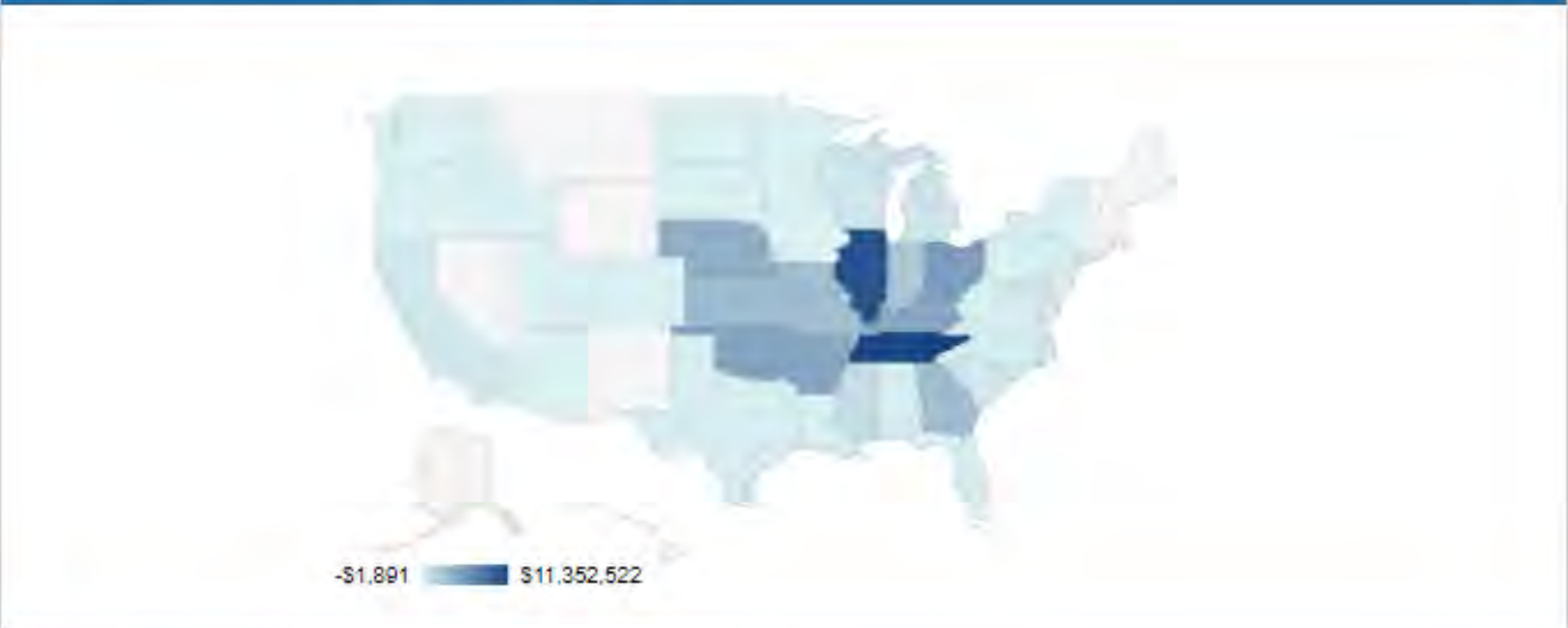
- Free monthly benchmarking & segmentation by statistical risk class
- Compare performance against industry credit group(s), industry overall & entire group of NTCR participants
- Drill down into details and export to excel
- Create custom PDF presentation-worthy reports for management
- More effectively determine when the NTCR* should be accessed

