Accounts Receivable:
Is one of a series of accounting transactions dealing with the billing of customers which owe money to a person, company or organization for goods and services that have been provided to the customer.

Additional Payment Experiences:
This section lists tradeline experiences not updated within the past three months of the report date and non-standard trade accounts, such as leases and bank loans representing payment information that differs from traditional trade credit accounts. Additional trade experiences are retained for 36 months past the last update provided by an Experian trade supplier.

Aged Trades:
If a trade is reported monthly, the trade is considered aged if 105 days pass since last reported. If a trade is reported quarterly, the trade is considered aged if 150 days pass since last reported.

Alert Emails:
An email alert is sent out if key changes to the business profile are detected on your selected company. Changes that will generate an email alert include any of the following or combination of the below:
- Score changes
- Business address changes
- Inquiries posted
- New credit tradelines opened
- Potentially negative information
- Business public records and UCC changes
- Collected posted or satisfied

Background:
The background report includes the basic information about a company: address, phone number, etc. It may also include any of the following, based upon availability: sales, number of employees, names and titles of key personnel, years in business, date of incorporation, Filing data provided by, primary business activity, and other demographic data.

Balance:
The amount of money owned. The exact definition may vary based on the type of information presented.

Bank Accounts:
Number of bank relationships a business entity has.
**Banking, Insurance, and Leasing:**
This includes any information we have available about commercial financial relationships the company may have with a bank, insurance company, or lessor. Generally, this information may include the name of the company’s primary bank, insurance companies that have issued policies to it, and the details of leases that have been reported.

**Experian BIN:**
Experian has a unique identification number for each company location in its database. The Experian BIN is 9 characters long. This number can be found in the text of all Experian reports.

**Family Linkage:**
Family Linkage contains the Ultimate Parent, Parent/Headquarters, Subsidiaries, and Branch/Alternative locations for those locations that have these relationships. Reports on Branch/Alternative Locations are not available because this information is typically merged into the parent report. Use it to:
- Identify relationships within a corporate family
- Gain a better understanding of the business structure and overall corporate responsibility
- Assess risk with a complete perspective on the entire corporate organization

**Bankruptcies:**
It is a process that allows a company or organization to get relief from their debts if they become unmanageable. The information generally includes the date, legal type, legal action, and document number. Experian reports on bankruptcies that occurred within the past nine years.

**Branch:**
An operating location of a larger company.

**Bulk Transfer:**
Substantial or all assets of the company have been transferred to another party.

**Cautionary UCC Filing:**
A Uniform Commercial Code (UCC) filing where one of the following types of collateral have been pledged:
- Accounts
- Accounts receivable
- Contracts
- Hereafter acquired property
- Inventory
- Leases
- Notes receivable
- Proceeds

**Chapter 7:**
The company stops all operations and goes completely out of business. Bankruptcy liquidation proceeding in which the debtor’s non-exempt assets, if any, are sold by the Chapter 7 trustee and the proceeds distributed to creditors according to the priorities established in the code.
Chapter 11:
The reorganization provision of the U.S. Bankruptcy Court that enables companies to restructure past-due payments while they continue regular operations in order to emerge as profitable. Companies in Chapter 11 continue to provide employees with salaries and benefits and do business with suppliers and customers in a routine manner.

Chapter 11 means reorganization, not bankruptcy or liquidation. The purpose of filing Chapter 11 protection is to reorganize and strengthen the company for the future.

Chapter 13:
Allows individuals who have steady incomes to pay all or a portion of their debts under protection and supervision of the court. Under Chapter 13, you file a bankruptcy petition and a proposed payment plan with the U.S. Bankruptcy Court. The law requires that the payments have a value at least equal to what would have been distributed in a Chapter 7 liquidation case. An important feature of Chapter 13 is that you will be permitted to keep all your assets while the plan is in effect and after you have successfully completed it.

Chapter 13 is available only to those borrowers with regular income who have less than $269,250 in unsecured debts (such as credit cards) and less than $807,750 in secured debts (such as mortgages and car loans). Anyone with greater debts usually must declare bankruptcy under Chapters 7 or 11 of the Bankruptcy Code. In a joint Chapter 13 case those limits are not doubled, instead they are applied to the total amount owed by the debtors.

Closed:
Company has completed the bankruptcy proceeding and is now liquidated.

