



Date: June 8, 2026
Session: #38026

National Trade Credit Report (NTCR) Update

Presented by: Molly Rush, CGA and Diana Crowe, CGA

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NTCR Update

St. Louis, MO | June 8, 2026

 www.tradecreditreport.com

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Meet Your Speakers



Molly Rush, CGA
Group Coordinator
NACM Tampa & NACM Nashville



Diana Crowe, CGA
Regional Director
NACM Southwest

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Session Outline

1. Why NTCR + Data
2. TranzAction History Report by UTA
3. Trade Profile Reports
4. Consumer Reports
5. Credit Report History
6. Credit Reference Program
7. Account Monitor Service
8. Portfolio Risk Analysis
9. API Integration



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Why NTCR?

- Updated, **fresh trade data** paints a vivid picture of payment habits
- Contributors submit monthly – well over **300 million** historical lines of data
- Approximately **12 million** business subjects in the database
- Industry specific insight
- Firm footing for creditors to understand buyer's payment history

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INFILE: 09/10/2007 08:22:32
ACCESSID: 01/06/2024 12:35:33

DEMO CORPORATION 3271329
12355 MAIN ST
TAMPA, FL 33607-1111 US WA

SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT LINES	BALANCE
ESMF	ELECTRICAL SUPPLIES MFG	2 1	\$ 31,458,769.00
HMCR	HOME CENTERS	4 3	\$ 7,063,639.00
OTHER	OTHER INDUSTRIES	10 25	\$ 1,418,964.00

OTHER NAMES	TYPE	RELATED SUBJECTS
SAMPLE, INC.	DBA	DEMO CORPORATION LTD (5510075) STEVE TESTA (3333374)

PREDICTIVE SCORE

PREDICTIVE SCORE: 1
RISK CLASS: (1,2,3,4A,4B,5)
RANGE: 850 - 850

Very Low Risk

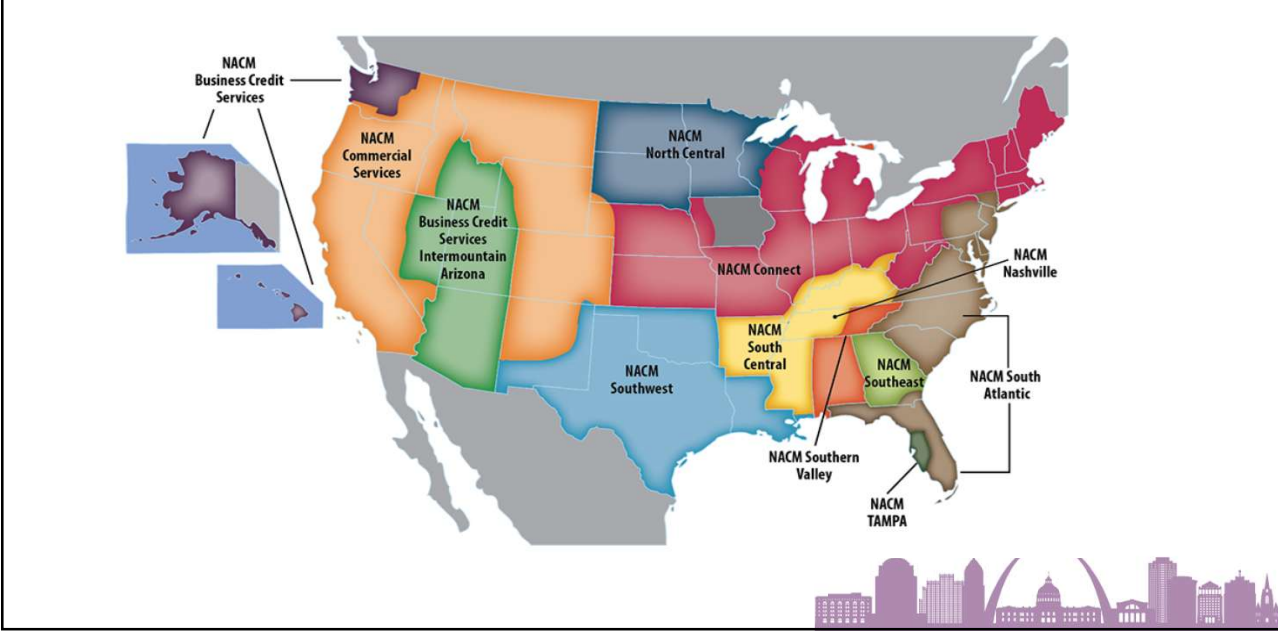
- High balances in
- Relatively Large F
- Historical High Ns
- Score is better th