Portfolio Risk Analysis

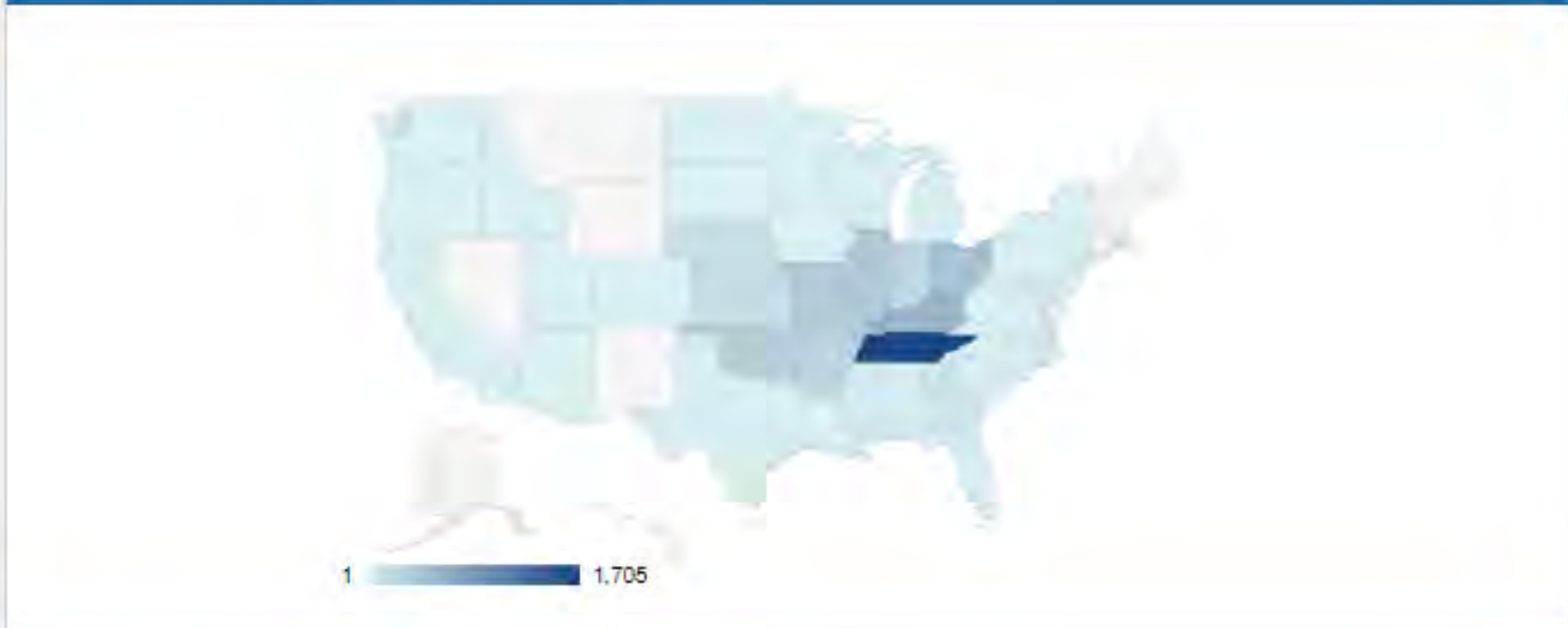


PORTFOLIO RISK ANALYSIS

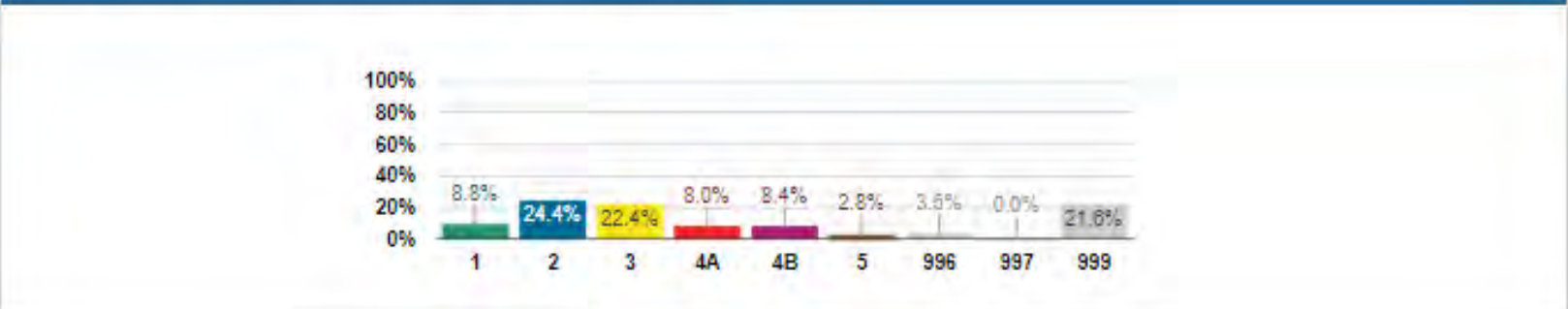
Demo Corp Exposure by State



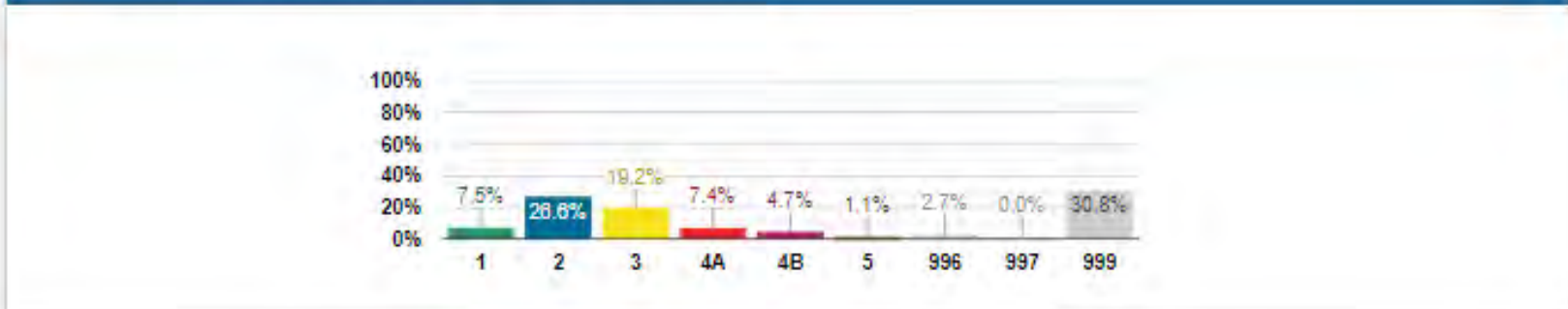
Demo Corp Accounts by State



