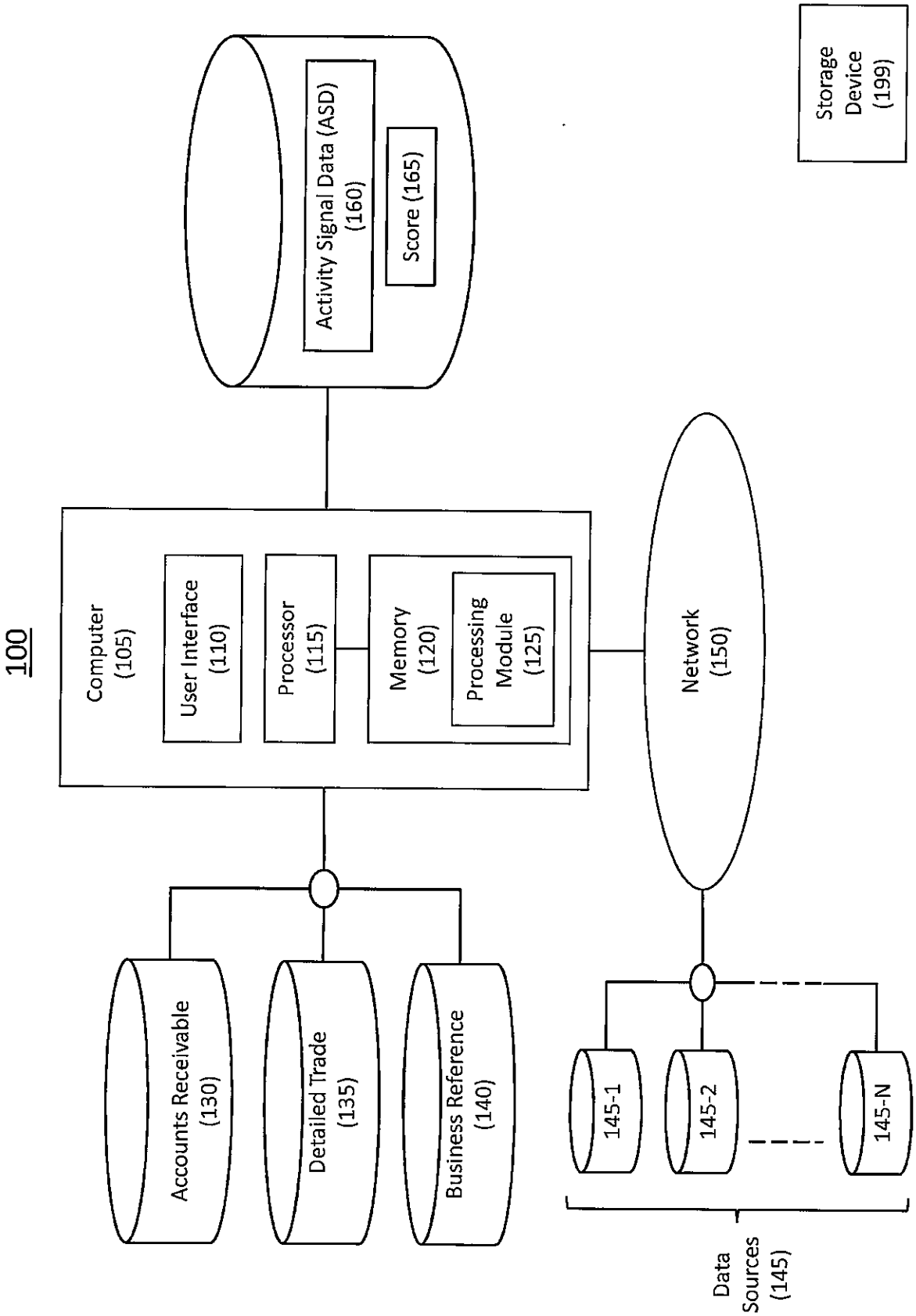

100
Computer (105)
User Interface (110)
Processor (115)
Memory (120)
Processing Module (125)
Activity Signal Data (ASD) (160)
Score (165)
Storage Device (199)
Network (150)
Accounts Receivable (130)
Detailed Trade (135)
Business Reference (140)
145-1
145-2
145-N
Data Sources (145)