TRADELINES

IND	IND CODE	DATE	REPT	OPEN	LAST	DBT @	EST @	HIGH CREDIT @	BALANCE	CURRENT	DAYS BEYOND TERMS			COMMENTS
											1-30	31-60	61-90	
TAMPA	251	0224	0623	0	104			\$ 46	\$ 46	\$ 0	\$ 0	\$ 23	\$ 23	\$ 0
	389	0519	0224	0915	0418	0	45	2,454	2,138	0	0	2,138	0	0
	2143	0224	1098	0118	18	75		3,861	44	0	0	0	161	(117)
	5550	0224	0119	0	163			1,236	669	0	0	13	15	641
BUSINESS CREDIT SERVICES	3760	0224	0319	12	2			6,497	5,564	4,785	1,227	515	0	(963)
BUSINESS CREDIT SERVICES INTERMOUNTAIN	HSIC	0224	0718	0	0			597	597	597	0	0	0	0
COMMERCIAL SERVICES	ELME	0224	0418	0	0			274	0	0	0	0	0	0
	ELDS	0224	0419	0	4			257,816	91,134	85,767	(365)	135	5,427	0
	EDPT	0224	0219	0	15			491	491	0	491	0	0	0
CONCRETE	1292C	0224	0110	0419	0	0		11,627	3,385	3,788	0	0	0	(403)
	TSOL	0224	0611	0319	2	2		298,639	188,431	196,362	25,023	(924)	(1)	(5,819)
	1292C	0224	0190	0818	0	6		6,998	6,998	5,978	718,571	(43,880)	41,608	307,099
	1292C	0224	0118	0219	0	6		264,881	264,881	310,748	28,186	7,185	4,905	11,381
	1292C	0224	0319	0	6			125,232	70,940	65,966	0	0	0	8,874
	ESBE	0224	0616	0	2			31,408	31,408	28,938	2,084	103,247	62,775	254,381
	06AF5	0224	0997	0319	9	2		586,371	325,226	291,852	46,209	0	1,807	(4,442)
NASHVILLE		0224	0319	185	1			54,462	3,350	3,063	287	0	0	0
NORTH CENTRAL	PSDM	0224	0116	0319	44	3		16,837	16,837	15,833	602	0	0	402
SOUTH ATLANTIC	EDWH	0224	1187	0219	0	4		3,208	3,200	2,576	814	0	0	0

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Where does the data come from?

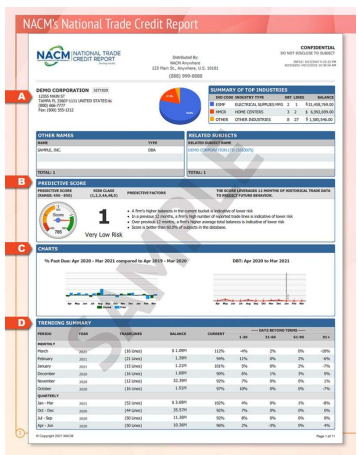


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Why NTCR?

★ Unique database built by members for members

- Supports real-world credit decision making
- Started in the early 90's and unified to the NTCR we know today
- The spirit of credit professionals helping one another = cornerstone of NACM's mission
- NACM Focus Group & Strategic Committee help to gain member perspectives
- Reports only available to members of NACM & Data is not shared with any third-party providers



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TranzAction History Report



- Built on three decades of experience – Tap into the UTA database
- Provides visibility into **cash sale, AR, and COD activity** not typically captured in standard business reports
- Positive and negative activity along with returned payments
- Insights into spending and frequency patterns to help identify payment behaviors



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UTA Proud to Work for Industry Leaders

NEW UTA TRANZACTION HISTORY BY UTA

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TranzAction History Report



Disclaimer: This report contains historical information gathered in good faith from data provided by UTA's information providers and the records of UTA. This report is prepared and distributed for consideration in the extension of commercial business credit but UTA makes no recommendation as to the creditworthiness of any reported entity. This report is provided without warranty of any kind either express or implied including, but not limited to the implied warranty of fitness for a particular purpose or accuracy.