Demo Corp Scoring Chart (by dollars)

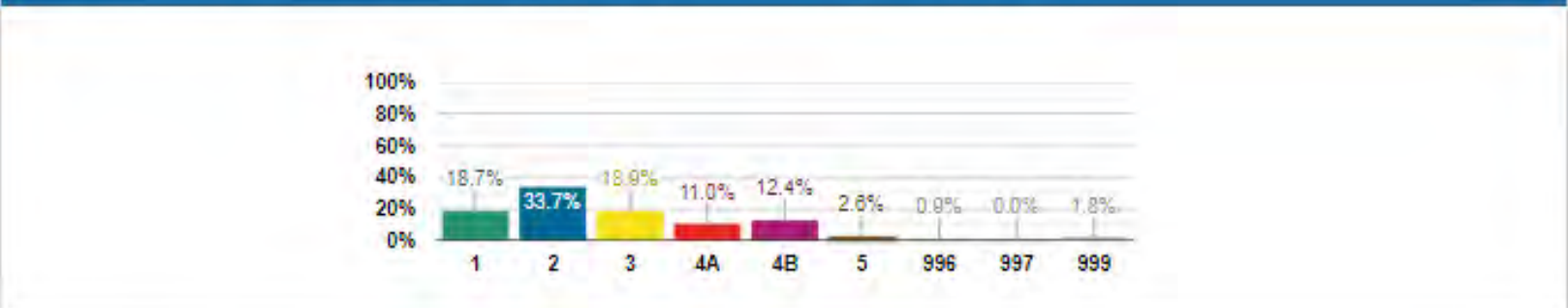


Demo Corp Scoring Chart (by accounts)

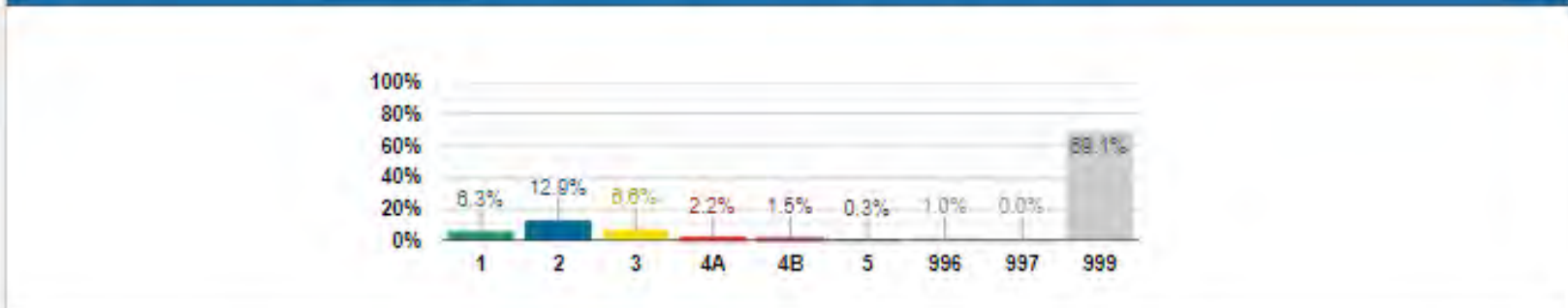


Murfreesboro Area Construction Supply Credit Group

Sample Credit Group Scoring Chart (by dollars)