FIG. 1

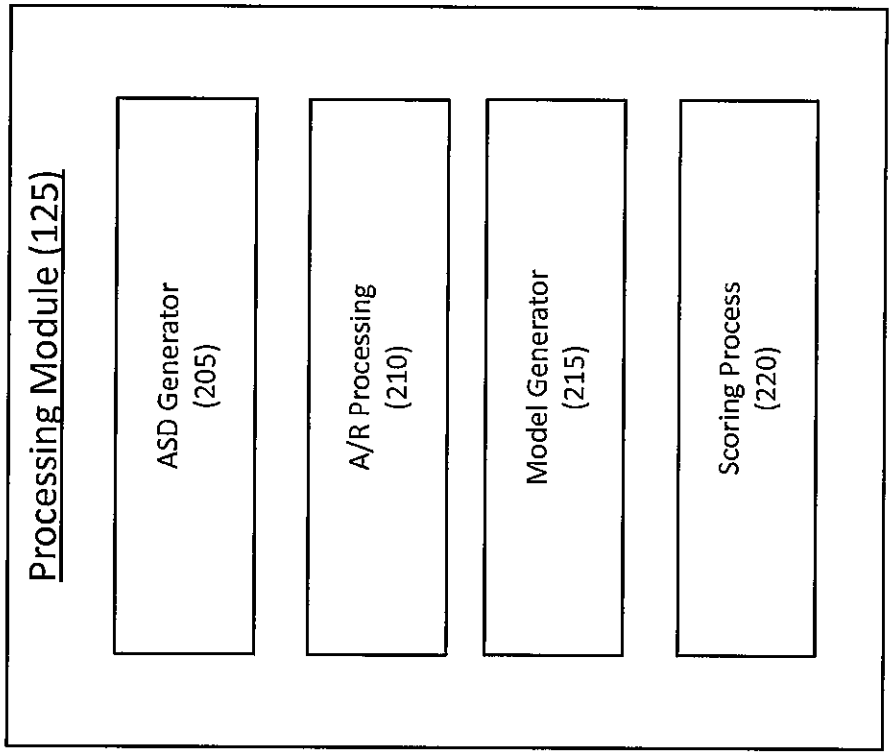

Processing Module (125)
ASD Generator (205)
A/R Processing (210)
Model Generator (215)
Scoring Process (220)

