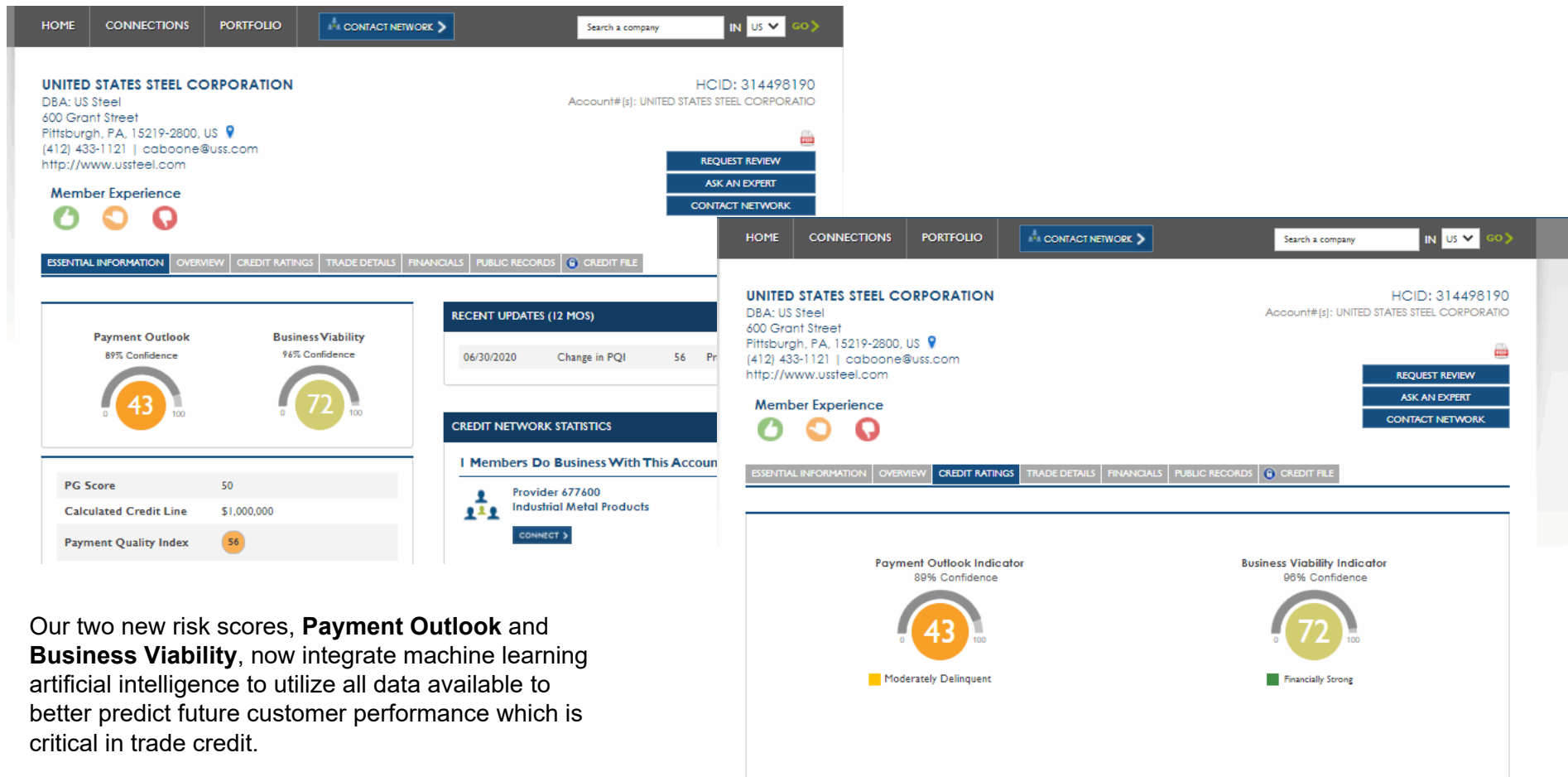# New Product Enhancements
Quick Start Guide

ProfitGuard's new enhancements help you better predict future payment performance, minimize default risk, and integrate more trade data into your decision making process with our improved portfolio analysis toolset.

Our two new risk scores, **Payment Outlook** and **Business Viability**, now integrate machine learning artificial intelligence to utilize all data available to better predict future customer performance which is critical in trade credit.

