

Data Design Inc

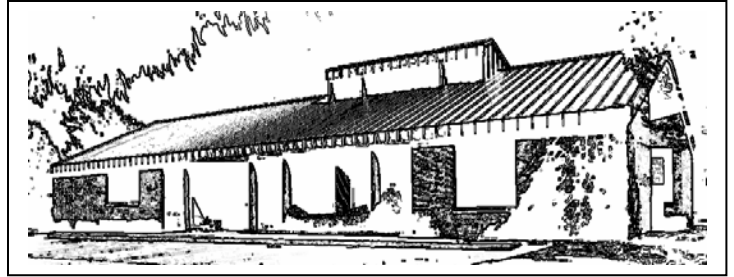
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"Providing Data Processing Solutions since 1975"

Information on the Data Design Inc Scoring module

This is the most exciting announcement from Data Design since the announcement of our on-line features over the internet!

Three years ago, we introduced the 'Credit Report at a Glance' and the next year, the 'Risk Factor' section.

The next logical step was to assign a score to the credit report, using this data.

There are multiple sections to the credit report and we determined that we would score each section. These are:

- Trade and bank data
- Flash information reported by members
- Accounts placed for collection
- Public records information/legal data reported
- Bankruptcy information
- Accounts written off by members
- Inquiries on the credit report
- General/other

We created tables that correspond to items within the reported data:

- Comment codes
- Slow pay code
- Flash type
- Collection status code
- Legal items

Trade data consists of both positive and negative information. The information evaluated includes the trade payments, the slow pay code, and/or comments submitted by the contributor.

Trade lines with the total balance current, and no negative comments will score 100. There is a bonus for excellent and discount comments.

Collection, legal, accounts written off, and flash information will score 100 if there are none reported.

The inquiry section is scored down if there are excessive recent inquiries.

The general is scored down if the report has been on file less than one year, and/or there is limited information.

The composite score is calculated by taking the scores, and factoring them by the number of occurrences in each category, and the seriousness of the event.