FIG. 2

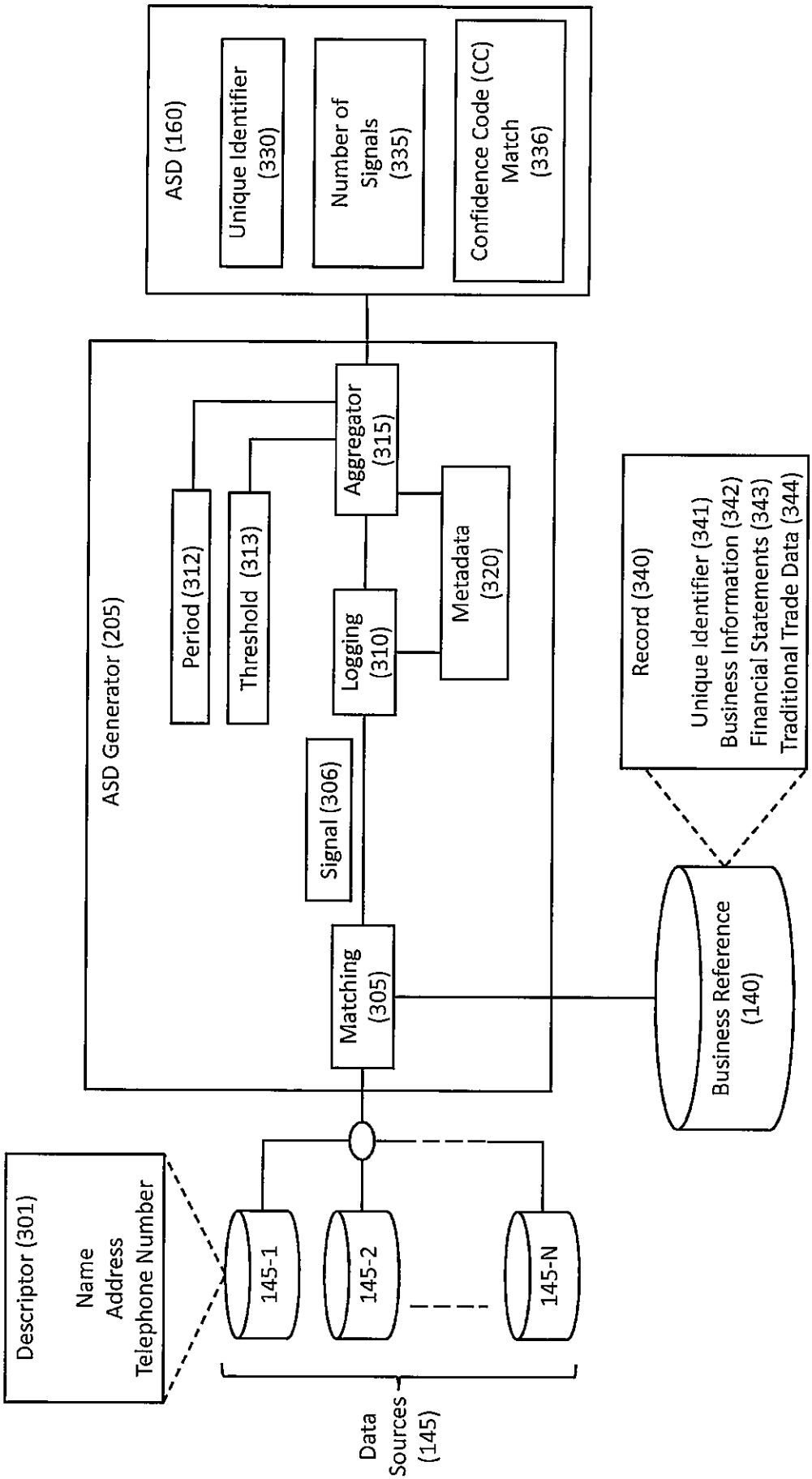

ASD (160)
Unique Identifier (330)
Number of Signals (335)
Confidence Code (CC) Match (336)
ASD Generator (205)
Aggregator (315)
Period (312)
Threshold (313)
Logging (310)
Metadata (320)
Signal (306)
Matching (305)
Record (340)
Unique Identifier (341)
Business Information (342)
Financial Statements (343)
Traditional Trade Data (344)
Business Reference (140)
Descriptor (301)
Name
Address
Telephone Number
145-1
145-2
145-N
Data Sources (145)

