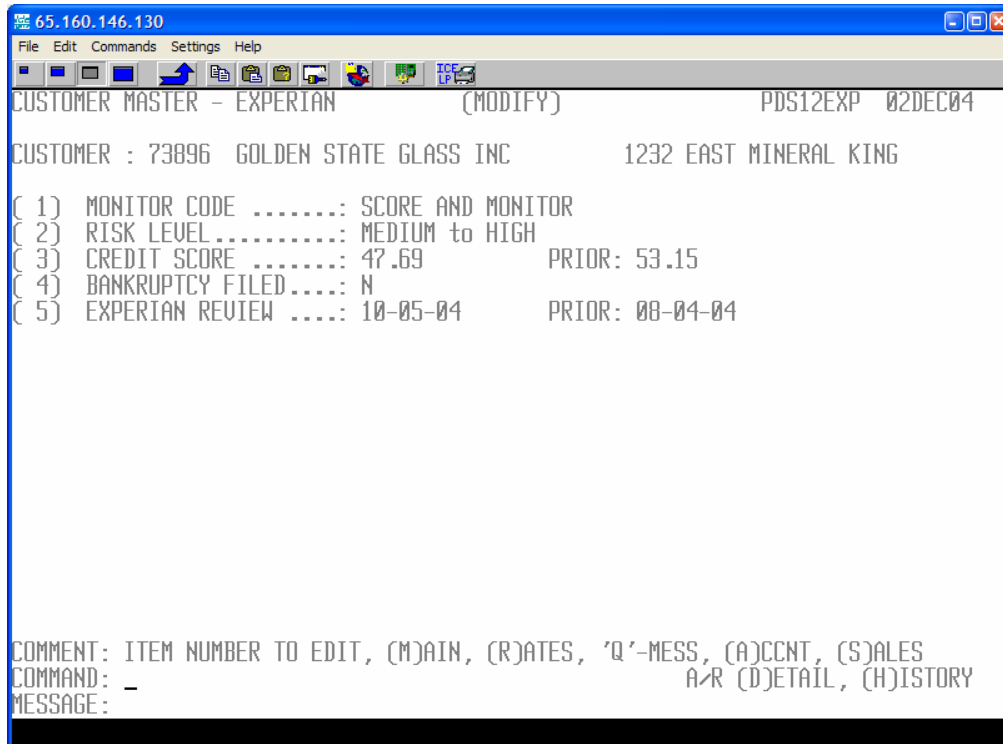


### Accounting & Technical Support For Petroleum Marketers!

These are changes recently done at a site that subscribes to Experian's credit reporting service. This jobber provides Experian with an ASCII file containing customer data, emailed automatically from the system every 30 days. This participation then lowers the cost of the credit reporting service.

Among the results of this service is spreadsheet-suitable data coming back that is loaded with credit data about their commercial accounts. We are now importing some of that data, creating a permanent home for it, and writing applications to exploit that data.



```
65.160.146.130
File Edit Commands Settings Help
CUSTOMER MASTER - EXPERIAN (MODIFY) PDS12EXP 02DEC04
CUSTOMER : 73896 GOLDEN STATE GLASS INC 1232 EAST MINERAL KING
( 1) MONITOR CODE .....: SCORE AND MONITOR
( 2) RISK LEVEL .....: MEDIUM to HIGH
( 3) CREDIT SCORE .....: 47.69 PRIOR: 53.15
( 4) BANKRUPTCY FILED.....: N
( 5) EXPERIAN REVIEW .....: 10-05-04 PRIOR: 00-04-04

COMMENT: ITEM NUMBER TO EDIT, (M)AIN, (R)ATES, 'Q'-MESS, (A)CCNT, (S)ALES
COMMAND: _ A/R (D)ETAIL, (H)ISTORY
MESSAGE:
```

This is a new EXP screen in Customer Maintenance. It contains five fields so far. Field 1, the Monitor Code, is for export. This is a flag that is appended to the customer lines in the ASCII export to Experian that signals the level of service the jobber is asking for. Those choices: None, Score, Monitor, and Both (Score + Monitor).

Field 2-5 are data imported from Experian. One could edit them, but the values will be overwritten by the next import.

We have added one report so far to use this data. It's at 1, 13, 16, 12 and is called the Experian Results Analysis. Here is the setup screen:

```
65.160.146.130
File Edit Commands Settings Help
EXPERIAN RESULTS ANALYSIS TP076 03DEC04
FOR WAREHOUSE.....: ALL
MINIMUM A/R.....: 1000
FOR SALESMAN.....: ALL

1) ALL ACCOUNTS
2) ALL ACCOUNTS W/ EXPERIAN DATA
3) HIGH RISK
4) MED/HIGH TO HIGH RISK
5) MEDIUM TO HIGH RISK
6) SCORE DROP BY 5+
7) SCORE CHANGE BY 5+
8) ONLY IF BANKRUPT = YES

COMMENT: ENTER SCOPE OF REPORT (1-8)
COMMAND: 5
MESSAGE:
```

We have created 8 pre-set filters, each to fit a strategy.

*All Accounts* will list all customers, even those that aren't known to Experian. This can be used to see which accounts should be participating.

*All Accounts with Experian* limits the report to those where data has come back, or where a score/monitor flag is on.

Options 3, 4, and 5 filter by varying degrees of Risk

Options 6 and 7 filter based on change from prior to latest credit scores. This is used to isolate on just those accounts that outsiders have upgraded or downgraded.

Option 8 limits the report to just those accounts that Experian is reporting as bankrupt.

Here are two lines from the Experian Results Analysis:

CODE	CUSTOMER	WH	SM	CS	LIMIT	DTC	LATE A/R	TOTAL A/R	RISK	BK	PRIOR SCORE	+/-	REVIEWED	ACT	
66	CERTIFIED FREIGHT LINES	6	04	5	50000	4.9	-533	27,454	LOW		81.00	82.20	.40	10-05-04	
94	DRAKE FARMS	6	04	5	25000	48.4	1,766	4,028	HIGH		29.40	28.15	-1.25	10-05-04	S

The report has a mix of PDS and Experian data. From PDS we see Days to Collect, Late and Total A/R, Credit Status and Credit Limit. From Experian, we see:

- Risk: This is tied to score, and is scaled into five tiers, ranging from Low to High.
- BK: Or Bankrupt. This will show a Y when Experian reports this account as bankrupt.
- Prior and Current Credit Score: This is a number ranging from 0 to 99.99, with low numbers being High Risk and high numbers being Low Risk. The +/- column shows the net change between Prior and Current score, with negative values indicating credit deterioration.
- Reviewed: This is provided by Experian and is the effective date of the Credit Score.
- ACT: This is the local flag setting controlling Actions: Score, Monitor, Both.

By having data from both sources on one report, it is possible:

- To see if your limits and credit statuses (and attitude) are realistic.
- To spot risk, as seen by other vendors, even when an account behaves for *you*.

This upgrade requires that Customer F be in place – see bulletins from Sept 2004.

Cost: Too early to tell, because I think we are not done. If you want to jump in and help develop this further, figure 3-4 hours to catch up with what's done to date.