Sample Credit Group Scoring Chart (by accounts)



PRA Monthly Subscription

- Subscription-based service of up to 50+ data fields delivered monthly to Inbox
- Three subscription levels, simple pricing plans
- Sell more to good members – identify potential upsell opportunities – using your own independent investigation
- Member protects their company from repeat orders from high-risk customers
- Supplement existing data sources and easily determine when NACM is the right fit
- Easily manage their portfolio and determine when additional review is needed, on whom and when

PRA Sample Export

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	T
Date of Export	Date of Score Refresh	Date of Trade	Risk Class	Risk Class Description	Risk Score	Account Number	Account Name	City	State	Zip	Country	Exposure	Member DBT	NACM ID	Trade Line Count	T
3/30/2021	3/30/2021	10/30/2019	1	Very Low Risk	780	123	MAIL TRUCK LLC	YORBA LINDA	CA	92887	US	\$ 11,437	6		4	\$
3/30/2021	3/30/2021	2/27/2021	3	Low to Moderate Risk	673	456	HONDA LANDSCAPING	WEST PALM BEACH	FL	33401	US	\$ 9,295	0	7873474	10	\$
3/30/2021	3/30/2021	2/27/2021	997	Bankruptcy reported within the last 24 months	997	789	AURORA AUGUSTINE GRASS	THOUSAND OAKS	CA	91360	US	\$ 8,125	3	7724407	74	\$
3/30/2021	3/30/2021	12/30/2020	2	Low Risk	719	987	INSURANCE AND MORE LLC	SAN ANTONIO	TX	78216	US	\$ 6,258	5	7570658	4	\$
3/30/2021	3/30/2021	2/27/2021	2	Low Risk	699	654	CADILLAC TREE SERVICE	PACIFIC	MO	63069	US	\$ 2,916	0	7188995	6	\$
3/30/2021	3/30/2021	9/29/2019	2	Low Risk	751	321	PINE TREE FARMS	MIRAMAR	FL	33025	US	\$ 2,319	10	7124406	25	\$
3/30/2021	3/30/2021	9/29/2020	3	Low to Moderate Risk	662	9874	ACE GOLF TEE	MIAMI	FL	33131	US	\$ 1,903	0	6862474	40	\$
3/30/2021	3/30/2021	10/30/2019	3	Low to Moderate Risk	634	8745	EDGE PHOTOGRAPHY	LAS VEGAS	NV	89118	US	\$ 1,661	0	6805125	30	\$
3/30/2021	3/30/2021	9/29/2020	3	Low to Moderate Risk	637	5632	LIVING MORE LLC	HARTFORD	CT	06141	US	\$ 985	45	6619775	10	\$
3/30/2021	3/30/2021	3/30/2020	4A	High Risk	620	12,355,698	BOTTLING COLA	FT WORTH	TX	761061822	US	\$ 952	0	6495169	18	\$
3/30/2021	3/30/2021	10/30/2019	996	25% of total balance 90+ days past due	996	310,215	POOL SUPERIOR CHEMICALS	FRESNO	CA	937251938	US	\$ 880	45	1000573	48	\$
3/30/2021	3/30/2021	4/29/2020	2	Low Risk	748	512130	TRANSPORT HOMES	FORT LAUDERDALE	FL	33325	US	\$ 697	0	588865	15	\$
3/30/2021	3/30/2021	9/29/2020	996	25% of total balance 90+ days past due	996	656979	TOP TREE	ELDON	MO	65026	US	\$ 540	75	495506	15	\$
3/30/2021	3/30/2021	5/30/2019	1	Very Low Risk	767	463290	FURRY GRASS SALES	EDGEWOOD	NY	11717	US	\$ 281	0	334508	16	\$
3/30/2021	3/30/2021	5/30/2020	3	Low to Moderate Risk	681	411971	SAND PIPER BOATS	DORAVILLE	GA	303400000	US	\$ 139	0	293528	17	\$