Collateral:
Property pledged as security for a debt.

Collections:
Number of open or close collection tradelines (from collection agencies). Open collection tradelines are tradelines for which collection agencies are still collecting. Closed collection tradelines are tradelines that collection agencies have either collected on or abandoned.

Collections Detail:
This portion of a report shows the detail associated with collections that have been reported. These collections are collections where others are attempting to collect FROM the company, not collections where the company is attempting to collect from other parties. The information generally includes the date, amount, and a status based upon the last report of the collection activity.

Collections Summary:
This portion of the report shows a summary of the actual collections reported. The data is summarized into the status of the collection activity, with the dollar amounts for items in dispute and items collected.

Combined:
Account balance for combined tradelines. This is the total dollar balance for all new and continuously reported tradelines.
**Continuous:**
A tradeline which has been reported for more than six months.

**Corporate Registration:**
Corporate Registration includes information on the state of the company's incorporation/registration, the date of the incorporation/registration, and the current status of the registration.

**Credit Ranking Score:**
The objective of the Experian Credit Ranking Score (the Experian IntelliScore Plus) is to predict seriously derogatory payment behavior.

Scores range from 1 to 100 where 1 represents a high risk and 100 represents a low risk.

<table>
<thead>
<tr>
<th>Score Range</th>
<th>Risk Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-10</td>
<td>High Risk</td>
</tr>
<tr>
<td>11-25</td>
<td>Medium - High Risk</td>
</tr>
<tr>
<td>26-50</td>
<td>Medium Risk</td>
</tr>
<tr>
<td>51-75</td>
<td>Low - Medium Risk</td>
</tr>
<tr>
<td>76-100</td>
<td>Low Risk</td>
</tr>
</tbody>
</table>

**Credit Summary - icon/color key:**

<table>
<thead>
<tr>
<th>Businesses Scoring Worse:</th>
<th>75% to 100% = ✔; 50% to 74% = ▲; &lt; 50% = ✗.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bankruptcies:</td>
<td>0 filed = ✔; 1 or more filed, 0 active = ▲; 1 or more active = ✗.</td>
</tr>
<tr>
<td>Liens:</td>
<td>0 filed = ✔; 1 or more filed, 2 or less active = ▲; &gt; 2 active = ✗.</td>
</tr>
<tr>
<td>Judgments:</td>
<td>0 filed = ✔; 1 or more filed, 2 or less active = ▲; &gt; 2 active = ✗.</td>
</tr>
<tr>
<td>Collections:</td>
<td>1 or less filed and 0 active = ✔; 4 or less filed and 1 or less active = ▲; more than one active or more than 4 filed = ✗.</td>
</tr>
</tbody>
</table>

**Credit Summary:**
This is a summary of the key factors relating to creditworthiness of a company.

**Current:**
Tradelines where the payment has been made within terms are called "Current".

**DBT:**
Days Beyond Terms (DBT) is the average number of days a firm pays its bills past the invoice due date. The color of the predicted DBT is based upon observed norms of all U.S. businesses:

- Green for all entries 15 days or less
- Yellow for all entries between 16 and 50 days
- Orange for all entries between 51 and 90 days
- Red for all entries beyond 90 days
**DBT Averaging:**
Days Beyond Terms (DBT) Averaging for all U.S. businesses:

- 80% of U.S. businesses have a DBT of 0-15 days
- 11% of U.S. businesses have a DBT of 16-50 days
- 5% of U.S. businesses have a DBT of 51-90 days
- 4% of U.S. businesses have a DBT over 90 days

**DBT New:**
Days Beyond Terms (DBT) New is the number of days past the date when payment was due for newly reported tradelines.

**Debt:**
A sum of money owed from one person to another, including the right of the creditor to receive and enforce payment.

**Derogatory Public Record:**
Public Record Information detailing: Bankruptcy, Tax Liens (Federal, State, and County), Judgments, and UCC Filings for the subject firm. It includes the date of filings, amounts, locations, etc.

**Discharged:**
Company has completed the bankruptcy proceeding.

**Dismissed:**
The legal action was closed by the presiding judge.

**Fictitious Business Name:**
Most companies and individuals select a fictional name for their businesses. For example, "John Smith Automotive" is not a fictitious business name as long as the owner is named John Smith, but "Main Street Automotive" is. Companies record Fictitious Business Name (FBN) - also referred to as Doing Business As (DBA), Trade Name or Assumed Name - filings with the appropriate county recorder, county clerk or county business licensing office.

