



# **CREDIT REPORTING USER GUIDE**

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## Introduction

Southwest Business Credit Services (SWBCS) is your first resource in business credit management. We provide domestic and international business and trade credit reports, industry credit group services and professional education. Everything we do is designed to help the business credit grantor answer the all-important question, "How likely are we to get paid?"

This User Guide will help you to:

- Retrieve Credit Reports, both from your Credit Group and Full SWBCS Trade Credit Reports
- Enter and Retrieve Alerts (fka Flash)
- Prepare subjects and enter experience for Credit Group Meetings
- View Rosters of Credit Group Members
- Manage your account and the users/permissions accordingly
- Submit your monthly AR data files via secure FTP

## How To Log In

The SWBCS website is located at [www.nacmaz.org](http://www.nacmaz.org). To log in, simply move your mouse toward the upper right hand side of the website and click on the Member Login button.



## Two Types of Credit Reports

There are two types of credit reports we offer from our exclusive database. Our flagship report, the **SWBCS Trade Credit Report**, amalgamates trade data both from our own membership base, as well as thousands of other data sources, into a single reporting system. These other sources include partner credit organizations – including both NACM and non-NACM, regional and/or specialty/boutique bureaus, and also collection agencies, that participate in our data interchange.

These credit reports will have the benefit of all of this data, and you'll still enjoy seeing your credit group alerts and regional legal filings as you are already accustomed to seeing from SWBCS.

You also have access to the **SWBCS Group Credit Report**, which contains trade data from your credit group members. This "mini-report" will have the ability to Poll your credit Group and will also show your group's alerts, just as you're accustomed to seeing – but if you need more information and you need it *instantly* you can simply click a button to view the aforementioned full SWCBS Trade Credit Report without searching again for the subject in question.

## SWBCS Trade Credit Report

We realize that pulling credit reports is what our members do most often, so that is why we have made our search form as easy to use as possible. Right when you login the Credit Report Search screen is displayed.

- Enter the appropriate search criteria
  - Search by Name (with or without City and State)
  - Or by address
  - Or Phone/Fax Number
  - Or Motor Carrier Number

- Select the reports to view
  - If desired results are not displayed, click "Modify Search" to refine your search criteria. **You may select multiple lines that match your criteria (as shown below) to ensure the most comprehensive report possible.**

**CREDIT REPORT SEARCH**  
 Your search for **POLLY in AZ, US** returned 3 result(s) [Modify Search](#)  
 Many companies have multiple locations - please select ALL of the listings that match your criteria to ensure the most comprehensive credit report possible

SELECT ALL RESULTS

<input checked="" type="checkbox"/>	Name	Address	City	St./Pr.	Postal	Phone	MC Number	Reporting
<input checked="" type="checkbox"/>	<a href="#">POLLY CONSTRUCTION INC</a>	202 W MELBROOKS	PHOENIX	AZ	85027	623-555-1212		10
<input checked="" type="checkbox"/>	<a href="#">POLLY CONSTRUCTION INC</a>	PO BOX 1492	PHOENIX	AZ	85027	623-555-1212		18
<input checked="" type="checkbox"/>	<a href="#">POLLY CONSTRUCTION INC</a>	PO BOX 1973	MESA	AZ	85210	480-555-1212		1

You may be interested in these **NATIONWIDE** suggestions

SELECT ALL NATIONWIDE SUGGESTIONS

<input type="checkbox"/>	Name	Address	City	St./Pr.	Postal	Phone	MC Number	Reporting
<input type="checkbox"/>	<a href="#">POLLY EQUIPMENT</a>	28374 FELIX VALDEZ	TEMECULA	CA	92590	909-676-5751		2
<input type="checkbox"/>	<a href="#">POLLY EQUIPMENT CO INC</a>	1110 W WASHINGTON	ESCONDIDO	CA	92025	760-745-8745		7
<input type="checkbox"/>	<a href="#">POLLY PLASTIC</a>	17177 NAVAJO	APPLE VALLEY	CA	92307	760-240-3737		3
<input type="checkbox"/>	<a href="#">POLLY GREG</a>	21568 RANDOLPH	DENVER	CO	80249	720-374-3041		1
<input type="checkbox"/>	<a href="#">POLLY LIVESTOCK</a>	93 MEADOWLARK	DILLON	MT	59725			1

- Click "Generate Report" at the bottom of the page

**Generate Report** Not what you're looking for? [Modify Search](#) or [Add a new Entity](#)

- The "Trade Credit Report" will be displayed which includes: Company information