Introducing two new Risk Scores
Payment Outlook and Business Viability

ProfitGuard
Know The Risk Before You Ship

HOME | CONNECTIONS | PORTFOLIO | CONTACT NETWORK > | Search a company IN US ☑ GO >

UNITED STATES STEEL CORPORATION
DBA: US Steel
600 Grant Street
Pittsburgh, PA, 15219-2800, US
(412) 433-1121 | caboone@uss.com
http://www.ussteel.com

HCID: 314498190
Account#[s]: UNITED STATES STEEL CORPORATIO

REQUEST REVIEW
ASK AN EXPERT
CONTACT NETWORK

Member Experience

ESSENTIAL INFORMATION | OVERVIEW | CREDIT RATINGS | TRADE DETAILS | FINANCIALS | PUBLIC RECORDS | 🔒 CREDIT FILE

① Payment Outlook — 89% Confidence — **43** (0–100)
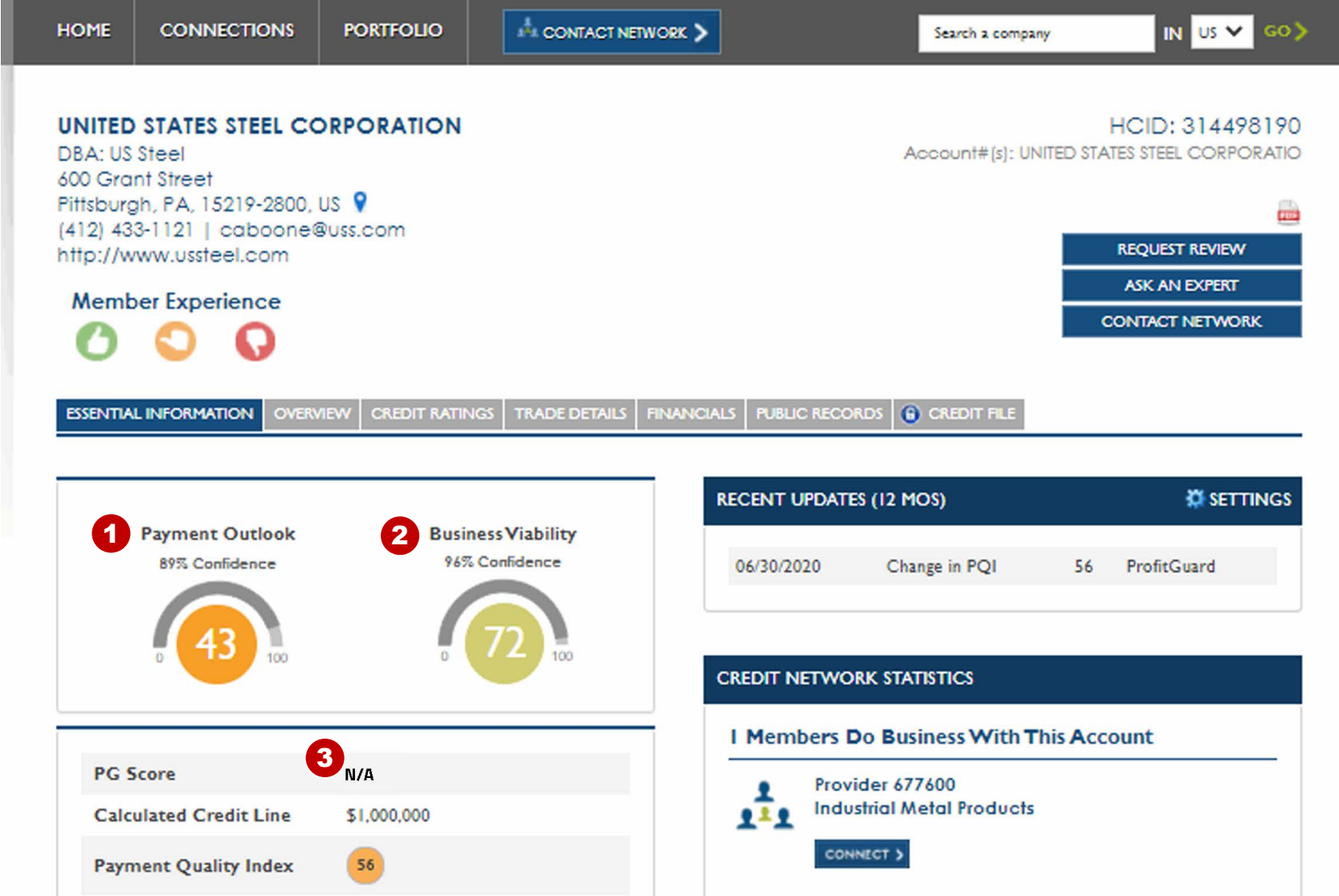
② Business Viability — 96% Confidence — **72** (0–100)