TranzAction History... By UTA - Report Date: 12/09/2025

Business/Consumer: Business Name: Tri State Phone: 3346780230

File Id: 632288

Transaction Processing History		
	Count	Amount
Total Transactions	475	\$6,107,759.01
Approved Transactions	411	\$5,400,400.12
Denied Transactions	64	\$707,358.89

	Date	Amount
First Transaction	05/31/2012	\$4,440.94
Last Transaction	12/08/2025	\$10,431.99
Transactions in Last 90 Days	12	\$108,309.52
Date Last Denied	10/31/2025	\$8,139.31

- Count of approved and denied transactions
- Frequency of transactions with dates of activity reflected
- Corresponding dollar volume of transactions



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TranzAction History Report

	Date	Amount
Average Transaction Amount		\$12,858.44
Average Trans Amount Last 90 Days		\$9,025.79
Highest Single Transaction	09/26/2022	\$43,268.99

Returned Payments		
	Count	Amount
Total Returned Payments	74	\$1,131,096.39
Uncollected Return Payments	0	\$0.00
Average Return Amount		\$15,285.09
Highest Return Amount		\$34,735.93
Date of Last Returned Payment	10/31/2025	\$17,737.73

Associated Names	
TRI STATE FENCE	COD
TRI STATE FENCE AND IRON WORKS INC	TRI STATE FENCE AND IRONWORKS
TRI STATE FENCE & IRON WORKS INC	




- Detailed information on returned payments
- Associated names with the search criteria entered



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TranzAction History Report



Home > Credit Reporting > TranzAction Report History by UTA

TranzAction Report History by UTA

We're excited to introduce TranzAction History Report by UTA, a new solution to make smarter credit decisions. Built on over three decades of experience and millions of transactional payment records, the TranzAction History Report delivers deep insights that go far beyond conventional credit reporting data. The report includes positive and negative activity along with returned payments and their collection status. If you are looking for historical transactional records with returned payment and collection status, this report is for you! It provides visibility into cash sales, and COD activity not typically captured on standard commercial credit reports. TranzAction History Report by UTA is here to help you make informed credit decisions with confidence!

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.

Name*
ABC Pavers
Enter a name that will be associated with the search.


Phone Number*
(302) 785-4896
Enter a phone number associated with the transactions.

Routing Number (optional)
Optionally enter a 9-digit ABA routing number if known.

Account Number (optional)
Optionally enter an account number if known.


TranzAction Report History by UTA

Total Cost




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TranzAction History Report



When to consider pulling the report?

- **New Customer** – When you're looking for as much information you can to establish credit for a new customer.
- **Changes in Customer Payment history** – When an existing customer's payments are falling behind or payment experience changes.
- **Increasing Credit Limits** – When a customer requests a credit limit increase you can leverage average spending patterns to help in your decision.



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Catch UTA on the Expo Floor!





Dean Middleton
President of UTA



Matt Fluegge
VP of Sales and
Strategic Partnerships

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Good credit decisions start with better intel...



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Order directly from the NTCR

Coming Soon!




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

STEVE TEST 14281468

123 MAIN ST
SUITE 1021
TAMPA FL 33609 US 🇺🇸
(813) 289-8895

Order UTA

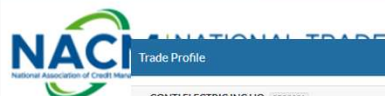


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Trade Profile Report

Add Tradeline
Add Revision
Poll My Group Only
Trade Profile
Add to Watchlist

CONTI ELECTRIC INC HQ (3733921)	CONTI ELECTRIC INC HQ (CONSOLIDATED)	ENGIE SERVICES INC BMS (14735267)	ENGIE NORTH AMERICA (12477272)
---------------------------------	--------------------------------------	-----------------------------------	--------------------------------




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.



