

Experian's Business Credit Profiles

FILE DESCRIPTION

Experian's Business Credit Profiles, contains the payment history, bankruptcy, tax and legal history, UCC filings, and banking relationships, as well as key facts such as Standard Industrial Classification (SIC) codes, sales ranges, and more for over 10.5 million public and private U.S. businesses.

Experian® is a global information solutions company that has both business and consumer data. This information is drawn from impartial, third-party sources, and the data is continually verified to ensure accuracy.

SUBJECT COVERAGE

Experian's report may contain the following information:

Executive summary: gives a quick overview of a business' credit behavior, so you can determine whether or not you need to see more details. The DBT (days beyond terms) and predicted DBT express Experian's estimation of a company's potential risk in a single number.

Trade payments: provides a timely and accurate view of a business' credit performance. Each tradeline represents a unique credit relationship.

Additional payments: includes payment experiences on non-trade accounts, such as leases and bank loans. Also listed here are tradeline data that has not been updated within three months.

Payment totals: summarizes the totals for continuously reported and newly reported tradelines.

Payment trends: uses continuously reported tradelines to indicate changes in payment behavior over the previous six months.

Payment history: represents a 15-month analysis of the payment trends.

Public Record information: presents details of bankruptcies, tax liens and judgements. Experian currently maintains national public record coverage.

UCC Details: Lists the top 10 most recent Uniform Commercial Codes (UCC), including original, amendments or terminations; most recent are displayed first.

Inquiries: summarizes all inquires made on the subject.

Standard and Poor's Data (S&P): Audited financials are an important indicator of the financial health of publicly held companies. This report provides comprehensive S&P information on the publicly held companies.

TIPS

USE FILE 547

to find payment histories on over 10.5 million companies and over 6 million records with UCC filings.

USE /CO OR CO=

to find companies of interest.

USE SC=

to find businesses by SIC code.

USE REPORT

to arrange output in easy-to-read tabular columns.

DIALOG FILE DATA

Inclusive Dates: Current

Update Frequency: Weekly

File Size: 12,783,341 records as of July 2008

CONTACT

Business Credit Profiles is produced by Experian. Questions concerning file content should be directed to:

Dialog LLC

The Knowledge Center

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Cary, NC 27511

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SAMPLE RECORD

DIALOG(R)File 547:Experian's Business Credit Profiles
 (c) 2004 Experian(R). All rts. reserv.
 SAMPLE RECORD IS A COMPOSITE - NOT ACTUAL DATA

AN 11990924
 /CO, CO= SAMPLE COMPANY INC
 CY=, ST=, ZP= 55334 E WHITE AVE
 PD= Current as of: 05-03-04
 TE= Telephone: 510-386-8542
 NO= Experian Company Number: T00000000

ES EXECUTIVE SUMMARY

Days Beyond Terms (DBT) for this company is: 17

DBT Norms comparisons as of record date.
 Average DBT for this Industry is : 8
 Average DBT for all Industries is: 7

Historical Payment Guide
 6 Month Account Balance range: \$1063800 to \$1806500
 Current total: \$1073200

Highest credit extended: \$2084300 Median credit: \$4800

TP TRADE PAYMENTS

BC=

Creditor Category	Date	Sale Date	Terms	High Credit	Balance	Cur	% of Accounts			
							--Days Past Due--			
							1-	31	61	91
							30	60	90	+
- AIR TRANS	0401	N/A	NET 30	\$100	\$100	0	57	0	0	43
Comment: COLLECTION										
= AIR TRANS	0403	0403	NET 30	\$28200	\$6900	80	2	1	17	0
Comment: SATSFTRY										
+ ASSOC	0404	N/A	VARIED	\$483700	\$16500	69	31	0	0	0
BUS SERVCS	0401	0312	NET 30	\$300	\$0	0	0	0	0	0
= BUS SERVCS	0402	N/A	NET 7	\$600	\$600	56	0	44	0	0
CELLUL/PAG	0403	9809	NET 30	\$200	\$0	0	0	0	0	0
(...reaminder omitted in sample)										

Footnotes: + in first column indicates paying faster than industry norm,
 less-than or greater-than signs indicate true High Credit or
 Balance is less than or greater than shown