PG Score	**③** N/A
Calculated Credit Line	$1,000,000
Payment Quality Index	56

RECENT UPDATES (12 MOS) ⚙ SETTINGS

| 06/30/2020 | Change in PQI | 56 | ProfitGuard |

CREDIT NETWORK STATISTICS

I Members Do Business With This Account

Provider 677600
Industrial Metal Products

CONNECT >

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1. **Payment Outlook** Score is a forward looking payment predictor in addition to our **PQI** Score which is based on historical payment data. Together these scores give you a total view of how you can expect your customer to pay.

2. **Business Viability** Score predicts long-term business viability, how likely is it a customer will go out of business. This score is derived from machine learning predictive scoring. Together with our Analyst Assigned **PG Score** you have a full picture into a customer's overall credit and default risk.

3. If the score is "N/A" – it means that the entity needs to be reviewed by a PG analyst because its not current. Please order an Analyst Assigned Guideline for a full credit review in these cases.
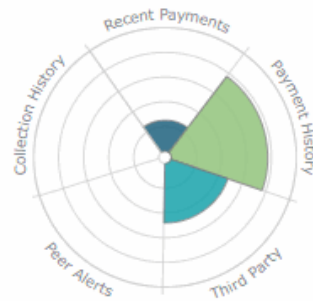
Score Component Details

PG's new score components section provides added transparency into data points driving each score.

Portfolio Analysis

Portfolio Analysis offers an in depth look at your existing trade credit lines.

Dynamic Charts

All visuals are actionable and drill down into a particular section to arrive at a list of counts with particular data points. This provides a ground level view of potential concerns or opportunities and allows for quick access to individual reports.

Interactive Legends

In addition to each section, hover over and drill down into the legends to focus on particular cross sections. For instance, on the 'Strategy: Exposure vs Risk Matrix' hover on the bottom legend to see how your credit is distributed across account sizes and risk. Clicking on a legend icon or chart section reveals the relevant accounts within the Portfolio Manager.

NEAR TERM RISK: PAYMENT OUTLOOK

1,675 ACCOUNTS

3%
6%
17%
75%

In Good Standing (60-100)
Accounts 1,251 (74.69%)
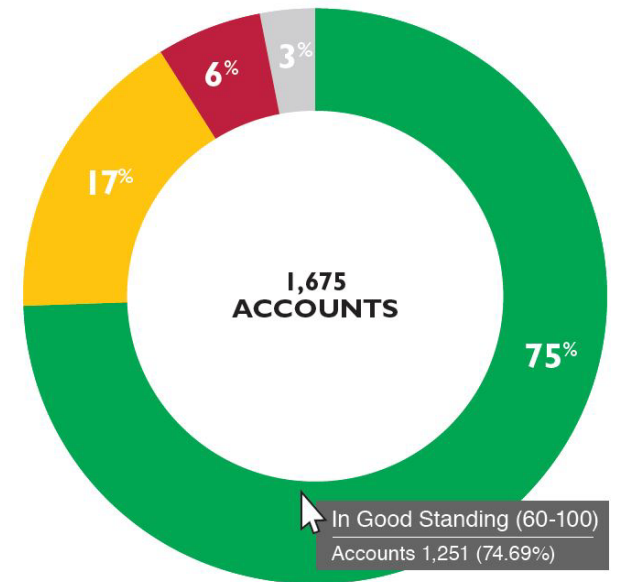
■ 1,251   ■ 277   ■ 96   ■ 51

