

Why Should My Company Report Its Credit Information?

- ✓ Increase leverage with customers
- ✓ Reduce fraud
- ✓ Reward prompt payers
- ✓ Enhance your customers' creditworthiness profiles
- ✓ Protect your company
- ✓ Save time in preparing for NACM industry credit group meetings
- ✓ Save staff time responding to credit reference requests*
- ✓ Meet "best in class" corporate standards
- ✓ Support the NACM credit community

Credit is a privilege granted by a creditor to a customer. The decision to extend trade credit is based in part on current, factual information, which includes payment habit history.

Increase Your Leverage

You can create goodwill with your customers while setting the stage for improved payment performance by those that may be slower to pay. Your good-paying customers will appreciate your support, your customers with legitimate disputes may contact you to resolve them, while others will simply send in payment. Those that don't take any action may warrant additional review. Better customer payment habits improve your own DSO.

Reduce Fraud

Billions of dollars worth of goods and services are transacted daily through the business credit process. In many instances, fraudulent activity can be detected by carefully reviewing the information on a credit report. The more data reported, the more focused the picture becomes.

Enhance Your Customers' Creditworthiness Profiles

Reported accounts receivable information becomes a part of your customers' credit histories, reviewed by existing and future creditors—those within your industry and others such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc. Reporting your customers' payment histories will help them not only build, but also maintain a strong credit history in a database that is instantly accessible to NACM members worldwide.

Protect Your Company

Without business credit, the world's economic system would not exist. Business credit is, in reality, the capital required to conduct business. Reporting your company's payment data will strengthen your customers' financial position by keeping their credit history robust, accurate and current.

Save Time

By electronically contributing your full A/R data file, you'll substantially reduce the amount of time it takes to prepare for an NACM industry credit group meeting. You'll also save time and resources by not responding to file revision or Poll My Group requests.*Depending upon availability, you may be able to direct non-member inquires to an online portal to electronically check credit references, saving even more time.

Meet "Best in Class" Corporate Standards

A lack of information interferes with the free and complete ability of a business to make a sound, accurate and equitable credit decision and is an impediment to the commerce of this country. If every business around the world reported data, commerce would grow. Great companies are growth leaders.

Support the NACM Credit Community

NACM is the go-to source for information; more than 15,000 businesses nationwide rely on NACM for credit information. By contributing your data, you're supporting the entire NACM commercial credit community!

Share credit where credit is due!

- ✓ It's easy, free and legal!
- ✓ NACM can accept your data in most formats:
 - D&B, Equifax and Experian
 - Spreadsheets (saved as .csv)
- ✓ Data can be transmitted via email, FTP or through an NACM Preferred Software Partner. Where available, members may upload a file directly from their participating Affiliate (once successfully logged in).

Sharpen the Focus

Trade payment information paints a powerful picture. Help maintain the crisp, sharp focus by contributing your company's data today. NACM's data is used exclusively in the credit decision process by its members—it's never used for marketing purposes.

For more information on business credit reporting and other great services, contact your local NACM Affiliate or visit us at:

www.tradecreditreport.com

www.nacm.org

NACM's mission is to promote honesty and integrity in commercial credit transactions. Join the cause.