**File Established:**
Shows the number of years Experian has been collecting data on this company. This date may be different from the Business Establish Date. The Business Establish Date is when the company first started doing business. For example, the business may have been established in 1/95, but the business was not established on the Experian file until 6/95. The earliest possible 'Experian Established Date' is 1977.

**Headquarters:**
The company location where the Chief Executive Officer (CEO) or President resides
**Industry Classification:**
In most cases, the Experian reports contain both the SIC Code and the NAICS Code for that business.

**SIC Code:** The Standard Industrial Classification is a United States government system for classifying industries by a four-digit code.

**NAICS:** The North American Industry Classification System is also a system for classifying industries but has a greater level of detail than what is achieved under the SIC classification system. The NAICS system uses 4-8 digits to represent the individual industries.

**Industry DBT:**
The number of Days Beyond Terms (DBT) for businesses in the same industry.

**Inquiries:**
Inquiries are the number of companies making inquiries on the subject company in the last 9 months.

**Involuntary:**
Company’s creditors initiated the bankruptcy proceeding.

**Judgment Amount:**
The total judgment balance amount. Experian reports on judgments released within the past five years.

**Judgments:**
Number of judgments filed. This does not include judgments satisfied. Therefore, the judgment may be satisfied but you cannot tell or "match" the satisfied judgment. The information generally includes: date, plaintiff, filing agency, legal type, legal action, document number, liability amount, and description. Experian reports on judgments released within the past five years.

**Key Facts:**
Key facts are the basic information about a company: address, phone number, etc. It may also include any of the following based upon availability: sales, number of employees, names and titles of key personnel, years in business, date of incorporation, Filing data provided by, primary business activity, and other demographic data.

**Liens:**
This section shows activity related to open tax liens levied against the company. The information generally includes: date, filing agency, legal type, legal action, document number, liability amount, and description.

**Limited Payment Data:**
Company does not have enough payment history to generate a report which includes a credit score, or to provide a meaningful prediction of future payment trends.

**Median:**
The middle value in a distribution, above and below which lie an equal number of values.

**Newly Reported:**
A tradeline which has been reported for the first time in the last six months.
**Notes Receivable:**
A loan made by a company which is evidenced by a promissory note.

**Open Account:**
Credit extended by a business to a customer.

**Out of Balance:**
A company which has many more expenditures than revenue.

**Parent:**
A company that wholly owns at least one other company, subsidiary, or branch.

**Trade Payment Detail:**
These are tables of accounts, showing the details of the company's payment history over time by tradeline. This is sometimes referred to as 'Tradeline data'.

Please note: Actual tradeline company names are not displayed, but rather supplier category names will appear. For example, if a company is 60 DBT (days beyond terms) with 'ACME CELL COMMUNICATIONS', the entry may appear as "TELECOM ... 60DBT".

**Payment Summary:**
These are graphical elements showing the company's payment history over time.

**Payment Trend Indicator:**
A method of predicting how quickly future payments will be made based upon historical payment information.

**Predicted DBT:**
The prediction is a forecast of the DBT for 60 days into the future. It is based on the trend in DBT, the type of industry of the business, derogatory public record information, collection accounts, number of inquiries, Years in business/on file, and other factors.

The background color of the predicted DBT is based upon observed norms of all U.S. businesses:
- Green for all entries 15 days or less
- Yellow for all entries between 16 and 50 days
- Orange for all entries between 51 and 90 days
- Red for all entries beyond 90 days

**Previously Known As:**
Due to a name change or merger, the primary name of the company has been changed to the current name shown. The previous name is also displayed.

**Proceeds:**
The income arising from land or other property.

**Recent High Credit:**
Recent High Credit shows the highest account balance with the reporting firm in the last twelve months.
**Recommended Credit Limit:**
This recommendation compares this business against similar businesses in the Experian business credit database. It is based on payment performance, industry, age of business and the risk rating. This recommendation, available on most scored businesses, is a guide. The final decision must be made based on your company’s business policies.

**Report Unavailable:**
A listing of ‘Unavailable’ means that Experian has created a basic listing for your company in its database but does not currently have additional credit or payment information to create a report. As Experian collects data, the report will become available with the updated information.