$0	$2,459,830 1 accts	$41,897,472 13 accts	$4,807,059 4 accts
$419,607 1 accts	$3,340,713 16 accts	$7,945,572 38 accts	$1,490,603 6 accts
$126,760 8 accts	$2,785,087 50 accts	$7,761,611 56 accts	$2,632,300 32 accts
$212,725 29 accts	$2,668,232 75 accts	$7,029,294 110 accts	$5,479,129 159 accts
$6,658 8 accts	$1,667,884 58 accts	$2,722,695 47 accts	$6,340,786 148 accts
21-40 Unlikely	41-60 Even Chance	61-80 Likely	81-100 Most Certain

EXPOSURE LEVEL: Lowest ▢ ▢ ▢ ▢ ▢ Highest

ProfitGuard
Know The Risk Before You Ship

HEALTH STATUS: FORWARD LOOKING

See how your portfolio breaks down along our two predictive scores: our near term Payment Outlook score (liklihood of timely payment) and our long term Business Viability score (likelihood of Account countinutiy without a major negative eventbankruptcy, closure, etc.).

Risk Classes are defined with the following score ranges:

Payment Outlook
(Forward Looking: Three Months)
In Good Standing: 61-100
Moderately Delinquent: 41-60
Severely Delinquent: 0-40
N/A: Insufficient data to calculate score

Business Viability
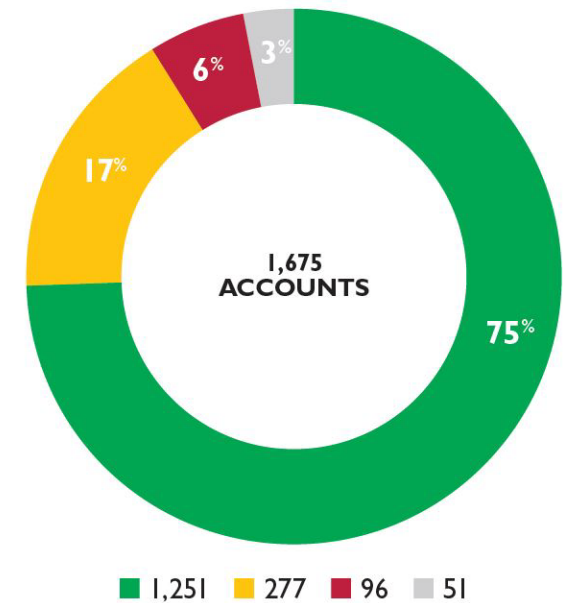(Forward Looking: Twelve Months)
In Good Standing: 61-100
Moderately Delinquent: 41-60
Severely Delinquent: 0-40
N/A: Insufficient data to calculate score

NEAR TERM RISK: PAYMENT OUTLOOK

1,675 ACCOUNTS

75% / 17% / 6% / 3%

■ 1,251 ■ 277 ■ 96 ■ 51

LONG TERM RISK: BUSINESS VIABILITY

1,675 ACCOUNTS

54% / 41% / 1% / 4%

■ 899 ■ 681 ■ 24 ■ 71
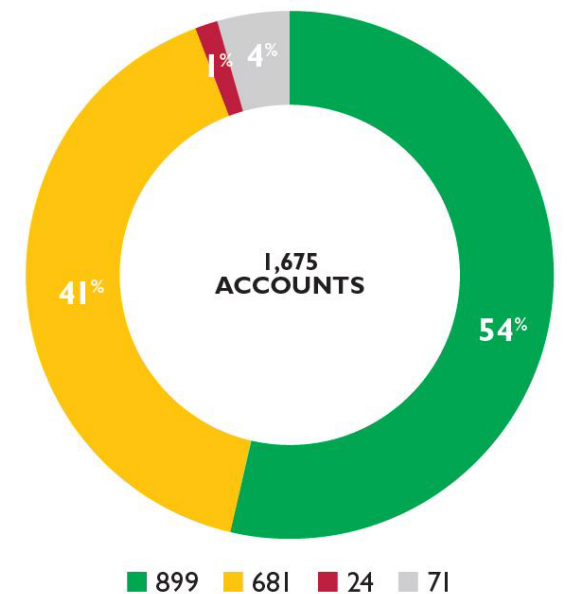
Portfolio Analysis

HEALTH STATUS: HISTORICAL

History is still a guide to the future. Our Payment Quality Index provides invaluable insights through the evaluation of historical payment events.

