

Graydon UK International

Canadian Report: Supplied on 12/05/2008

EQUIFAX
COMMERCIAL CREDIT REPORT

MAISON ABC TEST FILE (DO NOT USE)
123 BL MAISONNEUVE E SUITE 200
OTTAWA, ON
L2L2L2

REPORT DATE : MAY 12, 2008
FILE OPENED : NOV 03, 1997
FILE NUMBER : 0031167523
SUBJECT NUMBER : FW7530
REFERENCE NUMBER :
REQUESTOR ID :

TELEPHONE : 647-555-2222
FAX : 514-555-1111

PRIMARY SIC NUMBER - 6321 - (ACCIDENT AND HEALTH IN)

* * * SUMMARY * * *

				CREDIT INFO	SCORES	PAYMENT
2	TRADE SUPPLIERS	OWED	2,500	* 70	CURRENT	NA *
	3RD PERIOD PAST DUE	OWED	200 OR 8%	* 30	1Q2008	NA *
	CURRENT	OWED	700 OR 28%	* 10	1Q2007	NA *
	HIGHEST CREDIT	RPTD	10,000	* 24	1Q2006	NA *

RETURNED CHEQUES	2 FOR	2,000	LAST RETURNED CHEQUE	DEC 25, 2005
COLLECTION CLAIMS	2 FOR	4,000	LAST CLAIM	DEC 05, 2007
LEGAL SUITS	1 FOR	12,000	LAST LEGAL SUIT	NOV 22, 2003
JUDGMENTS	0 FOR	0	LAST JUDGMENT	
OTHER ITEMS	0 FOR	0	LAST OTHER ITEM	

CREDIT INFO SCORE BECOMES 70 WHEN DATA IS RECEIVED FROM THE SUPT OF BANKRUPTCY DATA IS PURGED AT 5 YEARS. THE CI SCORE IN THE TREND SECTION IS NOT AFFECTED.

* * * TRADE ITEMS * * *

SUPPLIER'S NAME/INDUSTRY TERMS AMOUNT/PAY HABITS/COMMENTS									
RPTD DATE	OPEN DATE	CREDIT LIMIT	CREDIT LIMIT DT.	HIGH CREDIT	TOTAL OWING	CURRENT \$	PAST DUE 1ST	PAY 2ND	PERIOD 3RD
MAISON ABC TEST FILE: 647-555-2222 WITHIN TERMS, WITHIN TERMS									
DEC		0		10,000	500	500	0	0	0
ORLEANS FRESH FRUIT: 613-247-0099 DLA-2007/09/04 200, WITHIN TERMS									
SEP	OCT/2001	10,000	NOV/2003	5,000	2,000	200	1,000	600	200
P.I. = 37		TOTAL REPORTED		15,000	2,500	700	1,000	600	200

NOTE: * INDICATES THE DATA WAS SUPPLIED BY AN ACCOUNTS RECEIVABLE SUBMISSION.

NOTE: # INDICATES LONG TERM SECURED DEBT, WHICH IS NOT INCLUDED IN THE PI AND CI CALCULATION.

IN SOME SITUATIONS, PAYMENTS BEYOND TERMS CAN BE A RESULT OF MISPLACED INVOICES OR DISPUTED ACCOUNTS.

* * * PAYMENT TRENDS * * *

QUARTERS	PAYMENT INDEX	C.I. SCORE	NUMBER OF SUPPLIERS	TOTAL OWING	CURRENT \$	OVERDUE 1ST	2ND	3RD

1	QTR/2008	NA	30	0	0	0	0	0	0
4	QTR/2007	0	43	1	500	500	0	0	0
3	QTR/2007	47	35	2	2,005	202	1,001	601	201
2	QTR/2007	NA	33	0	0	0	0	0	0
1	QTR/2007	NA	10	0	0	0	0	0	0
4	QTR/2006	NA	10	0	0	0	0	0	0
3	QTR/2006	NA	24	0	0	0	0	0	0
2	QTR/2006	NA	24	0	0	0	0	0	0
1	QTR/2006	NA	24	0	0	0	0	0	0

* * * RETURNED CHEQUES * * *

SYS. DATE	BANK DATE	AMOUNT	REASON RETURNED	STATUS
DEC 05, 2007	DEC 25, 2005	1,000.00	PAYMENT STOPPED	NOT REPLACED
CREDITOR: EQUIFAX				
JUL 01, 2007	DEC 25, 2005	1,000.00	PAYMENT STOPPED	NOT REPLACED
CREDITOR: EQUIFAX				