- 378 SERVICES
- 5317 BUILDING MATERIAL RETAIL
- 3914 ELECTRICAL SUPPLIES WHLSALER
- 50664 ELECTRICAL SUPPLIES WHLSALER
- 50457 ELECTRICAL SUPPLIES WHLSALER
- 51710 PLUMBING HEATING & A/C
- 51786 PLUMBING SUPPLIES WHOLESALER
- 53488 PLUMBING HEATING & A/C
- 60097 ELECTRICAL SUPPLIES WHLSALER

You will be charged \$4.50 each time you click Submit. Check All Submit



TRADE PROFILE

- Quick snapshot of customer's pay history
- Timesaver alert!!

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Trade Profile Report



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

Up to 12 months of historical trade!



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Consumer Reports



CONSUMER CREDIT REPORTS

- Consumer Reports are available to be pulled directly from your NACM Dashboard
- Simply onboarding process
- No additional contracts required!
- Employee screening and background checks are covered by the same agreement
- Audits handled by CIC Credit

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



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Consumer Reports

Consumer Credit Search Form

COMPANY

Company Name: Title:

APPLICANT

First Name: Middle Initial: Last Name: Suffix:

SSN: Date of Birth:

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 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

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	✓	✓	✓	✓


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Other Available Reports




INSIGHT REPORT




LEXISNEXIS® BRIDGER INSIGHT® XG




EQUIFAX CANADA REPORT



EXPERIAN GLOBAL CREDIT REPORT



EXPERIAN REPORT



EQUIFAX REPORT

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You looking at your one-stop shop that is the NACM dashboard...



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Credit Report History



CREDIT REPORT HISTORY					
DATE	TYPE	REQUESTED BY	SUBJECT NAME/ADDRESS	STATUS	ACTIONS
Apr 22, 2025	Equifax Report	ks	AG&M INCORP. 2301N FULTON SOUTHEAST BAY DR NW, KENNESAW GA 30144	🚫	View
Apr 21, 2025	Insight Report	crr	ESPN 935 MIDDLE STREET, BRISTOL CT 06010	✅	View
Mar 20, 2025	National Trade Credit Report	man	BARON USA INC 5052353 350 BARON CIR PO BOX 2997, COOKEVILLE TN 38502	✅	View Reorder
Mar 20, 2025	National Trade Credit Report	jon	JACKSON HARDWARE 3299307 435 DU BOIS STRRET PO BOX 10247, SAN RAFAEL CA 94912-0247	✅	View Reorder
Mar 20, 2025	National Trade Credit Report	jon	FISHER FOODS MARKETING, I 5420972 4855 FRANK RD. N. W., NORTH CANTON OH 44720	✅	View Reorder
Mar 19, 2025	National Trade Credit Report	crr	GAMESTOP CORP 4761433 625 WESTPORT PKY, GRAPEVINE TX 76051	✅	View Reorder
Mar 19, 2025	National Trade Credit Report	crr	WAL-MART STORES, INC #6072 4054468 11328 JORDAN GATEWAY 6002 WALTON WAY, NEW ALBANY MS 38852	✅	View Reorder
Mar 19, 2025	National Trade Credit Report	crr	BEST BUY PURCHASING LLC 5144745 PO BOX 9331, MINNEAPOLIS MN 55440	✅	View Reorder



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Collections

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	\$1,544.11

[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:	2
PAYMENTS RECEIVED:	
DOLLARS COLLECTED:	\$106.60

[View Snapshot](#)

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Non-Member Reference

- Effectively “outsource” credit reference requests – free your team up for more impactful work!
- Members have full control - Manage who has access, set limits, or change your code any time.
- Mitigate risk with data driven historical reporting

Credit Reference

[Usage Monitor](#)

[Set Criteria](#)

Set Daily Limit

Maximum Daily References*

The maximum number of references per day.

Maximum Daily Searches*

The maximum number of searches per day.

Security Code*

Security code used to access the credit reference.

