ProfitGuard
Credit reporting, risk monitoring, and clear customer insights so you can make an effective credit decision.

ProfitGuard is the leading provider of business credit information to the Industrial Sector. Using the latest technology, we combine our proprietary credit, financial, and trade information, along with our industry knowledge, to provide you with the ability to effectively manage credit more easily than ever before.

Current Relevant Credit Data + Value of Analyst Insight + Timely and Reliable Credit Limit Guidelines and Alerts

Results in Reduced Risk & Better Credit Decisions

ProfitGuard’s platform brings business credit data together from multiple resources, credit ratings, financial information, analyst insight, and intelligence from the PG Credit Network and delivers it in a faster, more user-friendly format.

Sample credit report

Provides the ability to have a PG analyst review a file or investigate your customer.

For (1) unit, you can schedule a call to speak to an analyst about a customer’s risk profile.
How a PG subscription works

Each ProfitGuard subscription is a 12-month contract based on units. Depending on what level subscription you purchase, you receive a certain number of units to use in your contract year to order credit services. You can use your units how you please (see unit cost chart).

Essential Information

<table>
<thead>
<tr>
<th>Calculated Credit Line</th>
<th>$100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Days Slow</td>
<td>0</td>
</tr>
<tr>
<td>Payment Quality Index</td>
<td>N/A</td>
</tr>
<tr>
<td>Analyst Guideline</td>
<td>Analyst Guideline is over 6 months old</td>
</tr>
<tr>
<td>Analyst Guideline Remarks</td>
<td>N/A</td>
</tr>
<tr>
<td>Years In Business</td>
<td>30</td>
</tr>
<tr>
<td>Average High Credit</td>
<td>4,000</td>
</tr>
<tr>
<td>Highest Credit</td>
<td>4,000</td>
</tr>
<tr>
<td>Intelscore Plus</td>
<td>32</td>
</tr>
<tr>
<td>Financial Stability Risk</td>
<td>MMd</td>
</tr>
<tr>
<td>Number of Inquiries</td>
<td>0</td>
</tr>
<tr>
<td>Annual Sales</td>
<td>$25M</td>
</tr>
</tbody>
</table>

Do you need a quick credit decision? No problem!

Just input the customer name, confirm, and your report is available immediately showing a Calculated Credit Limit (CCL). If the CCL is not sufficient to meet your credit limit amount, we suggest you request an analyst guideline.

The Essential Information Tab provides an instant snapshot of your customer’s risk profile. It summarizes all needed credit data to make a timely credit decision. This section is great for lower dollar transactions that occur frequently or when time is of the essence.

Trade Experience

We know that the most timely and relevant trade data on your customer is often found in how the company pays other suppliers.

With PG’s Credit Network you can now submit trade experience directly and view detailed information on how your customer is paying other suppliers. Another benefit of sharing your information is that we will place all customers that are not on Premium Alert under our Basic Alert at no cost!

Includes:

- Peer-to-peer detailed trade
- Alerts and comments from trusted peers
- Benchmarking experiences versus each other
- 3rd party trade from traditional bureaus
- Basic Alert includes payment behavior, notice of delinquency risk and bankruptcy filings
- The option to include a PG logo on your invoices to let customers know payment experiences are reported to the PG network

We report all customer payment experiences to ProfitGuard.
PG Credit Network

You will have the ability to communicate within the PG Credit Network in a secure, anti-trust compliant network to exchange trade information, request references, report special conditions or gain additional insight on your customers. If you contact the PG Network to report or inquire about a customer, your contact info will be visible, so others can respond. Trade data contributed will remain anonymous unless you choose to reveal your company name.

With Contact My Network, you can easily report special conditions such as a bad debt or bankruptcy to the PG Credit Network.

Payment Quality Index (PQI Score) and PG Score

Our PQI Score predicts the likelihood of being paid within terms based on historical trade data. It is based purely on supplier trade and is weighted based on many factors including past dues, past due aging, and payments over a period.

PQI is measured on a scale of 0 - 100 where the timelier payers trend in the low 80s or higher. PQI can be used as one factor in evaluating benchmarking trends.