<b>SWBCS Trade Credit Report</b>	
Powered By Ansonia Credit Data	
<b>Company Name:</b>	<b>POLLY CONSTRUCTION INC</b>
<b>Address:</b>	PO BOX 1492 PHOENIX, AZ 85027 <a href="#">Map</a>
<b>Phone:</b>	<a href="tel:602-555-1212">602-555-1212</a>
<b>Requested By:</b>	SWBCS Member Co : JANE DOE
<b>Report Date:</b>	1/26/2014 8:59 AM
<b>Transaction #:</b>	4135561
<b>Primary Entity Id:</b>	6506603
<b>Currency:</b>	USD

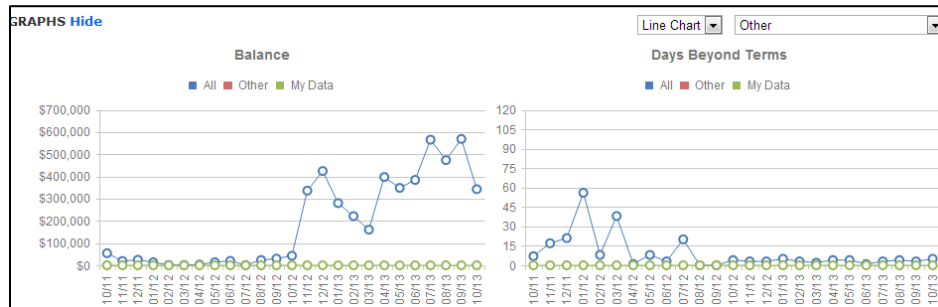
- o Credit Summary

<b>RATING 447K-3 (?)</b>	
<b>Risk Score: 100 (?)</b>	
Historic 25 months	
<b>Average Days Beyond Terms:</b>	3
<b>Average Monthly Balance:</b>	\$190,052
<b>High Balance:</b>	\$402,873
<b>Total Cos Reporting:</b>	26

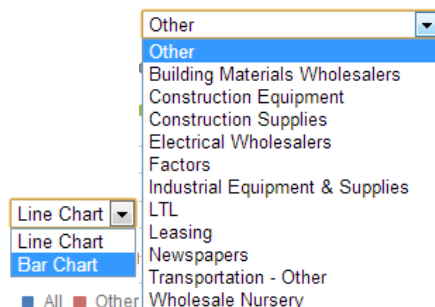
- o Alert information if applicable appears below Credit Summary

<b>Total Cos Reporting:</b>	
<b>1 Alert Available</b>	
Posted On: 11/06/2012	
Industry: Collections	
<b>Collection Account</b>	
Amount: \$1,960.00	
Satisfied: N	

- o Graphs



- Note options to choose between Line or Bar chart and Industry



- o Alternate names and addresses selected for this report

ADDRESS LIST <a href="#">Hide</a>				
Name	Address	City	State	
POLLY CONSTRUCTION INC	202 W MELBROOKS	PHOENIX	AZ	
POLLY CONSTRUCTION INC	PO BOX 1492	PHOENIX	AZ	
POLLY CONSTRUCTION INC	PO BOX 1973	MESA	AZ	

- o Recent Experience includes member numbers

RECENT EXPERIENCE <a href="#">Hide</a>											
Member	Month	First Sale	Last Sale	High Balance	Balance	Current	1-30 PD	31-60 PD	61-90 PD	91+ PD	DBT
850	10/13		10/13	\$400	\$245	\$245	\$0	\$0	\$0	\$0	\$0 0
839	10/13		09/13	\$14,521	\$9,689	\$6,399	\$3,290	\$0	\$0	\$0	\$0 5
175	10/13		10/13	\$930	\$31	\$44	\$0	\$0	\$0	(\$13)	0
174	10/13		09/13	\$27,956	\$748	\$438	\$310	\$0	\$0	\$0	\$0 6
146	10/13		09/13	\$1,891	\$487	\$487	\$0	\$0	\$0	\$0	\$0 0
Factors	10/13	09/12	09/13	\$402,873	\$331,596	\$230,286	\$101,310	\$0	\$0	\$0	\$0 5
312	09/13		08/13	\$2,686	\$725	\$725	\$0	\$0	\$0	\$0	\$0 0
29	09/13		07/13	\$3,552	\$107	\$0	\$0	\$107	\$0	\$0	\$0 45
Electrical Wholesalers	09/13		08/13	\$16,837	\$16,837	\$16,837	\$0	\$0	\$0	\$0	\$0 0
Newspapers	09/13		08/13	\$688	\$688	\$688	\$0	\$0	\$0	\$0	\$0 0
Electrical Wholesalers	09/13		08/13	\$235,947	\$132,176	\$119,388	\$15,537	(\$714)	(\$2,035)	\$0	\$0 0
Industrial Equipment & Supplies	08/13		08/13	\$16,169	\$8,035	\$8,035	\$0	\$0	\$0	\$0	\$0 0
Electrical Wholesalers	07/13		07/13	\$3,839	\$265	\$265	\$0	\$0	\$0	\$0	\$0 0
Building Materials Wholesalers	06/13		06/13	\$364	\$364	\$364	\$0	\$0	\$0	\$0	\$0 0

