

LexisNexis[®] Commercial Attract Reason Codes

July 2011

LexisNexis[®] Risk Solutions

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Commercial Attract Reason Code Definitions

When a LexisNexis Commercial Attract Score is returned, the product system also returns up to four reasons for the score that is returned. Reason Codes are used to determine the score and are returned in order of importance. This document identifies the entire set of possible reason codes that may be returned.

| Code | Description |
|------|---|
| 0268 | Total Account Balance of Regular Accounts |
| 0269 | Total High Credit Balance on Accounts |
| 0270 | Total Masked Balance for Good Accounts |
| 0733 | Commercial credit vendor no hit |
| 0734 | This business has insufficient data to score |
| 0735 | Class of Business has an Adverse Impact on the Score |
| 0736 | Number of Employees has an Adverse Impact on the Score |
| 0737 | Years in Business has an Adverse Impact on the Score |
| 0738 | Volume of Sales has an Adverse Impact on the Score |
| 0739 | Commercial Credit has an Adverse Impact on the Score |
| 0740 | UCC Filings has an Adverse Impact on the Score |
| 0741 | Business Type has an Adverse Impact on the Score |
| 0742 | Location Type has an Adverse Impact on the Score |
| 0743 | Ownership Type has an Adverse Impact on the Score |
| 0744 | Vehicle Type has an Adverse Impact on the Score |
| 0745 | Presence of a Derogatory Legal Item |
| 0746 | Number of Commercial Bank Relationships in the Last 6 Months |
| 0747 | # of Yrs Since Oldest Account |
| 0748 | Ratio of Total \$0 Balance Accounts to Total Number of Accounts |
| 0749 | Ratio of Total # of Accounts w/ Net 30 Terms to Total # of Accounts |
| 0750 | % of Total Account Balances More Than 60 Days Past Due |
| 0751 | Median Credit Amount has an Adverse Impact on the Score |
| 0752 | Months in Commercial Credit File has an Adverse Impact on the Score |
| 0753 | Average Number of Months of Banking Relationships |
| 0754 | Ratio of Total Balances for Regular Accts Over Total # of Accts |
| 0755 | Age of Oldest Derogatory Legal Item or Collection Item |
| 0756 | Length of Time Accts Have Been Established from Commercial Credit |
| 0757 | Personal Credit and or Auto Claims History has an Adverse Impact on the Score |

| Code | Description |
|-------------|--|
| 0758 | Personal Credit and or Property Claims History has an Adverse Impact on the Score |
| 0759 | Personal Credit History has an Adverse Impact on the Score |
| 0761 | Average # of Days Beyond Terms has an Adverse Impact on the Score |
| 0762 | Number of Commercial Banking Relationships has an Adverse Impact on the Score |
| 0763 | Address Type has an Adverse Impact on the Score |
| 0764 | Number of Late Pays for Leasing Accounts in the Last 6 Months |
| 0765 | Number of Leasing Accounts with an Outstanding Amount that are Late |
| 0766 | Number of Accounts with Net 60 Terms has an Adverse Impact on the Score |
| 0767 | Number of Vehicle Leasing Accounts has an Adverse Impact on the Score |
| 0768 | Average Account Balance is 61-90 Days Beyond Terms in the Last 6 Months |
| 6101 | Commercial credit vendor No Hit |
| 6102 | The commercial credit vendor reports this business as inactive. |
| 6103 | The commercial credit vendor reports this business has insufficient data to report. |
| 6104 | The commercial credit vendor reports this business as inactive or has insufficient credit to report. |
| 6106 | Class of Business has an Adverse Impact on the Score |
| 6107 | Number of Employees has an Adverse Impact on the Score |
| 6108 | Years in Business has an Adverse Impact on the Score |
| 6109 | UCC Filings has an Adverse Impact on the Score |
| 6110 | Presence of a Derogatory Legal Item |
| 6111 | Presence of a Derogatory Legal Item |
| 6112 | Months in Commercial Credit File has an Adverse Impact on the Score |
| 6113 | Dollar Amount of 30 Days Past Due has an Adverse Impact on the Score |
| 6114 | Dollar Amount of Payment Other Than Cash or Cash on Delivery |
| 6115 | Percentage of Dollar Amount with 90 More Days Past Due |
| 6116 | Average of the Cash or Cash On Delivery Payment Amounts |
| 6117 | Percentage of Payments That Are Cash or Cash on Delivery |
| 6118 | Average Credit Limit Has An Adverse Impact on the Score |
| 6119 | Highest Credit Limit |
| 6120 | Company History has an Adverse Impact on the Score |
| 6121 | Number of Regular Inquires has an Adverse Impact on the Score |
| 6122 | Total Number of Judgment |
| 6123 | Operates From Residence has an Adverse Impact on the Score |
| 6124 | Percent of Negative Payment has an Adverse Impact on the Score |