**Score Improvement Tips:**
After analyzing your current business credit report and the Key Score Factors listed within it, we will create a list of suggested action items to help you improve your business credit score. This information will appear in a separate block near the bottom of our Business Credit Advantage reports.

**3-Month Score Trend:**
Following 3 months of tracking, we will provide you with the 3-month score trend image for companies that have an Experian Credit Score.

This image will be one of three values:
- An up arrow signifies that the average of the two previous scores is lower than the current score. i.e., the overall trend is improving.
- A down arrow signifies that the average of the two previous scores is higher than the current score. i.e., the overall trend is declining.
- An equals sign signifies that the average of the two previous scores is identical to the current score.

**Corporate Financial Information:**
Public company corporate financial information. Not available for all public companies.

**Subsidiary:**
An operating unit of a larger company. Typically operates autonomously or semi-autonomously.

**Tax Liens:**
Knowing if a business has a tax lien will help point out if they are becoming a higher risk due to nonpayment of taxes. In this situation, the tax agency is taking security of the debt.

**Tax Lien Amount:**
The total tax lien balance amount.

**Tax Lien Count:**
Number of tax liens filed. This does not include tax liens satisfied. Therefore, the tax lien may be satisfied but you cannot tell or "match" the satisfied tax lien.

**Total Balance Amount:**
Sum of all balances. This includes all tradelines - Regular, New, Aged, and Other.
**Trade Account:**
A tradeline that has no aging.

**Trade Payment Experiences:**
Trade Payment Experiences reflect "new" and "continuously" reported tradelines. Only those accounts that are Continuously Reported or Newly Reported are included here. To be considered "Continuously Reported", a tradeline must be in the Experian file for at least six months and updated at least once in the past three months. A "newly reported" tradeline has been added to the file within the past three months. Each tradeline represents a unique credit experience.

Please note, actual tradeline company names are not displayed, but rather supplier category names will appear. For example, if your company is 60 DBT (days beyond terms) with 'ACME CELL COMMUNICATIONS', the entry may appear as "TELECOM ... 60DBT".

**Tradeline:**
A tradeline is a reported line of credit. Tradeline payment experiences can be used to recognize early, on-time, and/or late payment patterns. Tradeline payment experiences are listed by Supplier Category (e.g. "Credit Card", "Airlines", "Office Equipment", etc.) Generally, the more tradelines reporting, the more informative the payment analysis.

**Tradelines:**
A tradeline is a reported line of credit. Tradeline payment experiences can be used to recognize early, on-time, and/or late payment patterns. Tradeline payment experiences are listed by Supplier Category (e.g. "Credit Card", "Airlines", "Office Equipment", etc.) Generally, the more tradelines reporting, the more informative the payment analysis.

**UCC:**
Companies that extend secured loans to other businesses file Uniform Commercial Code (UCC) documents with the appropriate secretary of state office to protect their interest in the asset. United States statute covering the rights and obligations of the various parties involved in the purchase and sale of goods.

**UCC Detail:**
Companies that extend secured loans to other businesses file Uniform Commercial Code (UCC) documents with the appropriate secretary of state office to protect their interest in the asset. This is the detail of the actual UCC filing, the information generally includes the date, filing number, jurisdiction, secured party, and collateral activity.

**UCC Summary:**
Companies that extend secured loans to other businesses file Uniform Commercial Code (UCC) documents with the appropriate secretary of state office to protect their interest in the asset. This is a summary of the last 2 years of UCC filing information. It does not show detail, but does show the filing activity.

**UCC Total:**
Number of tradelines with Uniform Commercial Code (UCC) filings. Includes original, continuation, addition, and supplemental filings.
**Non scored business:**
Experian has not collected enough information on this location to offer a ProfilePlus or CreditScore report. This typically occurs with companies that are new to Experian, OR do little-to-no trade credit with companies reporting to Experian.

**Verify match:**
The company name and address displayed on the product purchase page is the actual name on the report that is in our reports database. Sometimes the system uses slightly different names on the reports than it does when showing the initial list of possible matches. In most cases these match exactly, but if they do not then please use the "Help / Contact us" feature of our site to verify that this is the proper company before making your purchase.

**Voluntary:**
Company initiated the bankruptcy proceeding.

**Zero Balance Trades:**
Number of tradelines with balance = 0. This includes all tradelines - Regular, New, Aged, and Other.