* * * COLLECTION CLAIMS RECEIVED * * *

DEBTOR	MAISON ABC,787878787	DATE PLACED	DEC 05, 2007
CREDITOR	CITY OF TORONTO	AMOUNT PLACED	2,000
AGENCY	NCO FINANCIAL SERVICES INC	AMOUNT PAID	1,000
COMMENT	DISPUTED ACCOUNT		
DEBTOR	MAISON ABC,999998	DATE PLACED	JUN 23, 2007
CREDITOR	CITY OF TORONTO	AMOUNT PLACED	2,000
AGENCY	NCO FINANCIAL SERVICES INC	AMOUNT PAID	1,000
COMMENT	DISPUTED ACCOUNT		

IN SOME SITUATIONS, ACCOUNTS ARE SOMETIMES PLACED FOR COLLECTION EVEN THOUGH THE ACCOUNT IS DISPUTED.

* * * LEGAL INFORMATION SECTION * * *

STATEMENT OF CLAIM:

DEFENDANT	DRP TEST FILE	DATE	NOV 22, 2003
PLAINTIFF	ABC ENTREPRISE	COURT	COURT OF APPEAL
AMOUNT	12,000	LOCATION	ABBOTSFORD
REASON	ACCOUNT	FILE #	787777

2004/08/26, TEST FILE MAISON ABC (DO NOT USE)
THIS IS A TEST FOR LEGAL COMMENTS
CHANGE TIME STAMPS

LEGAL FILINGS - PROVINCE OF QUEBEC ONLY
EFFECTIVE MAY 13, 2004 THE ONLY COMMERCIAL LEGAL FILINGS FROM THE PROVINCE OF QUEBEC THAT EQUIFAX WILL BE REPORTING WILL BE THE FILINGS OF INITIAL STATEMENTS OF CLAIM. THE DATA SOURCE FOR JUDGEMENTS AND OTHER QUEBEC LEGAL ITEMS IS UNDERGOING A SYSTEM CHANGE AND UNTIL THIS IMPLEMENTATION IS COMPLETE, EQUIFAX WILL NOT BE REPORTING THESE ITEMS.

* * * INFORMATION FROM THE SUPERINTENDANT OF BANKRUPTCY * * *

DIV I PROPOSAL AND CASH FLOW STATEMENT

DATE RECEIVED FROM SOURCE: 2007/05/18
SOURCE OF INFORMATION: CONSUMER & CORPORATE AFFAIRS

COURT FILE NUMBER: BFSDCSDTEST

FILING DATE: 2007/05/18
COURT NAME: COWANSVILLE
PROVINCE: QC

ESTATE INFORMATION:
OS UPGRADE
7171 JEAN TALON
LONDON, ON

TRUSTEE INFORMATION:
OS 400 UPGRADE
7171 J TALON
MTL, QC
LICENSE NUMBER: 54321

RECEIVER INFORMATION:
COMM FILE TEST
ON

DIV I PROPOSAL AND CASH FLOW STATEMENT

DATE RECEIVED FROM SOURCE: 2005/01/01
SOURCE OF INFORMATION: CONSUMER & CORPORATE AFFAIRS

COURT FILE NUMBER: 100 TEST FILE
FILING DATE: 2004/02/02
COURT NAME: LONGUEUIL
PROVINCE: QC

ESTATE INFORMATION:
MAISON ABC TEST FILE (DO NOT USE)
123 BL MAISONNEUVE EST SUITE 200
LONDON, ON

TRUSTEE INFORMATION:
DRP TEST FILE
898 MAIN ST
LONDON, QC
LICENSE NUMBER: 55555

RECEIVER INFORMATION:
CDE FILE TEST
ON

DIV I PROPOSAL AND CASH FLOW STATEMENT

DATE RECEIVED FROM SOURCE: 2003/01/20
SOURCE OF INFORMATION: CONSUMER & CORPORATE AFFAIRS

COURT FILE NUMBER: 100 TESTFILE
FILING DATE: 2004/02/02
COURT NAME: LONGUEUIL
PROVINCE: QC

ESTATE INFORMATION:
CDE FILE MAISON ABC (DO NOT USE) 8KKKKKKKK
123 BL MAISONNEUVE EST SUITE 200
LONDON, ON
L2L 2L2

TRUSTEE INFORMATION:
DRP TEST FILE
898 MAION ST
LONDON, ON
L3L 3L3

LICENSE NUMBER: 55555

RECEIVER INFORMATION:

CDE FILE TEST
ON

DIV I PROPOSAL AND CASH FLOW STATEMENT

DATE RECEIVED FROM SOURCE: 2003/01/20
SOURCE OF INFORMATION: CONSUMER & CORPORATE AFFAIRS

COURT FILE NUMBER: 100 TESTFILE
FILING DATE: 2005/02/02
COURT NAME: LONGUEUIL
PROVINCE: QC

ESTATE INFORMATION:

MAISON ABC TEST FILE (DO NOT USE)
123 BL MAISONNEUVE EST SUITE 200
LONDON, ON
L2L 2L2

TRUSTEE INFORMATION:

DRP TEST
898 MAION ST
LONDON, ON
L3L 3L3
LICENSE NUMBER: 55555

DIV I PROPOSAL AND CASH FLOW STATEMENT

DATE RECEIVED FROM SOURCE: 2003/01/20
SOURCE OF INFORMATION: CONSUMER & CORPORATE AFFAIRS

COURT FILE NUMBER: 100 TESTFILE
FILING DATE: 2004/02/02
COURT NAME: LONGUEUIL
PROVINCE: QC

ESTATE INFORMATION:

MAISON ABC TEST FILE (DO NOT USE)
123 BL MAISONNEUVE EST SUITE 200
LONDON, ON
L2L 2L2

TRUSTEE INFORMATION:

DRP TEST FILE
898 MAIN ST
LONDON, ON
L3L 3L3
LICENSE NUMBER: 55555

RECEIVER INFORMATION:

CDE FILE TEST
ON

* * * BANKING INFORMATION * * *

REPORTED ON: MAISON ABC TEST FILE (DO NOT USE)

DATE: 2007/12/05

FILE NUMBER: 0031167523
SUBJECT NUMBER: FW7530

BANQUE DE MONTREAL
MONTREAL (SUCC. PRINCIPALE)

119 RUE SAINT-JACQUES
MONTREAL, QUEBEC, H2Y1L6
BRANCH: 001, TRANSIT: 00011
REF. PHONE: (514) 555-5555

REF. FAX: (514) 555-5555

ACCOUNT INFORMATION:

CURRENT ACCOUNT, OPENED: 2000
BALANCE: LOW 4 FIGURES

LINE OF CREDIT DETAILS:

LINE OF CREDIT, OPENED: 2006
AUTHORIZED AMOUNT: \$ 1,000
SECURED: UNSECURED

LOAN DETAILS:

BUSINESS IMPROVEMENT LOAN, OPENED: 2006
AUTHORIZED AMOUNT: \$ 10,000 TO \$ 15,000
BALANCE OWING: \$ 10,000
SECURED: UNSECURED

REPORTED ON: MAISON ABC TEST FILE

DATE: 2004/06/17

FILE NUMBER: 0031167523
SUBJECT NUMBER: FW7530

ROYAL BANK OF CANADA
MAIN BR - MONTREAL
1 PLACE VILLE MARIE-GROUND FLR
MONTREAL, QUEBEC, H3C3B5
BRANCH: 003, TRANSIT: 00001
REF. PHONE: (514) 666-6666

REF. FAX: (514) 555-5555

ACCOUNT INFORMATION:

NUMBER OF ACCOUNTS: 2, CURRENT ACCOUNT, OPENED: 2004/05/10
TOTAL BALANCE: \$ 3,000 TO \$ 4,000

*** RETURNED CHEQUE DETAILS:

QUANTITY: 10, FREQUENCY: IN THE LAST 30 DAYS
REASON: NSF

LINE OF CREDIT DETAILS:

NUMBER OF LINES OF CREDIT: 2, LETTER OF GUARANTEE
TOTAL AUTHORIZED AMOUNT: \$ 4,000 TO \$ 5,000
TOTAL UTILIZED: 30%
SECURED: YES, INVENTORY, EQUIPMENT

LOAN DETAILS:

NO LOAN

REPORTED ON: MAISON ABC INC.

DATE: 2000/04/13

FILE NUMBER: 0031167523
SUBJECT NUMBER: FW7530

ROYAL BANK OF CANADA
MAIN BR - BURNABY
4370 KINGSWAY
BURNABY, BRITISH COLUMBIA, V5H4G9
BRANCH: 003, TRANSIT: 00320
REF. PHONE: (604) 665-3804

REF. FAX: (604) 717-4239

ACCOUNT INFORMATION:

NO BANK ACCOUNT

LINE OF CREDIT DETAILS:

NO LINE OF CREDIT

LOAN DETAILS:
NO LOAN

SIGNING OFFICER(S):
NOT AVAILABLE

REPORTED ON: MAISON ABC TEST FILE (DO NOT USE)