Data

Definitions



Various Levels = Various Data Elements

PORTFOLIO RISK ANALYSIS: LEVELS 1, 2 & 3



VALUABLE DATA ELEMENTS AT YOUR FINGERTIPS

Subscription-based service of up to 50+ data fields delivered monthly to your inbox

1

LEVEL 1

Provides basic information on health of account; includes risk class, dollars outstanding and number of members reporting

2

LEVEL 2

Includes **LEVEL 1 DATA** elements **PLUS** total dollars outstanding on NTCR, number and amount of alerts and collection claims

3

LEVEL 3

Includes **LEVELS 1 & 2** data elements **PLUS** summary industry group stats and calculations



ASSESS RISK

Protect your company from repeat orders from high risk customers



INVESTIGATE YOUR CLIENTELE

Identify upsell opportunities to well-paying customers



MANAGE YOUR PORTFOLIO

Determine when additional reviews are needed

Reach out to your participating NACM Affiliate for more information

Feature is exclusive to electronic contributors only

PORTFOLIO RISK LEVEL ANALYSIS AND DESCRIPTIONS

LEVEL 3

LEVEL 2

LEVEL 1

Date of Export	Date data exported from database
Date of Score Refresh	Date the business record score was generated
Date of Trade	Report date of the trade from contributor
Account Number	Contributor AR# reported in manual or electronically loaded data
Account Name	Company name on the business report
City	City on the business report
State	State on the business report
Zip	Zip code on the business report
Country	Country on the business report
Exposure	Member's balance on the business report
NACM ID	Unique business identifier in the database
Trade Line Count	Number of tradelines on the business report
Risk Class	Credit class for the business report
Risk Class Description	Credit class description for the business report
Risk Score	Credit score for the business report
Member DBT	Member calculated DBT on business
Total Balance Reported	Balance of all recently reported trade on the report
Alert Count	Number of alerts reported on the report
Alert Amount	Total dollar amount (if reported) of alerts on the report
Collection Claims	Number of collection claims reported on the report
Claim Amount	Total dollar amount of collection claims on the report
# Members Reporting	Number of group members with trade on the report
Group Total Balance	Total balance of group members with trade on the report
Group % Current	Percent current of group members with trade on the report
Group DBT Weighted	Weighted DBT of group members with trade on the report
Group DBT Average	Average DBT of group members with trade on the report
Score Factor 1	First scoring factor for the credit score
Score Factor 2	Second scoring factor for the credit score (if available)
Score Factor 3	Third scoring factor for the credit score (if available)
Score Factor 4	Fourth scoring factor for the credit score (if available)
Score Factor 5	Fifth scoring factor for the credit score (if available)
NTCR Lien	Does the business have a Lien reported
NTCR Judgment	Does the business have a judgement on file
NTCR UCC	Does the business have UCC information on file
NTCR Mechanic Lien	Does the business have a Mechanics Lien on file
NTCR Corporate	Does the business have corporate information on file
DBT Weighted	Weighted DBT of all recently reported trade on the report
DBT Average	Average DBT of all recently reported trade on the report
Total Dollars Current	Current balance of all recently reported trade on the report
Total Dollars 1-30	1-30 days balance of all recently reported trade on the report
Total Dollars 31 to 60	31-60 days balance of all recently reported trade on the report
Total Dollars 61 to 90	61-90 days balance of all recently reported trade on the report
Total Dollars 91+	91+ days balance of all recently reported trade on the report
Percent Dollars Current	Percent of all recently reported trade that is current
Percent Dollars 1 to 30	Percent of all recently reported trade that is 1-30 days
Percent Dollars 31 to 60	Percent of all recently reported trade that is 31-60 days
Percent Dollars 61 to 90	Percent of all recently reported trade that is 61-90 days
Percent Dollars 91+	Percent of all recently reported trade that is 91+ days
Total Dollars Past Due (31+ days)	Past due balance of all recently reported trade on the report
Total Percent Past Due (31+ Days)	Percent of all recently reported trade that is past due
NTCR In file Date	Date the report was added to the database
Oldest Trade Open Date	Oldest reported credit tenure
% of Trades Open Date Over 1 year	Percentage of trade that have been open for over 1 year
% of Trades Open Date Less than 1 year	Percentage of trade that have been open for less than 1 year
% of Trades Open Date Over 5 years	Percentage of trade that have been open for over 5 years
Highest Individual Credit	Highest reported credit limit
Highest Open Trade	Largest total balance due to one source
Member Total Dollars Current	Balance of member's current trade on the report
Member Total Dollars 1 to 30	1-30 days of member's current trade on the report
Member Total Dollars 31 to 60	31-60 days of member's current trade on the report
Member Total Dollars 61 to 90	61-90 days of member's current trade on the report
Member Total Dollars 91+	91+ days of member's current trade on the report
Member Percent Dollars Current	Percentage of member's reported balance that is current
Member Percent Dollars 1 to 30	Percentage of member's reported balance that is 1-30 days past due
Member Percent Dollars 31 to 60	Percentage of member's reported balance that is 31-60 days past due
Member Percent Dollars 61 to 90	Percentage of member's reported balance that is 61-90 days past due
Member Percent Dollars 91+	Percentage of member's reported balance that is 91+ days past due
Member Total Dollars Past Due (31+ days)	Past due balance of member's current trade on the report
Member Total Percent Past Due (31+ days)	Member calculated percentage of trade past due