- o Experience Summary: Summary of experience by month with drill-down options

EXPERIENCE SUMMARY <a href="#">Hide</a>   <a href="#">Expand All</a>											%
Month	# of Co's	Balance	Current	1-30 PD	31-60 PD	61-90 PD	91+ PD	DBT			
-	10/2013	6	\$342,796	69%	31%	0%	0%	0%	0%	5	
		850	\$245	100%	0%	0%	0%	0%	0%	0	
		839	\$9,689	66%	34%	0%	0%	0%	0%	5	
		Factors	\$331,596	69%	31%	0%	0%	0%	0%	5	
		174	\$748	59%	41%	0%	0%	0%	0%	6	
		175	\$31	142%	0%	0%	0%	-42%	0	0	
		146	\$487	100%	0%	0%	0%	0%	0%	0	
+	09/2013	10	\$568,876	77%	23%	0%	0%	0%	0%	3	
+	08/2013	10	\$473,589	74%	26%	0%	0%	0%	0%	4	
+	07/2013	7	\$565,400	83%	17%	0%	0%	0%	0%	3	
+	06/2013	7	\$384,368	92%	8%	0%	0%	0%	0%	1	
+	05/2013	8	\$348,372	73%	27%	0%	0%	0%	0%	4	
+	04/2013	7	\$397,482	76%	24%	0%	0%	0%	0%	4	
+	03/2013	9	\$160,438	85%	15%	0%	0%	0%	0%	2	
+	02/2013	8	\$221,179	71%	29%	0%	4%	-4%	0%	3	
+	01/2013	8	\$279,976	61%	39%	3%	-3%	0%	0%	5	
+	12/2012	8	\$424,404	79%	22%	-2%	0%	0%	0%	3	
+	11/2012	9	\$335,903	83%	17%	0%	0%	0%	0%	3	
+	10/2012	7	\$43,081	73%	27%	0%	0%	0%	0%	4	
+	09/2012	10	\$29,835	101%	13%	-14%	0%	0%	0%	0	
+	08/2012	10	\$23,727	119%	2%	-1%	2%	-22%	0	0	
+	07/2012	2	\$955	47%	13%	40%	0%	0%	0%	20	
+	06/2012	6	\$19,748	83%	17%	0%	0%	0%	0%	3	
+	05/2012	8	\$13,708	80%	2%	18%	0%	0%	0%	8	
+	04/2012	4	\$3,259	96%	4%	0%	0%	0%	0%	1	
+	03/2012	2	\$1,077	15%	0%	85%	0%	0%	0%	38	
+	02/2012	2	\$1,787	49%	51%	0%	0%	0%	0%	8	
+	01/2012	1	\$13,183	34%	14%	0%	0%	51%	0%	56	
+	12/2011	1	\$24,506	72%	0%	0%	28%	0%	0%	21	
+	11/2011	2	\$19,232	60%	4%	35%	0%	0%	0%	17	
+	10/2011	2	\$54,426	56%	44%	0%	0%	0%	0%	7	

- Note option to display as percentage or in dollars

EXPERIENCE SUMMARY <a href="#">Hide</a>   <a href="#">Expand All</a>											\$
Month	# of Co's	Balance	Current	1-30 PD	31-60 PD	61-90 PD	91+ PD	DBT			
-	10/2013	6	\$342,796	\$237,899	\$104,910	\$0	\$0	(\$13)	5		
		850	\$245	\$245	\$0	\$0	\$0	\$0	0		