DATE: 2004/06/17

FILE NUMBER: 0031167523

SUBJECT NUMBER: FW7530

C.P.D. DE L'ILE-ST-IGNACE
145, CHEMIN DE LA TRAVERSE
JOLIETTE, QUEBEC, J0K2P0
BRANCH: 815, TRANSIT: 00045
REF. PHONE: (514) 666-6666

REF. FAX: (514) 555-5555

ACCOUNT INFORMATION:

NUMBER OF ACCOUNTS: 2, CURRENT ACCOUNT, OPENED: 2004/05/10
TOTAL BALANCE: \$ 3,000 TO \$ 4,000

*** RETURNED CHEQUE DETAILS:

QUANTITY: 10, FREQUENCY: IN THE LAST 30 DAYS
REASON: NSF

LINE OF CREDIT DETAILS:

NUMBER OF LINES OF CREDIT: 2, LETTER OF GUARANTEE
TOTAL AUTHORIZED AMOUNT: LOW 4 FIGURES TO HIGH 5 FIGURES
TOTAL UTILIZED: LOW 3 FIGURES TO MEDIUM 3 FIGURES
SECURED: YES, INVENTORY, EQUIPMENT

LOAN DETAILS:
NO LOAN

REPORTED ON: LEGAULT ET OUIMET TEST FILE

DATE: 2000/04/12

FILE NUMBER: 0031167523

SUBJECT NUMBER: FW7530

BANQUE NATIONALE DU CANADA
2119, RUE DE SALABERRY
MONTREAL, QUEBEC, H3M1K8
BRANCH: 006, TRANSIT: 01581
REF. FAX: (514) 271-5106

ACCOUNT INFORMATION:

NO BANK ACCOUNT

LINE OF CREDIT DETAILS:

NO LINE OF CREDIT

LOAN DETAILS:
NO LOAN

SIGNING OFFICER(S):
NOT AVAILABLE

REPORTED ON: TEST FILE MAISON ABC (DO NOT USE)

DATE: 2004/04/14

FILE NUMBER: 0031167523

SUBJECT NUMBER: FW7530

BANK OF MONTREAL
505 KING ST
FREDERICTON, NEW BRUNSWICK, E3B1E7
BRANCH: 001, TRANSIT: 01234
REF. PHONE: (514) 444-4444

REF. FAX: (514) 444-4444

ACCOUNT INFORMATION:

CURRENT ACCOUNT, OPENED: 2003/05
BALANCE: \$ 20,000 TO \$ 30,000

*** RETURNED CHEQUE DETAILS:

QUANTITY: 10, FREQUENCY: IN THE CURRENT MONTH

NUMBER OF ACCOUNTS: 2, CURRENT ACCOUNT, SAVINGS ACCOUNT,
OPENED: SINCE OVER 3 MONTHS
TOTAL BALANCE: LOW 5 FIGURES TO MEDIUM 5 FIGURES

*** RETURNED CHEQUE DETAILS:

QUANTITY: LESS THAN 3, FREQUENCY: SINCE OVER 3 MONTHS
REASON: NSF

CHEQUING ACCOUNT, OPENED: 2000
BALANCE: NOT AVAILABLE EVEN WITH THE CLIENT'S SIGNATURE.BANK
POLICY.

*** RETURNED CHEQUE DETAILS:

NO RECORD KEPT

LINE OF CREDIT DETAILS:

LINE OF CREDIT, OPENED: 2004/01/23
AUTHORIZED AMOUNT: \$ 20,000 TO \$ 30,000
UTILIZED: 100%
RATING: PAID AS AGREED
SECURED: YES, EQUIPMENT, ASSETS, INVENTORY, BUSINESS IMPROVEMENT
LOAN, AGRICULTURAL BUILDING, ASSIGNMENT OF ACCOUNTS RECEIVABLE

NUMBER OF LINES OF CREDIT: 2, LETTER OF GUARANTEE, LINE OF CREDIT,
OPENED: SINCE OVER 3 MONTHS
TOTAL AUTHORIZED AMOUNT: MEDIUM 4 FIGURES TO HIGH 4 FIGURES
TOTAL UTILIZED: MEDIUM 3 FIGURES TO HIGH 3 FIGURES
RATING: PAID AS AGREED
SECURED: UNSECURED

LINE OF CREDIT, OPENED: 2003/02
AUTHORIZED AMOUNT: NOT AVAILABLE
UTILIZED: FLUCTUATES
RATING: PAID AS AGREED
SECURED: YES, EQUIPMENT, ASSETS, INVENTORY, ASSIGNMENT OF ACCOUNTS
RECEIVABLE, AGRICULTURAL FINANCING SOCIETY, BUSINESS INVESTMENT
ACCOUNT