- Member Data
- NACM data
- Group Data
- Additional Fields



Non-Member
Credit **R**eference
Program

Non-Member Credit Reference Program

- Effectively “outsource” responding to incoming requests for credit references
- You control who has access (and who doesn’t) and to what frequency. Members control and distribute security code
- Reduce risk through consistent, historical and factual reporting
- Redeploy valuable resources to more significant tasks

Credit Reference

Usage Monitor

Set Criteria

Set Daily Limit

Maximum Daily References *
2
The maximum number of references per day.

Maximum Daily Searches *
5
The maximum number of searches per day.

Security Code *
Your Security Code Goes Here
Security code used to access the credit reference.

Cancel Submit

Sample Credit Reference

CONFIDENTIAL CREDIT REFERENCE

5/12/2017

Credit Reference On:

Sample Company
567 Orange Ave
Anywhere, USA

From:

XYZ Demo Company
123 Main St
Anywhere, USA

Rept	Date		ADP	DBT	High Credit	Balance	Current	Days Beyond Terms				Terms / Comments
	Open	Last						1-30	31-60	61-90	91+	
0417		0417	0	87	\$101K	\$20K	\$2,549	\$252	\$590	\$1,301	\$16K	

HISTORY OF AVERAGE BALANCES PREVIOUSLY REPORTED

PERIOD	BALANCE	CURRENT	1-30	31-60	61-90	91+
Last 3 Months	\$30K	\$906	\$1,727	\$16K	\$5,600	\$6,392
Last 6 Months	\$53K	\$14K	\$17K	\$14K	\$4,052	\$3,724
Last 12 Months	\$42K	\$14K	\$12K	\$11K	\$3,210	\$1,020
Last 24 Months	\$38K	\$15K	\$12K	\$7,217	\$2,926	\$952

You may not distribute, transmit, or otherwise circulate this Electronic Information to anyone outside of your credit department.

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[NEW SEARCH](#) [CANCEL](#)

DATA CONTRIBUTION =



Benefits of Data Contribution

- Increase leverage with customers
- Reward your prompt payers
- Protect your company
- Help reduce fraud for all industries
- Time-saver when preparing for NACM industry trade group meetings
- Support the NACM credit community
- Save time and outsource your credit reference requests
- Unlock NACM tools only available to data contributors
(PRA, AMS, discounts on NTCR)





**Other Possible
Services**

Other Possible NACM Services Available:

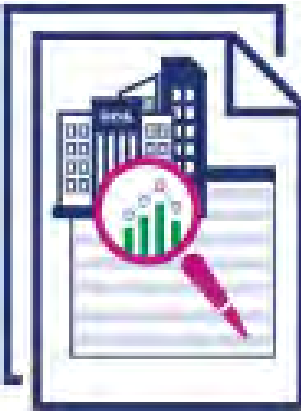
Ask your NACM representative for more information!



EQUIFAX
REPORT



EQUIFAX
CANADA



ACCOUNT
MONITOR SERVICE



EXPERIAN
REPORT



EXPERIAN GLOBAL
CREDIT REPORT





Preferred
Partners

Preferred Partner Program

What is API?