AP ADDITIONAL PAYMENTS

Creditor Category	Date	Sale Date	Terms	High Credit	Balance	Cur	% of Accounts			
							--Days Past Due--			
							1-	31	61	91
							30	60	90	+
Comment: COLLECTION										
COLLAGENCY	0308	0210		\$46136	\$46136	0	0	0	0	100
Comment: COLLECTION										
COLLAGENCY	0404	0107		\$33	\$33	0	0	0	0	100
Comment: COLLECTION										
= AUTO LEASE	0402	N/A	VARIED	\$16100	\$1900	100	0	0	0	0
Comment: CUST 4 YR LEASING										
(... remainder omitted in sample)										

TO PAYMENT TOTALS

Acct Type	#of Act	DBT	High Credit	Balance	Cur	% of Accounts			
						--Days Past Due--			
						1-	31	61	91
						30	60	90	+
New	65	17 +	\$4882100	\$1068100	27	59	9	3	2
Continous	1	15	\$14900	\$5100	66	0	34	0	0
Total	66	17 +	\$4897000	\$1073200	27	59	9	3	2

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SAMPLE RECORD (cont'd)

TR

PAYMENT TRENDS

Date	Mnth	DBT	Account	Balance	Cur	% of Accounts			
						-- Days Past Due --			
						1-	31	61	91
						30	60	90	+
0404	18		\$1073600		22	65	8	3	2
0403	17		\$1245500		20	69	6	3	2
(... remainder omitted in sample)									

HI

PAYMENT HISTORY

Date	Qrtrs	DBT	Account	Balance	CUR	% of Accounts			
						-- Days Past Due --			
						1-	31	61	91
						30	60	90	+
1-Q-04	18		\$1061600		23	64	8	3	2
4-Q-03	20		\$1198400		47	28	17	2	6
3-Q-03	26		\$1445900		36	40	6	4	14
(... remainder omitted in sample)									

PUBLIC RECORD INFORMATION

JD

JUDGMENTS

Date	Filed	Legal Action	Document #	Document Location	Liability
020118	JUDG-FILED		010337SH	HAWAII COUNTY DISTRI	\$9413
		Plaintiff: FIRST INSURANCE COMPANY OF HAWAI			
011113	JUDG-FILED		H0138	KAUAI COUNTY DISTRIC	\$10436
		Plaintiff: KOA TRADING COMPANY INC			
(... remainder omitted in sample)					

TL

TAX LIENS

Date	Filed	Legal Action	Document #	Document Location	Liability
010727	STAT-TX-LN		2001116861	HONOLULU BUREAU OF C	\$90375

COLLATERAL COUNTS

Company has 4 UCC filings with 4 collateral item(s).
Collateral consists of: HEREAFTER ACQUIRED PROP

UCC DETAILS

Date	Filed	Legal Description	Document #	Document Location
030520	UCC-FILED		3128833 4	SEC OF STATE DELAWAR
		EQUIP HEREAFTER ACQUIRED PROP UNDEFINED	3128833 4	
000214	UCC-FILED		0000431915	SEC OF STATE TEXAS
		EQUIP UNDEFINED	0000431915	
(... remainder omitted in sample)				

BK

BANKING INFORMATION

GE CORPORATE PLUS
2180 SOUTH 1300 EAST
SALT LAKE CITY UT 84106
801-483-2678

BS=

BT=

Rating: G
Opened: 120495 Closed: 100301
UNDISCLOSED

Rating: N
Opened: 090196

SAMPLE RECORD (cont'd)

KF KEY FACTS
SC= -----
 SIC
 Code Description

EM= 3674 - SEMICONDUCTORS & RELATED DEVICES
 Employees: A - 1 - 5
 Business Type: C - CORPORATION

 Customers:
 Square feet:

 Officers:

 MANAGER - SMITH, DAVE
 - HERNANDEZ, BARBARA
 - LEE, ALISON

IQ INQUIRIES

 Date --- #Inquiries previous 9 months ---
 SIC Description 1 1 2 3 4 5 6 7 8 9

 0405 0 0 0 1 0 0 0 0 0
 1867 CRED CARD 0405 0 0 0 0 0 0 0 0 1 0
 2900 GENERAL 0405 0 0 0 0 1 0 0 0 0 1
 (... remainder omitted in sample)
 TOTAL 0405 0 0 0 1 2 1 0 1 1

 Two-digit tags shown to the left in the above sample without the accompanying
 "=" or "/" prefix or suffix search indicators are display-only codes.

