



CoreLogic®

Credit Solutions

CompuNet™ Credit Report with Dun & Bradstreet (D&B) Scoring

Mitigate Risk and Make Smarter Credit Decisions

As a one-stop-shop, we combine our robust CompuNet™ Credit Report with Experian® Intelliscore, D&B Paydex® and Viability Rating scoring to help you make better informed business decisions regarding all of your business partners.

Our proprietary database contains information on more than 20 million companies – virtually every transportation company in the trucking industry – with such key information as:

- Average days to pay
- Non-payment complaints
- Judgment or lien information
- Cross-referenced affiliates
- D&B Paydex Score & Viability Rating

To date, we are tracking over \$94 million in past due freight bills. Our data is seamlessly delivered to us from a network of more than 34,000 trucking companies.

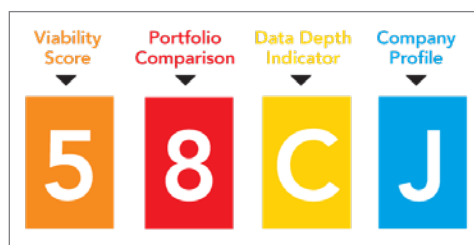
Experian Intelliscore

Intelliscore Plus identifies the “high-risk” range as the bottom 10 percent of scores. This updated model captures more “bad” accounts (risk of severe delinquency of 90 or more days past due) in the lower score range, meaning the medium-high risk range has been reduced. Expanded low-risk categories cover the top 50 percent of scores, so you have the option to approve and expedite more accounts for approval.

D&B PayDex Score

The PayDex Score provides an indicator of a company's historical payment habits based upon reported trade experiences.

D&B Viability Rating™



The D&B Viability Rating is a new evaluation tool that offers a comprehensive assessment of whether or not to consider doing business with a company. Only the D&B Viability Rating combines the most comprehensive measures of risk to deliver a highly reliable rating analyzing the current and future health of a business.

▪ Viability Score

Viability Score assesses the probability that a company will no longer be in business within the next 12 months, compared to all U.S. businesses within the D&B database. It is best used when ranking all businesses within your portfolio.

▪ Portfolio Comparison

Portfolio Comparison refines the viability assessment of a company, comparing it only to businesses assigned a similar D&B “model segment” classification, which is determined by the amount and type of data available. Here, businesses are only ranked along with other businesses that provide financials, have 3+ trades, have 1 or 2 trades, or have no trades.

▪ Data Depth Indicator

Represents the level of predictive data available for a company. This indicator is based on a scale from A–G, where A indicates the greatest level of predictive data, such as financial statements, and G reflects a minimal level of data, such as firmographics only. Special categories H–M are assigned to businesses with special risk circumstances such as bankruptcy, business deterioration, severe risk and others.

▪ Delinquency Predictor Score

The Delinquency Predictor Score is D&B’s proprietary metric for assessing the likelihood that a business will:

- Be severely late in paying at least 10% of dollars owed;
- Cease operations without satisfying its debts over the next 12 months;
- Seek legal relief from creditors.

▪ National Percentile

The National Percentile Score from 1–100, reflects the relative ranking of a company among all the scorable companies in the local country database.

▪ Company Profile

The Company Profile examines how established a company is based on a combination of categories including financial data, trade payments, and demographics on the different categories within the profile include: financial data, trade payments, years in business, company size (number of employees or sales), and firmographic data.

Sign up for CompuNet Credit Report and take advantage of this service, available 24/7 online!

Call 800-872-3748 or email us at compunet@corelogic.com.

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