| Code | Description |
|-------------|---|
| 6125 | Industry Payment Index has an Adverse Impact on the Score |
| 6126 | Number of Payment Experiences has an Adverse Impact on the Score |
| 6127 | Number of Current Payment Experiences |
| 6128 | Number of Negative and Slow Payment Experiences has an Adverse Impact on the Score |
| 6129 | Percent of Slow and Negative Payments has an Adverse Impact on the Score |
| 6130 | Geographic Region has an Adverse Impact on the Score |
| 6131 | Number of Years Since Current Management Control has an Adverse Impact on the Score |
| 6201 | Commercial credit vendor No Hit |
| 6202 | ** reason code not assigned; reserved space for future use |
| 6203 | This business has insufficient data to score |
| 6204 | ** reason code not assigned; reserved space for future use |
| 6205 | ** reason code not assigned; reserved space for future use |
| 6206 | Standardized Industry Classification has an adverse impact on the score |
| 6207 | Number of employees has an adverse impact on the score |
| 6208 | Total number of recent active trades has an adverse impact on the score |
| 6209 | Number of UCC filings has an adverse impact on the score |
| 6210 | Number of legal filings has an adverse impact on the score |
| 6211 | Total balance in "current" status of aged trades has an adverse impact on the score |
| 6212 | Months since the business first added to Experian file has an adverse impact on the score |
| 6213 | Total number of commercial banking relationships has an adverse impact on the score |
| 6214 | Balance of new and recently updated trades has an adverse impact on the score |
| 6215 | Total liability amount for judgments filed has an adverse impact on the score |
| 6216 | Total number of vehicle leasing trades has an adverse impact on the score |
| 6217 | Balance of Other Trades listed as Leasing has an adverse impact on the score |
| 6218 | Total number of other trades has an adverse impact on the score |
| 6219 | Total balance of recently updated trades with current status has an adverse impact on the score |
| 6220 | Absence of recently updated trades has an adverse impact on the score |
| 6221 | Total balance of recently updated trades has an adverse impact on the score |
| 6222 | Number of original judgments filed has an adverse impact on the score |
| 6223 | Number of legal items has an adverse impact on the score |
| 6224 | Percent of number of vehicle leasing trades has an adverse impact on the score |
| 6225 | Percent of delinquent balance of recently updated trades has an adverse impact on the score |
| 6226 | Average balance of delinquent trades has an adverse impact on the score |
| 6227 | Percent of trades with current status has an adverse impact on the score |

| Code | Description |
|------|---|
| 6228 | Percent of delinquent trades has an adverse impact on the score |
| 6229 | UCC filings have an adverse impact on the score |
| 6230 | Geographical profile has an adverse impact on the score |
| 6231 | Total highest balance of recently reported trades has an adverse impact on the score |
| 6232 | Total number of recent trades with high utilization has an adverse impact on the score |
| 6233 | Total number of trades with net 61+ terms has an adverse impact on the score |
| 6234 | Number trades with varied terms has an adverse impact on the score |
| 6235 | Months since earliest trade have an adverse impact on the score |
| 6236 | Total number of recently reported commercial banking relationships has an adverse impact on the score |
| 6237 | Percent of total balance to total highest balance has an adverse impact on the score |
| 6238 | Absence of trades has an adverse impact on the score |
| 6239 | Absence of recently updated trades has an adverse impact on the score |
| 6240 | Absence of trades reported three months ago has an adverse impact on the score |
| 6241 | Absence of active trades has an adverse impact on the score |
| 6242 | Absence of recently reported trades has an adverse impact on the score |
| 6243 | Absence of other trades classified as lease has an adverse impact on the score |
| 6244 | Absence of leasing trades has an adverse impact on the score |
| 6245 | Absence of high balance information has an adverse impact on the score |
| 6246 | No Adverse Impact |
| 6247 | No Adverse Impact based on available information |
| 6248 | Absence of SIC information has an adverse impact on the score |
| 6249 | Absence of geographic profile information has an adverse impact on the score |