creditrisk monitor®

Trade Contributor Program

Customized Risk Exposure Insights

This **no-cost program** lets you use our platform anonymously to analyze the performance of your accounts receivable (A/R) portfolio, identify potential bankruptcies and high risk accounts, and gain valuable insights into payment behavior.

No membership is required. After you upload your A/R files to our secure system, you can access dashboards, views and reports for actionable insights. You can evaluate customers using our bankruptcy prediction models and other metrics like the PAYCE® Score and peer benchmarking of payment performance using the Days Beyond Terms (DBT) Index. Your **data is completely secure** and anonymized before being displayed in our reports.

PAYCE® Score Evaluates Private Companies

Use our Receivables by PAYCE® Score view for a clear breakdown of risk distribution across accounts. Nearly 16% of PAYCE®-Scored receivables fall into the high-risk category (1 to 5). This information helps you strategically implement actions to mitigate risk, protecting revenue and cash flow.

Receivables by PAYCE® Score (Risk of Bankruptcy)

Coverage	Receivables	%	Risk Category	Receivables	%	PAYCE®	Receivables	%
PAYCE® Scores	$475,590,169	24.8	High Risk	$305,040,114	15.9	1	$23,496,887	1.2
						2	$12,469,659	0.7
						3	$110,584,416	5.8
						4	$81,615,544	4.3
						5	$76,873,608	4.0
			Medium Risk	$136,726,287	7.1	6	$9,374,424	0.5
						7	$42,489,170	2.2
						8	$84,862,693	4.4
			Low Risk	$33,823,768	1.8	9	$30,707,401	1.6
						10	$3,116,367	0.2

Our proprietary PAYCE® Score uses trade payment data and U.S. federal tax lien information to predict bankruptcy risk over a 12-month period. The score is updated daily and provides an 80% accuracy rate for more than 330,000 private companies in North America, including most U.S. companies with annual revenues of $5 million or more. The PAYCE® Score's High Risk classification captures nearly 50% of reported bankruptcies.

"Join a trusted network consisting of $3 trillion in annual global trade experiences."

DBT Index Presents Payment Performance

Use our DBT Index view to stratify your receivables by payment performance. Color-coded categories streamline prompt, slow, and delinquent receivables, which helps credit and collection teams prioritize accounts.

Receivables by DBT Index (Current Payment Performance)

Coverage	Receivables	%	Category	Receivables	%	DBT Index	Receivables	%
DBT Indexes	$1,916,248,231	100.0	Delinquent	$1,738,735	0.1	1	$1,594,383	0.1
						2	$89,299	0.0
						3	$55,053	0.0
			Slow	$27,144,143	1.4	4	$229,424	0.0
						5	$875,189	0.0
						6	$19,214,633	1.0
						7	$6,824,897	0.4
			Prompt	$1,887,365,353	98.5	8	$128,894,376	6.7
						9	$1,358,800,826	70.9
						10	$399,670,151	20.9

How to Participate

Our dedicated trade specialists will provide a seamless onboarding experience. We provide our A/R trade file template and the ability to fully automate the anonymous trade file submission process. You can get alerts and leverage the following dashboards and reports:

Receivables Snapshot: Highlights companies in your portfolio by risk level, including high-risk.

Receivables Trends: Shows the overall health of your A/R file and risk trends over time.

Slow Payers: Identifies companies that are paying you slowly according to the DBT Index.

Hidden Slow Payers: Reveals customers paying you promptly but other companies slowly, revealing potential risk.

Analysis by Country: Displays an interactive geographical view of your A/R file by region.

Analysis by Industry: An interactive pie chart of your A/R file, with SIC and NAICS codes of the industries you do business with, based on total due amounts and past-due amounts.

Bankruptcy Filings: Quickly notifies you if any of your customers file for bankruptcy.

Download Accounts: Exports your A/R trade file with scores, financials, benchmarking data, and other actionable insights.

Bonus Access for Clients

CreditRiskMonitor® clients gain access to reports and data to help analyze their receivables portfolio. This includes our proprietary FRISK® Score, which delivers a 96% accuracy rate in predicting bankruptcy for public companies and agency ratings from Moody's, Fitch, Morningstar DBRS, among other actionable insights and reporting data.

Get a Free Demo of the Trade Contributor Program

creditrisk monitor®

Learn more about how we can help you.

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