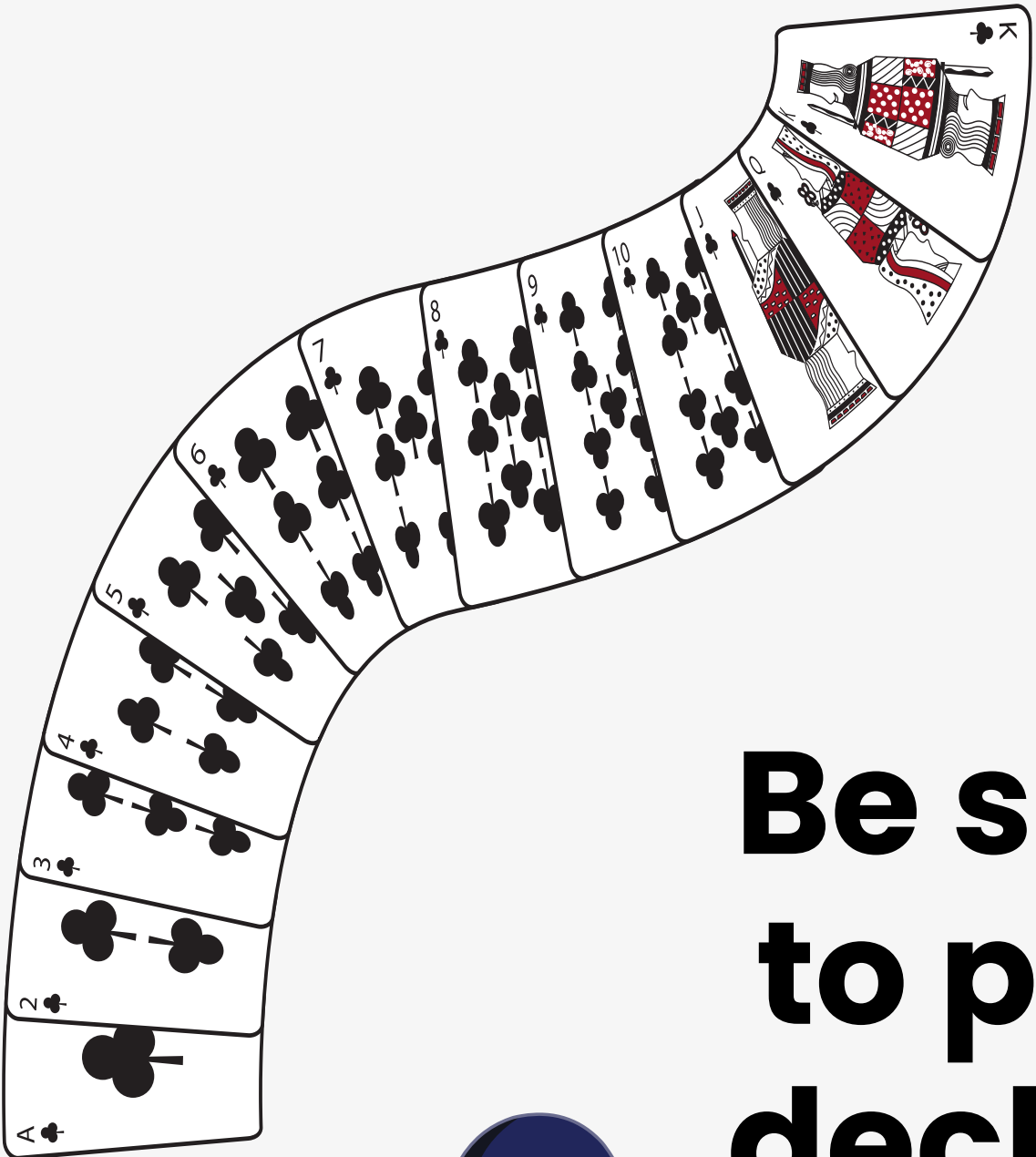
- Utilize one of the Preferred Partners to retrieve the NTCR and/or contributor your monthly electronic file through them
- Preferred Partners keep current with technology changes and requests from NACM and our members
- What is API?



Why NACM is your TRUSTED partner?

- NACM does NOT collectively sell or re-distribute trade data to anyone
- NACM members, affiliates & partners are contractually prohibited from using data and/or credit report information for sales or marketing purposes
- SOC 2 audit compliant (*Service Organization Control 2, reports on various organizational controls related to security, availability, processing integrity, confidentiality or privacy*)





THANK YOU!

Be sure to stop by **BOOTH # 315**
to pick up your very own NTCR
deck of cards and play **PLINKO!**