FIG. 3

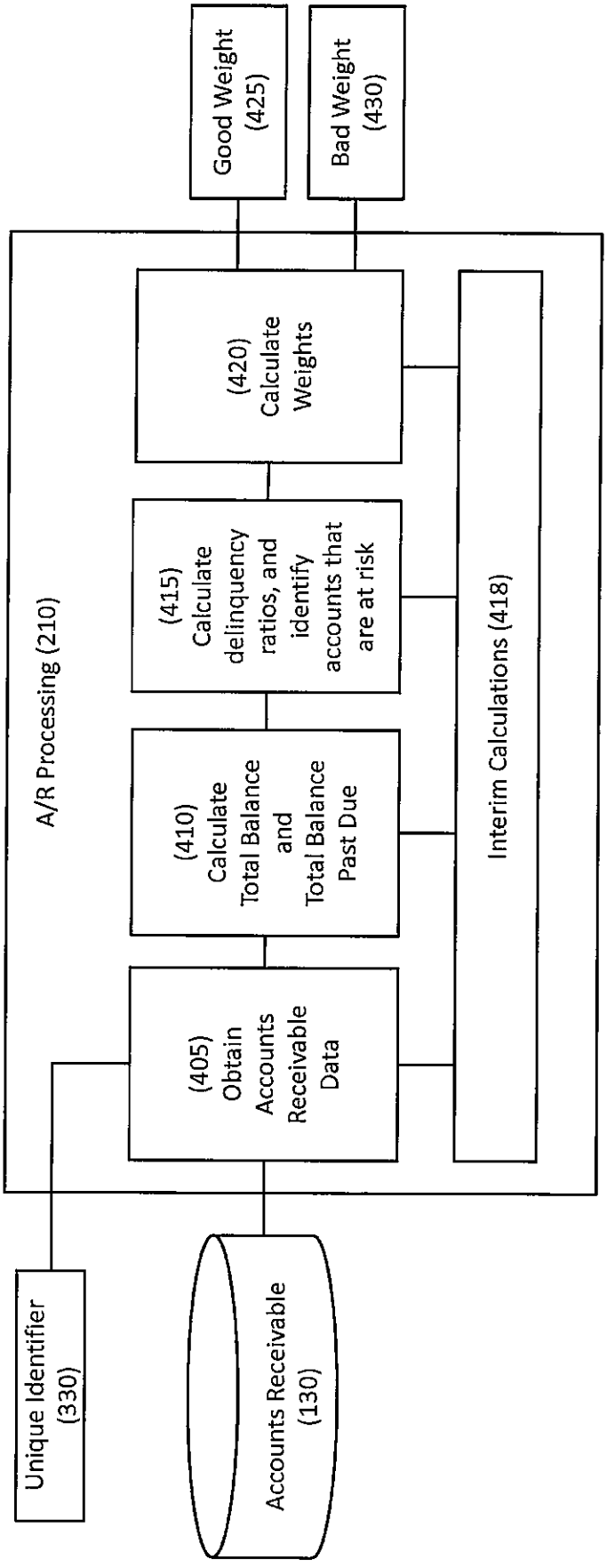

Good Weight (425)
Bad Weight (430)
A/R Processing (210)
(420) Calculate Weights
(415) Calculate delinquency ratios, and identify accounts that are at risk
(410) Calculate Total Balance and Total Balance Past Due
(405) Obtain Accounts Receivable Data
Interim Calculations (418)
Unique Identifier (330)
Accounts Receivable (130)

FIG. 4

Table 450
Exemplary Interim Calculations (418)

Suppliers	Total Balance	Balance 91DPD+	Delinquency Ratio	Account good/bad Risk Indicator
Supplier-1	$100,000	$0	0.00	Good
Supplier-2	$100,000	$0	0.00	Good
Supplier-3	$100,000	$0	0.00	Good
Supplier-4	$100,000	$5,000	0.05	Good
Supplier-5	$100,000	$25,000	0.25	Bad
Supplier-6	$100,000	$0	0.00	Good
Supplier-7	$100,000	$0	0.00	Good
Supplier-8	$100,000	$0	0.00	Good
Supplier-9	$100,000	$0	0.00	Good
Supplier-10	$1,000,000	$150,000	0.15	Bad
Total	***$1,900,000***	***$180,000***		