- o Experience Detail: Summary by Industry

EXPERIENCE DETAIL <a href="#">Hide</a>   <a href="#">Expand All</a>								Sum	25 Months	(?)
Industry	# of Co's	Balance	Current	1-30 PD	31-60 PD	61-90 PD	91+ PD	DBT		
- Electrical Wholesalers	4	\$1,698,898	\$1,400,667	\$309,119	(\$1,228)	(\$1,332)	(\$8,328)	2		
+ #1		\$16,837	\$16,837	\$0	\$0	\$0	\$0	0		
+ #2		\$8,619	\$4,524	\$3,980	\$115	\$0	\$0	8		
+ 146		\$11,406	\$11,071	\$335	\$0	\$0	\$0	0		
+ #4		\$1,662,036	\$1,368,235	\$304,804	(\$1,343)	(\$1,332)	(\$8,328)	2		
+ Construction Equipment	6	\$103,859	\$90,937	\$12,294	\$135	\$382	\$111	2		
+ Newspapers	1	\$2,064	\$2,064	\$0	\$0	\$0	\$0	0		
+ Wholesale Nursery	1	\$3,543	\$2,962	\$622	(\$13)	\$37	(\$65)	1		
+ LTL	1	\$1,850	\$1,007	\$843	\$0	\$0	\$0	7		
+ Factors	2	\$2,798,840	\$2,044,384	\$733,206	\$7,692	\$6,779	\$6,779	4		
+ Building Materials Wholesalers	6	\$102,138	\$95,859	\$15,884	(\$4,434)	\$0	(\$5,171)	0		
+ Transportation - Other	2	\$4,881	\$2,299	\$107	\$2,475	\$0	\$0	23		
+ Construction Supplies	1	\$5,216	\$3,116	\$2,100	\$0	\$0	\$0	6		
+ Industrial Equipment & Supplies	1	\$28,142	\$25,124	\$3,018	\$0	\$0	\$0	2		
+ Leasing	1	\$1,876	\$1,876	\$0	\$0	\$0	\$0	0		

- Optional settings for summary type and months displayed

Sum	25 Months	(?)	Sum	25 Months	(?)
Average	91+ PD	DBT	61-90 PD	25 Months	BT
Current Month	(\$8,328)	2	(\$1,332)	12 Months	2
				6 Months	

- Inquiry history

Month	# of Inquiries	Industries
10/13	1	Business Associations
09/13	2	Business Associations, Factors
07/13	1	Factors

Ansonia Credit Data does not verify the data for completeness or accuracy and makes no warranties to the accuracy of the data in the reports. All information is provided by third parties and Ansonia simply provides the information in a concise format.

- Viewing Options

- Each section of the report contains an option to either **Hide** or **Show** that section.

Month	# of Inquiries
10/13	1
09/13	2
07/13	1

- Report Tool bar



- Print: Print report to .pdf based on Report Preferences
- Print Screen: Print report to .pdf as displayed
- Report Preferences: Admin user can make adjustments to default print settings

**Default Chart Settings**

Line Chart

**Default Experience Summary Mode**

\$

**Default Experience Detail View**

Sum 25 Months

**Default Printed Sections**

Alert Detail

Alert Summary

Inquires

Recent Group Experience

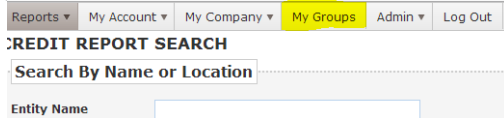
Save

- Email: Send report as attached .pdf via email

- Note: User email is required and entered as default
- Both *Print* and *Print Screen* options are available
- User Notes: Add comments that will be saved and displayed at the top of the report
  - Notes are only visible to you and other members of your company
- Search Again: returns to Search screen

## SWBCS Group Reports

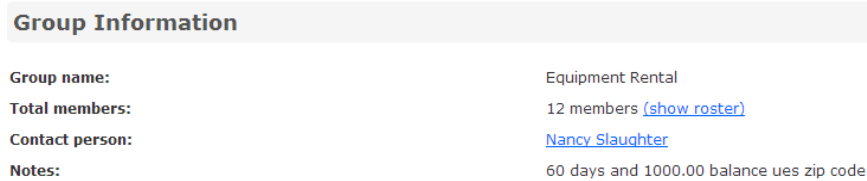
- Start by selecting the “My Groups” menu at the top of the login page



- If member of multiple groups, choose desired group from drop down



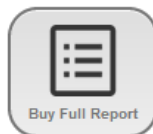
- Group Information contains details including special notes regarding group requirements



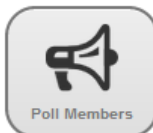
- Select Group Report from the Tools menu



- Follow the same search and selection process as shown previously under *SWBCS Trade Credit Report*
- This is a limited report that includes only data from your group members for
  - Company data
  - Recent Group Experience
  - Inquiries
  - Alerts
- From this page you have the option to order a “Full Report” (SWBCS Trade Credit Report)



