

New Credit Reporting Add-Ons

In an increasingly complex world, deciding the health of a potential business partner or customer can be overwhelming. To help, Altus is excited to announce four new credit report enhancements giving you industry leading analytics without all the guess work.

Starting today, you have the flexibility to add some of the most trusted intelligence from Experian and Dun & Bradstreet to determine the most profitable business relationships.

▶ D&B Viability Rating

The D&B Viability Rating is a multi-dimensional snapshot that delivers a reliable assessment of a company's future viability. The components predict if a company will go out of business, become inactive, or file for bankruptcy over the next 12 months.



▶ PAYDEX Score

PAYDEX is a business credit score that's generated by Dun & Bradstreet (D&B) and used much like an individual's FICO score. Their model analyzes a business' payment performance (i.e., if they pay bills on time) and gives them a numerical score from 1 to 100, with 100 signifying a perfect payment history.

▶ D&B Rating

Quickly assess a firm's size and composite credit appraisal, based on information in a company's interim or fiscal balance sheet.

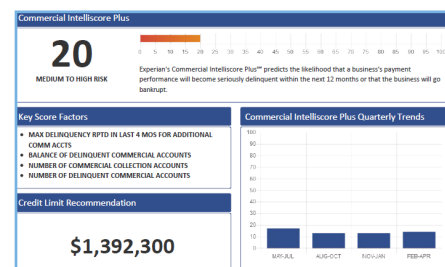
Rating Trend	
D&B Standard Rating:	1R2 (10 employees and over , Composite Appraisal - Good)
History Rating:	9078 ("Clear")
Financial Condition:	N/A

▶ Lawsuits

Lawsuits from Dun & Bradstreet contain public records on lawsuits filed against the company. Each record shows the status of the suit, the case number, plaintiffs, defendants, cause, amount, jurisdiction, date filed and status date.

▶ Experian Intelliscore Plus

A scoring powerhouse, the Intelliscore indicates the likelihood of a company paying 91+ days past due within the next twelve months. Includes trending and credit limit recommendation.



▶ Experian's Days Beyond Terms (DBT)

The Experian DBT is not a "score" or a "rating". Simply put, DBT is the average of the number of days (past terms) a business takes to pay its suppliers. Our reports include a 13-month trend graph of the Experian DBT.

If the report you are ordering does not already include one of these components as standard, you can add one or more for a small additional fee.

Please contact Nathan Smith via email at nathansmith@trustaltus.com or call 800.509.6060 x2242.