Risk Classes are defined with the following score ranges:

Payment Quality Index (PQI) (Historical)
Excellent: 90-100
Good: 76-89
Average: 61-75
Low: 41-60
Very Low: 0-40
N/A: Insufficient data to calculate score

PQI AS OF MARCH 03, 2019

Legend: ■ Excellent ■ Good ■ Average ■ Low ■ Very Low

Values: 501, 432, 348, 207, 89

TRAILING TWELVE MONTHS PQI TREND

Portfolio Analysis

NOTEWORTHY ACCOUNTS

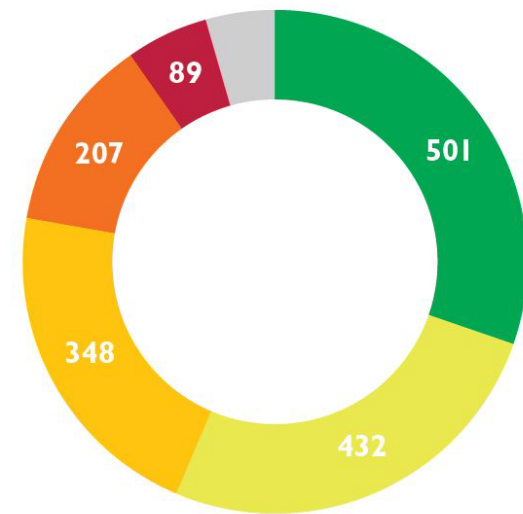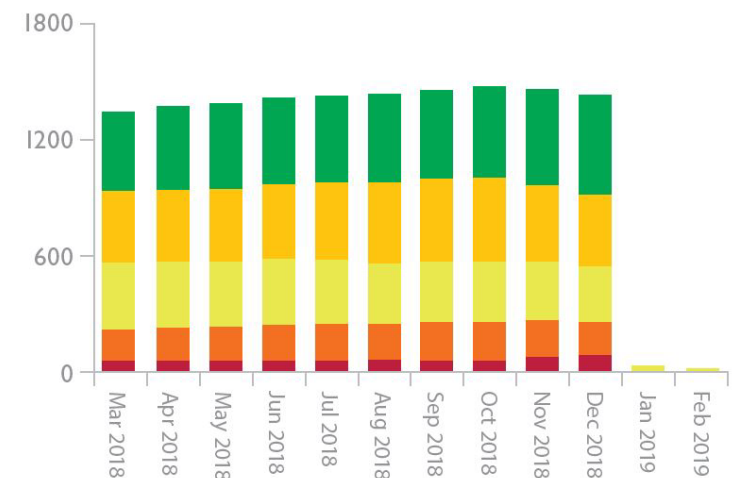When seeking to understand an existing credit risk profile, it is critical to identify outliers, both favorable and adverse. The Noteworthy Accounts section achieves this by identifying the most risky, least risky, and any acounts with business interuption events such as an active bankruptcy.

LEAST FAVORABLE

Accounts with both Payment Outlook and Business Viability scores below 30, and a minimum open balance,dynamically set based on your portfolio.
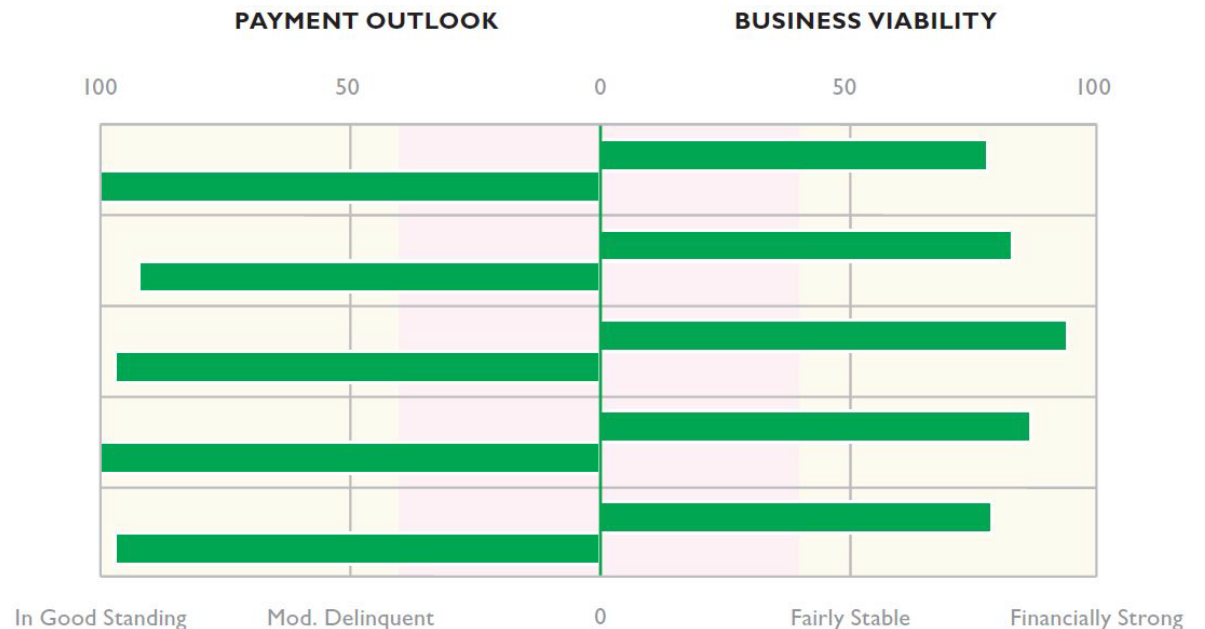
MOST FAVORABLE