FIG. 4A

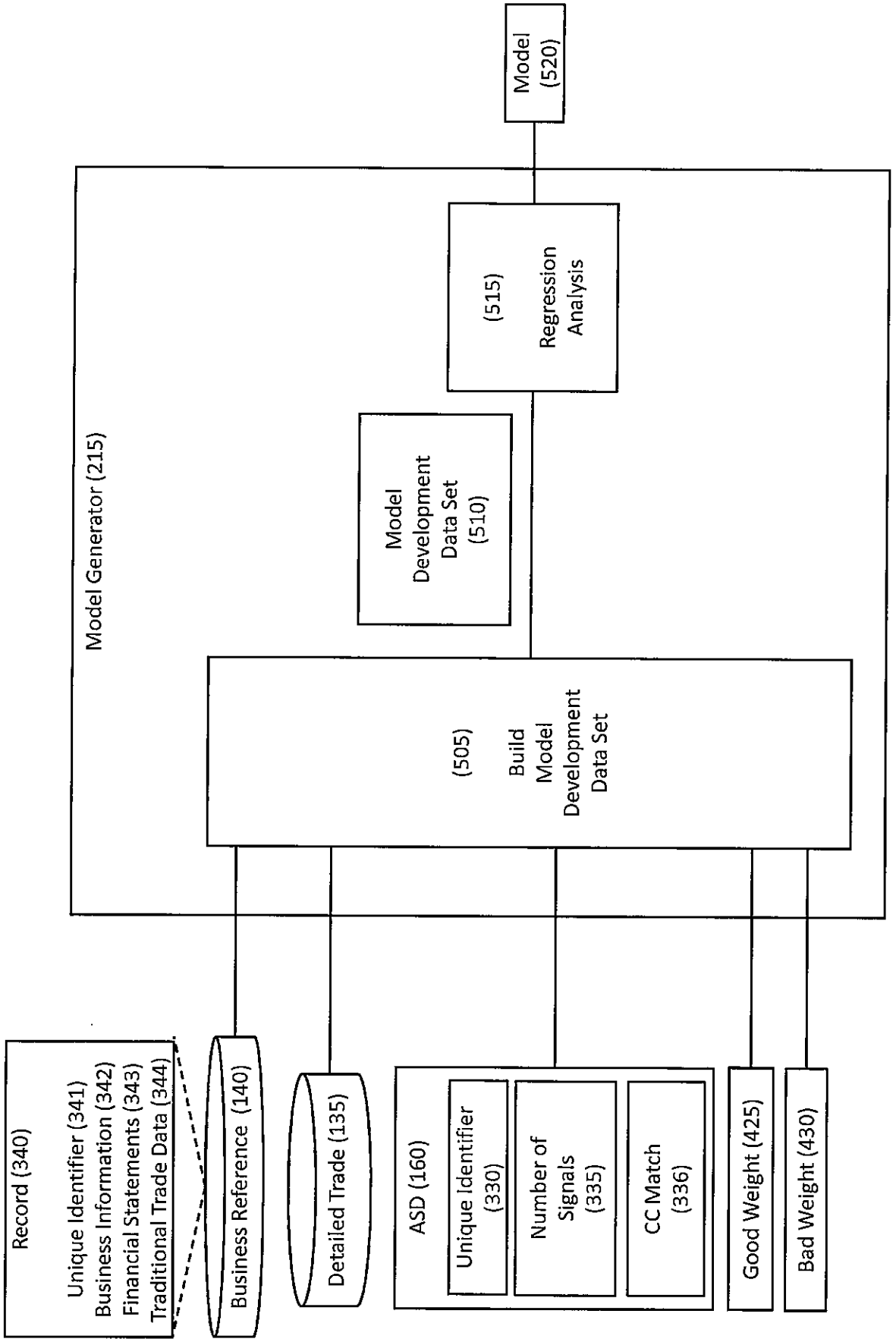

Model (520)
Model Generator (215)
(515) Regression Analysis
Model Development Data Set (510)
(505) Build Model Development Data Set
Record (340)
Unique Identifier (341)
Business Information (342)
Financial Statements (343)
Traditional Trade Data (344)
Business Reference (140)
Detailed Trade (135)
ASD (160)
Unique Identifier (330)
Number of Signals (335)
CC Match (336)
Good Weight (425)
Bad Weight (430)

FIG. 5

Table 550
First Exemplary Model Development Data Set (510)

Unique Identifier (330)	BI (342)	FS (343)	TTD (344)	DT (135)	NS (335)	CCM (336)	GW (425)	BW (430)	Bad Risk Indicator (BRI) (GW < BW)
00000001	bi1	fs1	ttd1	dt1	3	2	0.42	0.58	1
00000002	bi2	fs2	ttd2	dt2	ns2	ccm2	gw2	bw2	bri2
00000003	bi3	fs3	ttd3	dt2	ns3	ccm3	gw3	bw3	bri3
.	.	.	.	.	.	.	.	.	.
.	.	.	.	.	.	.	.	.	.
.	.	.	.	.	.	.	.	.	.
n	bin	fsn	ttdn	dtn	nsn	ccmn	gwn	bwn	bri4