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Sample Reference

CONFIDENTIAL CREDIT REFERENCE

Wednesday, April 08, 2026

<p>SUBJECT OF CREDIT REFERENCE SAMPLE COMPANY PO BOX 78 ORANGE, CA</p>	<p>REFERENCED FROM XYZ Demo Company 123 Main St Anywhere, USA</p>
---	--

DATE		RPT	RPT	CALC	HIGH	DAYS BEYOND TERMS						
REPT	OPEN	LAST	ADP	DBT	DBT	CREDIT	BALANCE	CURRENT	1-30	31-60	61-90	91+
0326		0525	0		0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

HISTORY OF AVERAGE BALANCES PREVIOUSLY REPORTED							
PERIOD	BALANCE	CURRENT	1-30	31-60	61-90	91+	
Last 3 Months	\$0	\$0	\$0	\$0	\$0	\$0	
Last 6 Months	\$0	\$0	\$0	\$0	\$0	\$0	
Last 12 Months	\$0	\$0	\$0	\$0	\$0	\$0	
Last 24 Months	(\$2)	(\$2)	\$0	\$0	\$0	\$0	

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

This Credit Reference is produced based upon information provided to NACM Tampa, Inc. by the Company listed above. The data has been collected in good faith and is presented as reported to NACM Tampa, Inc.. NACM Tampa, Inc. does not control the information contained herein and shall not be liable to any party for the collection and communication of this information. The data contained in this report is for information purposes only, no judgement or recommendation concerning credit decisions is given or implied by this document. The recipient must determine its own credit decisions, NACM Tampa, Inc. assumes no responsibility for any such decisions.



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The relief when your references are handled by NACM...



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Data Submission – Perks!



- Reduce your company's DSO
- Increase your leverage with customers
- Reward your prompt payers
- Strengthen the collective intelligence of NACM members
- Help reduce fraud for all industries + Protect your company
- Time-saver when preparing for NACM industry trade group meetings
- Unlock NACM tools only available to data contributors
(PRA, AMS, Credit Reference Tool, discounts on NTCR)



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Account Monitor Service (AMS)



ACCOUNT MONITOR SERVICE

Account Monitor Service

If you would like the criteria changed, contact your representative.

Criteria

- Monitoring your entire AR with \$3,000 in the 61-90 days and older past due buckets.
- Bankruptcies are being monitored.

Id	Trigger Date	Name	AR#	Reason	Last Pull Date
14346043	2/10/2025	A & R MASONRY, INC959 MCCURDY RD, WHITE HOUSE TN 37188-8998	102730	Tradeline	7/11/2019
1400491	2/20/2025	ADVANCED CONSTRUCTION677 BLACK DIAMOND RD, CORBIN KY 40701-9526	80133	Tradeline	Never
386426	2/14/2025	ANGELO IAFRATE CONSTRUCTION CO26300 SHERWOOD AVE, WARREN MI 48091-1298	92054	Tradeline	Never
10910463	2/10/2025	ARNOLD HOMES LLC1612 WESTGATE CIR STE 222, BRENTWOOD TN 37027-8090	97403	Tradeline	Never
3700327	2/19/2025	ASHFORD HOMES LLC7791 JOAN DR, WEST CHESTER OH 45069-3682	80453	Tradeline	Never
13423797	3/3/2025	AURORA BUILDING COMPANY, LLC4701 TROUSDALE DR SUITE 210, NASHVILLE TN 37220-1320	102010	Tradeline	3/25/2022



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Portfolio Risk Analysis

Accounts **Class 5 - Extreme Risk** Download Clear Filters

#	Subject Id	AR#	Subject Name ↑	City	State	Country	\$ Exposure	Trade Date	Tradelines
1.	4568806	167893	AAA FENCE COMPANY INC	SANTA CLARA	CA		\$55,850	01/30/2025	10
2.	1763630	205398	ALLIED BUILDERS INC.	DAYTON	OH		\$0	01/01/2025	13
3.	7746956	166070-001	ALLIED FENCE COMPANY	MANOR	TX		\$236,502	01/30/2025	12
4.	19763692	214959	AMERICAN EAGLE FENCE, LLC	NICEVILLE	FL		\$0	01/01/2025	9
5.	5654	C0005176	AMERICAN FENCE & SUPPLY CO	CHARLOTTE	NC		\$0	01/01/2025	12
6.	3941724	1085	AMERICAN FENCE & SUPPLY, INC	LEAGUE CITY	TX		\$0	01/01/2025	30
7.	9661418	166724	RENGTSON ENTERPRISES INC.	LOVES PARK	IL		\$1,021	01/30/2025	12