- Or Poll your Group members for updates





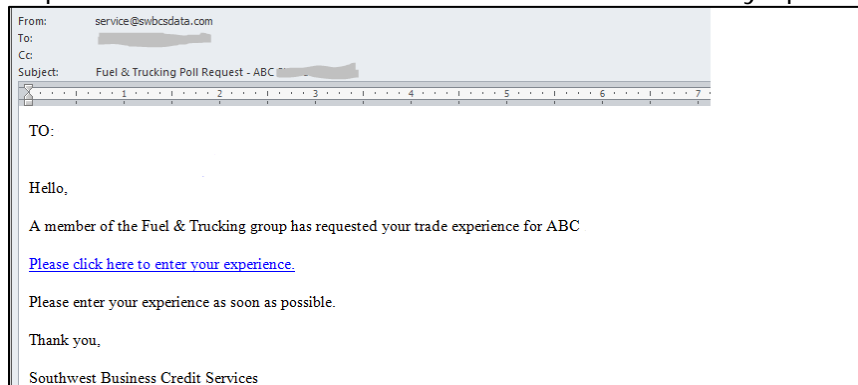
## Polling

Polling allows Group members to request experience on a subject. An Active Poll will appear at the bottom of the Group login page.

- Simply click "Enter Experience" to update a report.



- Polling requests are also received via email with a link to easily update the report



- Simply agree to the compliance statement

- Then select the report to update your payment experience

## Alerts

Users who subscribe to our proprietary, flexible credit alert system receive early, automated email warnings about active customers' significant events that could impact their business. User-contributed information is shared with other members, who can select which credit, payment and collection alerts to view and who receives them. Alert fields and types also can be configured to the needs of different departments.

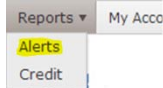
### Key Alerts

Address as mail store  
 Bankruptcy filed  
 On cash terms  
 Credit hold  
 Fraud account

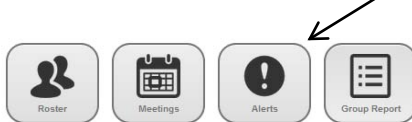
Judgment filed  
 Nonpayment complaint  
 Ownership change  
 Phone disconnected  
 Returned check

Skipped — no forwarding  
 Slow pay  
 Write-off

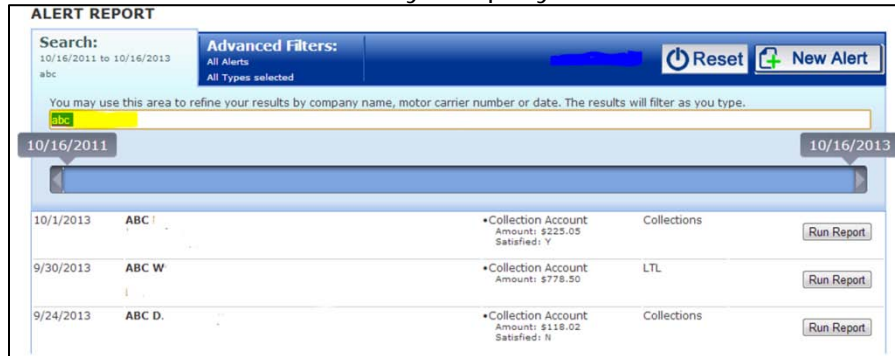
- Select "Alerts" from the Reports menu at the top of the login page



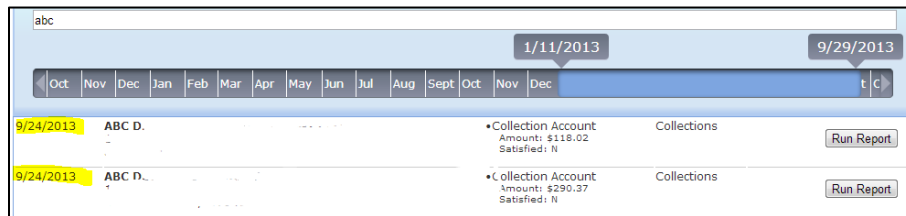
- Or Select Alerts from the Tools menu on the Groups page



- Use the Search Bar to locate Alerts by company name



- The Date Bar can be adjusted by sliding the Start/End dates to display the time period desired



- Select "Run Report" to View the full SWBCS Trade Credit Report

## Recommended Browsers

To ensure a positive online experience, we encourage the use of the following internet browsers:

- Chrome
- Internet Explorer 8 or higher
- Firefox