

Credit Risk Score Defined								
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8.50 To 10.0	X	X	X					
7.00 To 8.49	X	X	X					
6.00 To 6.99		X	X					
5.00 To 5.99		X	X					
4.00 To 4.99		X	X					
3.25 To 3.99			X	X	X			
2.00 To 3.24					X	X	X	
1.00 To 1.99							X	X
	A	B	C	D	E	F	G	H

Use this Key to Help Determine the Meaning of the Suggested Terms.	
A	Open Account (Creative Credit Terms can be Considered to Win Business)
B	Open Account (Normal Credit Terms)
C	Open Account (Short Credit Terms Recommended)
D	Partial Payment in Advance with Balance to Open Account
E	Collateral-Secured Open Account
F	Cash on Delivery (COD)
G	Confirmed, Irrevocable Stand-By Letter of Credit (L/C) - Recommended if Sales will be Ongoing
H	Cash in Advance (CIA)

Default Probability Score Defined	
Default Score	Probability of Default Within the Next 12 Months
90 To 100	Buyer is Classified as a Strong Company – Extremely Low Risk of Default Characteristics Present
80 To 89	Buyer is a Good Risk - Represents Low Probability of Default Characteristics
70 To 79	Buyer is Classified as an Above Average Risk – Low Default Characteristics Present
50 To 69	Buyer Represents Average Risk – Med to Low Default Characteristics Present
31 To 49	Buyer is Starting to Represent Characteristics of Probable Default – Exposure Should be Managed Closely
20 To 30	Buyer Has Been Identified as a Higher Risk Company – Credit Terms Should be Re-Evaluated
10 To 19	Buyer Probability of Default is High – Caution Noted
1 To 9	Buyer Represents Extremely High Risk – Default Highly Probable
BK	Buyer is currently operating under Bankruptcy Protection
OR	Buyer is currently operating under some form of “Out of Court Restructuring”

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