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File 547

SEARCH OPTIONS

BASIC INDEX

SEARCH SUFFIX	DISPLAY CODE	FIELD NAME	INDEXING	SELECT EXAMPLES
—	—	All Basic Index Fields	Word	S ALII(W)SUPPLY
/CO	CO	Company Name ¹	Word	S ALII(W)SUPPLY/CO
/DE	—	Description of Business	Word	S ATHLETIC(W)GOODS/DE

¹ Searchable in the Basic Index and in the Additional Indexes.

ADDITIONAL INDEXES

SEARCH PREFIX	DISPLAY CODE	FIELD NAME	INDEXING	SELECT EXAMPLES
—	AL	Attachment Liens		
—	AN	DIALOG Accession Number		
—	AP	Additional Payments		
BA=	—	Bank Name	Phrase	S BA=GE CORPORATE PLUS?
BC=	—	Creditor Category	Phrase	S BC=AIR TRANS
—	BK	Banking Information		
—	BR	Bankruptcy		
BS=	—	Bank State	Phrase	S BS=GA
BT=	—	Bank Telephone Area Code	Phrase	S BT=404
—	BU	Bulk Transfers		
BY=	—	Bank City	Phrase	S BY=ATLANTA
BZ=	—	Bank Zip Code	Phrase	S BZ=85003
CO=	CO	Company Name ¹	Phrase	S CO=PEARSALL GROUP?
CY=	CY	City	Phrase	S CY=MACON
EM=	EM	Number of Employees	Phrase	S EM=F
—	ES	Executive Summary		
—	GD	Government Disbarred		
—	GF	Government Financials		
—	HI	Payment History		
—	IQ	Inquiries		
—	JD	Judgements		
—	KF	Key Facts		
NO=	NO	Experian Company Number	Phrase	S NO=000006904
PC=	PC	Primary SIC Code	Phrase	S PC=3949
PD=	PD	Extract Date	Phrase	S PD=19910801
SC=	SC	Standard Industrial Classification (SIC) Code	Phrase	S SC=3949
ST=	ST	State	Phrase	S ST=GA
—	SX	Standard & Poor's Text		
TE=	TE	Telephone Area Code	Phrase	S TE=912
—	TL	Tax Liens		
—	TO	Payments Totals		
—	TP	Trade Payments		
—	TR	Payment Trends		
—	UC	UCC Filings		
UD=	—	Update	Phrase	S UD=199206W4
ZP=	ZP	Zip Code	Phrase	S ZP=31201

SPECIAL FEATURES

For command descriptions, enter HELP LIMIT, HELP SORT, HELP RANK online.

SORT	CO, CY, EM, NO, PC, ST, TE, ZP	SORT S13/ALL/ST/ZP PRINT S5/5/1-24/CO
RANK	All phrase- and numeric-indexed fields in the Additional Indexes can be ranked.	RANK ZP S3 UD is not available for Rank

PREDEFINED FORMAT OPTIONS

NO.	DIALOGWEB FORMAT	RECORD CONTENT
1	--	DIALOG Accession Number
2	--	Header (includes Company Name, Street Address, City, State, Zip Code, Extract Date, Telephone Number, and Experian Company Number), Executive Summary, Payment Trends, and Key Facts
3	Short	Header and Key Facts
4	--	Header and Executive Summary
5	Long	Full Record except Standard and Poor's Text
6	--	Company Name and Section Headings
7	--	Header and Public Record
8	Medium	Header and All Payment Information
9	Full	Full Record
K	--	KWIC (Key Word In Context) displays a window of text; may be used alone or with other formats

OTHER OUTPUT OPTIONS

For an explanation, enter HELP TYPE, HELP REPORT, HELP UDF, HELP TAG online.

REPORT	Output can be displayed in table format. REPORT codes with field lengths in parentheses are listed in the Search Options tables. Default table width is 72 characters; use SET H 132 to set maximum table width.	REPORT S2/CO,PC,SA/ALL
USER DEFINED FORMATS	User-defined formats may be specified using the display codes indicated in the Search Options tables.	TYPE S3/CO,TE/1-5
TAG	TAG may be used for tagged fields.	TYPE S2/3/1-5 TAG
DIRECT RECORD ACCESS	DIALOG Accession Number	TYPE 0006904/5 DISPLAY 0074483/CO,ZP PRINT 0301964/5

FOR ONLINE HELP:

See HELP FIELDS 547 for searchable fields; HELP FORMAT 547 for output formats; HELP LIMIT 547 for limits; HELP RATES 547 for cost information; HELP SORT 547 for sorts.