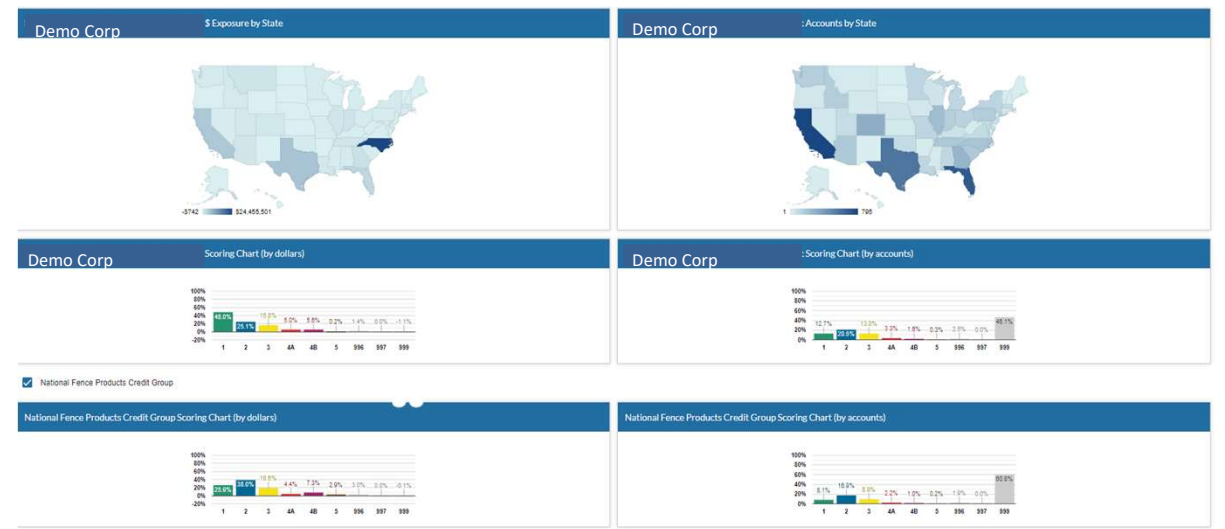
Items per page: 20 1 - 20 of 45 << < > >>

Total Exposure: \$1,989,436



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Portfolio Risk Analysis



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Portfolio Risk Analysis

Demo Corp \$ Exposure for NC

Demo Corp Accounts for NC

Accounts: NC Download Clear Filters

#	Subject Id	AR#	Subject Name ↑	City	State	Country	\$ Exposure	Trade Date	Tradelines
1.	26997043	310969	76 FENCE OF NORTH CHARLOTTE	CORNELIUS	NC	USA	\$603	01/30/2025	2
2.	21196452	310426	A TO Z FENCE WORKS	HAMLET	NC	USA	\$0	01/01/2025	2

Items per page: 20 1 - 20 of 497 Total Exposure: \$10,362,306

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When you show your boss how well your portfolio compares to others with presentation-worthy reports...



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PRA Subscription

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
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
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	10/29/2019	3	Low to Moderate Risk	634	8745	EDGE PHOTOGRAPHY	LAS VEGAS	NV	89118	US	\$ 1,661	0	6495169	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	\$ 647	0	588655	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	\$ 590	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

