



**BUSINESS
CREDIT
REPORTS**



Monitoring Alert Triggers

12 months of Monitoring is included with most of our Comprehensive and Summary business credit reports. Monitoring keeps you aware of any changes that may occur to the business' credit profile so you can take quick action to reduce risk or capitalize on new revenue opportunities.

Monitoring is provided by Experian in the U.S., and an alert is issued when one of the following key changes occurs in the monitored credit profile.

Change in Days Beyond Terms (DBT)

Days Beyond Terms is the average number of days the company pays its bills the invoice due date. A significant change in DBT is a strong indicator of a change in a company's ability to pay promptly. An increase in DBT is an early indicator of financial stress and potential future delinquency. A decrease in DBT demonstrates increased ability to pay, which may indicate an opportunity for increasing a credit line or deal offers. An alert is issued when the DBT is increased or decreased by five days.

Percent Current Change

The percent current is calculated by aggregating the total balances and past due balances of all accounts. If the aggregate percentage of past due balances increases or decreases by more than 5%, an alert is issued.

Severely Delinquent Accounts

If any single account of the company becomes 60 days past due, based on DBT, an alert is issued. If an account goes 90 days past due, another alert is issued. Accounts with balances lower than \$500 will not generate delinquency alerts.

Legal Events

An alert will be issued for any time a Bankruptcy is filed. An alert is also issued for any filings of Judgments or Liens greater than \$500.

Collections

If the company has an account that is turned over to a collection agency, an alert will be issued. Collections for balances less than \$500 do not trigger alerts.

Derogatory Comments

If a derogatory comment is reported with a trade line, an alert will be issued. Comments that are considered derogatory include but are not limited to:

- Collections
- Write-off
- NSF Checks
- COD
- Cash in Advance