The PG Score is a sophisticated default score that predicts the likelihood that a company will become insolvent or fail over the next 12-month period. This score has final input from our analyst.

The PG Score considers the characteristics of thousands of businesses in the PG database and the correlation these characteristics have to the probability of a company experiencing financial distress within a 12-month period.

Provided in your credit report
Credit Risks Scores

**Payment Outlook Score** is a forward looking payment predictor in addition to our **PQI Score** which is based on historical payment data. Together these scores give you a total view of how you can expect your customer to pay.

**Business Viability Score** predicts long-term business viability, how likely is it a customer will go out of business. This score is derived from machine learning predictive scoring. Together with our Analyst Assigned **PG Score** you have a full picture into a customer’s overall credit and default risk.

Financials Tab

Quickly and easily analyze 4 years of detailed company financial data with financial ratios calculated for you. You can also pull parent company financial statements for an additional unit.

ProfitGuard’s platform takes the hard work out of the equation and presents easy to understand graphs that show your customer’s financial trends.
**Premium Risk Monitoring and Credit Alerts**

The Premium Alert Service is our most comprehensive risk monitoring service, driven by our analyst team. When you place a customer in your Premium Alert Portfolio, an experienced PG analyst that is assigned to it will monitor the account daily for any risk changes.

In addition, the analyst will perform periodic credit reviews. When risk changes, a notification will be sent to alert you. You can also expect other credit news and reports that are credit risk related. For example, certain key press releases, third party reports, credit news items like a new bank arrangement, covenant violation, forbearance etc.

**Portfolio Analysis**

- Save account-level notes, documents, and financials viewable confidentially only by you and your team
- Customize your portfolio views and create watch lists
- Set up alerts when exposures go beyond acceptable parameters
- Download data to Excel if you want to do custom analysis

**What makes the Premium Alert Service Different?**

**The level of analysis is why PG stands apart**

Each customer is monitored by an analyst. We obtain financial statements; analyze liquidity trends, banking agreement details, covenant compliance, and capital structure among other key credit metrics. This information is then analyzed from a financial, business, industry, and management risk perspective.

PG performs credit assessments at the entity, subsidiary, parent, and ultimate parent or equity sponsor level – considering all cross-relationship credit risks to formulate our credit rationale. Our credit analysts are experienced in the Industrial sector and related sub-sectors.

PG Analyst Alerts will provide summarized information to act quickly. Should you want to see the updated credit profile or full report – just click View Report button.

Quickly view or filter all Premium Alert Types in one place by Analyst, Financial, Bankruptcy, Trade, or Peer alerts.

Your portfolio dashboard offers a management view with essential credit information for accounts in your alert portfolio. This includes critical alerts on each account monitored.
Portfolio Analysis offers an in-depth look at your existing trade credit lines.

- **Dynamic Charts** - All visuals are actionable and drill down into a particular section to arrive at a list of counts with particular data points.

- **Interactive Legends** - Exposure vs Risk Matrix’ hover on the bottom legend to see how your credit is distributed across account sizes and risk.

- **Healthy Status: Forward looking and Historical**
  - See how your portfolio breaks down along our two predictive scores: our near term Payment Outlook score and our long term Business Viability score.
  - History is still a guide to the future. Our Payment Quality Index provides invaluable insights through the evaluation of historical payment events.

- **Noteworthy Accounts: Least Favorable and Most Favorable**

- **Strategy: Pace of Payment and Exposure vs Risk Matrix**

This chart allows you to assess the execution of this strategy by comparing account open balances against our Payment Outlook scores. The shading indicates the relative concentration of exposure, with darker shading indicating a higher concentration of exposure.

The ‘Pace of Payment’ chart breaks down the amount of accounts receivable by the buckets of ‘Days Past Terms’ against the account sizes, as determined by existing ‘Open Balance.’

**Click here to see pricing options**

**Talk with us** to explore in more detail how PG can help you better manage risk and safely expand sales.

Visit [www.eprofitguard.com](http://www.eprofitguard.com) or call (866) 990-1099