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PRA Subscription

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	Field Name	Description
			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 this trade from contributor
			Account Number	Contributor A/R 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
			Headline	Unique business identifier in the database
			Trade Line Count	Number of trade lines on the business report
			Risk Class	Credit class for the business report
			Risk Class Description	Credit class description for the business report
			Member DBT	Member calculated DBT on business
			Alert Count	Balance of all recently reported alerts on the report
			Alert Amount	Number of alerts reported on the report
			Collection Claims	Total dollar amount of reported alerts on the report
			Claim Amount	Number of collection claims reported on the report
			Member Reporting	Total dollar amount of collection claims on the report
			Group Total Balance	Number of group members with trades on the report
			Group % Current	Percent current of group members with trades on the report
			Group DBT Weighted	Weighted DBT of group members with trades on the report
			Group DBT Average	Average DBT of group members with trades 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 Judgment on file
			NTCR UCC	Does the business have UCC information on file
			NTCR Mechanics Lien	Does the business have a Mechanics Lien on file
			NTCR Copyright	Does the business have copyright information on file
			DBT Weighted	Weighted DBT of all recently reported trades on the report
			DBT Average	Average DBT of all recently reported trades on the report
			Total Dollars Current	Current balance of all recently reported trades on the report
			Total Dollars 1 to 30	1-30 day balance of all recently reported trades on the report
			Total Dollars 31 to 60	31-60 day balance of all recently reported trades on the report
			Total Dollars 61 to 90	61-90 day balance of all recently reported trades on the report
			Total Dollars 91+	91+ day balance of all recently reported trades on the report
			Percent Dollars Current	Percent of all recently reported trades that is current
			Percent Dollars 1 to 30	Percent of all recently reported trades that is 1-30 days
			Percent Dollars 31 to 60	Percent of all recently reported trades that is 31-60 days
			Percent Dollars 61 to 90	Percent of all recently reported trades that is 61-90 days
			Percent Dollars 91+	Percent of all recently reported trades that is 91+ days
			Total Dollars Past Due (31+ days)	Past due balance of all recently reported trades on the report
			Total Percent Past Due (31+ days)	Percent of all recently reported trades that is past due
			NTCR in the State	Does the report have a state address in the database
			Oldest Trade Open Date	Oldest reported credit score
			% of Trades Open Date Over 1 year	Percentage of trades that have been open for over 1 year
			% of Trades Open Date Less than 1 year	Percentage of trades that have been open for less than 1 year
			% of Trades Open Date Over 3 years	Percentage of trades that have been open for over 3 years
			Highest Individual Credit	Highest reported credit score
			Highest Group Trade	Highest balance in the database
			Member Total Dollars Current	Balance of member's current trades on the report
			Member Total Dollars 1 to 30	1-30 days of member's current trades on the report
			Member Total Dollars 31 to 60	31-60 days of member's current trades on the report
			Member Total Dollars 61 to 90	61-90 days of member's current trades on the report
			Member Total Dollars 91+	91+ days of member's current trades on the report
			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 trades on the report
			Member Total Percent Past Due (31+ days)	Member calculated percentage of trade past due

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API Integration

- What is API?
- Middleman – takes the request, gets the information from another system and brings it back instantly
- APIs allow for creditors to pull data from credit repositories so that they can instantly see the data to make for faster credit decision making.



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How Members are Automating

- **Seamless workflow** - Access real-time data directly within your system instead of logging into multiple platform – everything happens inside your existing systems
- **Enhanced Analytics** – Utilizing vendors that connect via API to create their own scoring model with the data, setting credit limits that are data driven, allow for easier managing of their own portfolio
- **Faster decisions** - Data is used automatically - Pull credit reports or scores instantly into your workflow. Data is used automatically.
- **Saves time** - Eliminates manual entry and duplicate work.
- **NACM Requirements** - Members must have an execution of WebPortal Agreement and must be a data contributor



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Integration Vendors



- Utilize one of the Integration Vendors to retrieve the NTCR and/or contributor your monthly electronic file through them
- Integration Vendors keep current with technology changes and requests from NACM and our members
- Look out for NTCR Integration Vendor Signs at Expo Booths!



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Services Available through API



- NTCR Reports
- Account Monitor Service
- Portfolio Risk Analysis Data
- Experian Premier
- Experian Global
- Equifax BCIR Plus 2.0
- Equifax Canada
- Collection Placement



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How you feel after streamlining all your processes...



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Trusted Provider



- 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*)
- Ongoing Compliance - not a one time-certification (regular audits and strict frameworks)



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