FIG. 5A

Table 560
Second Exemplary Model Development Data Set (510)

Unique Identifier (330)	NS (335)	BW (430)
00000001	3	0.58
00000002	ns2	bw2
00000003	ns3	bw3
. . .	. . .	. . .
n	nsn	bwn

FIG. 5B

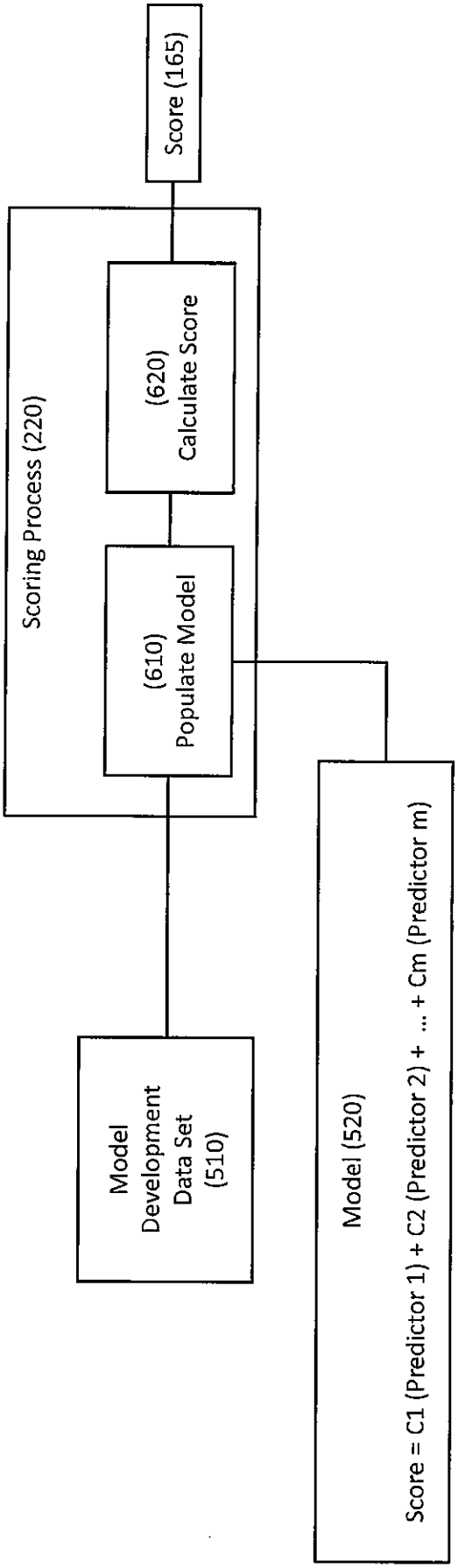

Score (165)
Scoring Process (220)
(620)
Calculate Score
(610)
Populate Model
Model
Development
Data Set
(510)
Model (520)
Score = C1 (Predictor 1) + C2 (Predictor 2) + ... + Cm (Predictor m)

FIG. 6

Business Entity: 12-345-6789	Business Record 1				
Model 1					
Factor	Source	Actual Value	Max Score	Actual Score	Score Difference
Initial Points			100	100	0
State	General Information	NJ	25	20	-5
Years in business	General Information	5	30	30	0
Industry	General Information	Business Services	35	20	-15
# of Liens	General Information	0	40	30	-10
$ amount of payment experiences past due	Traditional Trade	1,000	45	20	-15
% Dollars Negative	Traditional Trade	0.05	50	30	-18
Quick ratio	Financials	0.1	55	20	-21
% increase in #of payment experiences over last year	Detailed Trade	5	60	30	-24
Metadata predictor availability	Metadata Predictors	Yes	65	20	-27
			505	320	

Score	320
Class	3
Percentile	65%

FIG. 7

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