Accounts with both Payment Outlook and Business Viability scores above 70, and a minimum open balance,dynamically set based on your portfolio.

NOTEWORTHY ACCOUNTS: MOST FAVORABLE

Accounts with both Payment Outlook and Business Viability scores above 70

Portfolio Analysis

STRATEGY: PACE OF PAYMENT

The 'Pace of Payment' chart breaks down the amount of accounts receivable by the buckets of 'Days Past Terms' against the account sizes, as determined by existing 'Open Balance.'

ACCOUNTS BY OPEN BALANCE (y-axis):
- Major ($1M+)
- Large ($100K-$1M)
- Medium ($10K-$100K)
- Small ($1K-$10K)
- Minor (under $1K)

x-axis: $0, $12,500,000, $25,000,000, $37,500,000, $50,000,000

DAYS PAST TERMS
- Current: $46,209,001
- 1-30: $17,573,187
- 31-60: $3,919,630
- 61-90: $1,078,355
- 91+: $78,932

STRATEGY: EXPOSURE VS RISK MATRIX

Given the business objectives of your organization, it may make sense to have a sizeable amount of exposure in a relatively riskier region while other organizations may avoid these regions entirely.

This chart allows you to assess the execution of this strategy by comparing account open balances against our Payment Outlook scores. The shading indicates the relative concentration of exposure, with darker shading indicating a higher concentration of exposure.

Risk Segments

Key At Risk – Your largest accounts that have a lower risk score, representing a larger area of concern.

At Risk –Smaller accounts that also have a lower risk score.

Secure – Smaller accounts that have a higher risk score.

Key Secure – Larger accounts that have a higher risk score.shading indicates the relative concentration of exposure, with darker shading indicating a higher concentration of exposure.

STRATEGY: EXPOSURE VS. RISK MATRIX

ACCOUNTS BY OPEN BALANCE	21-40 Unlikely	21-40 Unlikely	41-60 Even Chance	61-80 Likely	81-100 Most Certain
Major ($1M+)	$0	$0	$4,794,513 / 2	$36,643,589 / 10	$9,954,128 / 7
Large ($100K-$1M)	$1,007,954 / 2	$687,546 / 2	$2,912,477 / 13	$6,092,639 / 33	$3,072,053 / 13
Medium ($10K-$100K)	$50,705 / 3	$115,020 / 7	$1,800,976 / 46	$5,845,232 / 49	$2,185,202 / 44
Small ($1K-$10K)	$43,836 / 13	$200,608 / 25	$2,298,341 / 73	$3,899,252 / 89	$5,024,008 / 186
Minor (under $1K)	$2,888 / 6	$10,240 / 11	$1,435,986 / 55	$1,888,162 / 37	$6,216,137 / 160

PAYMENT OUTLOOK: LIKELIHOOD OF TIMELY PAYMENT

EXPOSURE LEVEL: Lowest ▢ ▢ ▢ ▢ Highest

RISK SEGMENTS:

🔒 Key At Risk $9,402,490

❗ At Risk: $5,958,600

🛡 Secure: $55,762,409

🔒 Key Source: $25,057,993