LOAN DETAILS:

MORTGAGE LOAN, 789 MAIN ST, OPENED: 2004/02/02
AUTHORIZED AMOUNT: \$ 1,000,000 TO \$ 2,000,000
BALANCE OWING: \$ 20,000 TO \$ 30,000
TERMS: BI-WEEKLY, \$ 318 TO \$ 400
RATING: NOT AVAILABLE
SECURED: UNSECURED,

NUMBER OF LOANS: 2, TERM LOAN, BUSINESS IMPROVEMENT LOAN,
OPENED: SINCE OVER 3 MONTHS
TOTAL AUTHORIZED AMOUNT: HIGH 5 FIGURES TO MEDIUM 6 FIGURES
TOTAL BALANCE OWING: MEDIUM 4 FIGURES TO HIGH 4 FIGURES
TOTAL TERM AMOUNT: BI-WEEKLY, LOW 3 FIGURES TO MEDIUM 3 FIGURES
RATING: PAID AS AGREED
SECURED: YES, ASSETS, EQUIPMENT, INVENTORY, BUSINESS IMPROVEMENT
LOAN, ASSIGNMENT OF ACCOUNTS RECEIVABLE, BUSINESS INVESTMENT
ACCOUNT

TERM LOAN, OPENED: 2000
AUTHORIZED AMOUNT: AMOUNT NOT YET ESTABLISHED

BALANCE OWING: NOT AVAILABLE
TERMS: PLUS INTEREST
RATING: HANDLED BY LAWYERS
SECURED: UNSECURED

SIGNING OFFICER(S):
APOSTOLOVA MAYA ANNA JR, WOOD LINDA MARIA SR
2 SIGNATURES REQUIRED

2004/02/16, TEST FILE MAISON ABC (DO NOT USE)8KKKKKK
TEST FOR XML

REPORTED ON: TEST FILE

DATE: 2003/10/03

FILE NUMBER: 0031167523
SUBJECT NUMBER: FW7530

BANQUE ROYALE DU CANADA
ROYAL DIRECT-MONTREAL SUPPORT ADMIN
630 RENE LEVESQUE BLVD W-4TH FLR
MONTREAL, QUEBEC, H3B1S6
BRANCH: 003, TRANSIT: 00111
REF. PHONE: (514) 055-5555

** ** BANK INFORMATION UPDATES ARE AVAILABLE AT A REASONABLE COST - TEL.
1-800-567-2370 ** **

* * * COMPANY INFORMATION * * *

LIMITED OWNERSHIP, EFFECTIVE DATE: 1979/01/20

OPERATION SINCE: 1978/12/23

LIMITED LIABILITY COMPANY

REGISTRATION OF TRADE STYLE NUMBER: 12345678, EFFECTIVE DATE: 1990/01/12
PROVINCIAL CHARTER / ONTARIO

OPERATION SINCE: 1980/01/12

2004/08/26, MAISON ABC INC
FICHER CORPORATIF DU QUEBEC
DATE RAPPORTEE:3 DECEMBRE 1999
DATE D'IMMATRICULATION:4 JANVIER 2000.NOMBRES D'EMPLOYES:
AUCUN.DERNIERE DECLARATION ANNUELLE:26 MAI 1999.ADRESSE
DOMICILE:2006 BOUL. MELLON, JONQUIERE, QC, G7S3G9.GENRE
D'AFFAIRE:EXPLOITATION BATIMENTS RESIDENTIELS ET DE LOGEMENT

BUSINESS NATURE: ACCIDENT AND HEALTH INSURANCE

NUMBER EMPLOYEES: FULL TIME: 20 (REPORTED: 2003/08/27)

* * * OTHER FILES INCLUDED IN THIS REPORT * * *

LES TESTS FILES
7171 RUE JEAN-TALON
ANJOU, QC H1M3N2

FILE NUMBER : 0031236037
SUBJECT NUMBER : FX3759

* * * RECENT INQUIRIES * * *

MAY 12, 2008 BANK
JAN 28, 2008 BANK

OCT 22, 2007 BANK
 JUN 04, 2007 BANK
 MAY 03, 2007 BANK
 MAY 03, 2007 BANK
 MAY 03, 2007 BANK
 APR 27, 2007 BANK
 APR 27, 2007 BANK
 APR 26, 2007 BANK
 APR 04, 2007 BANK
 APR 04, 2007 BANK
 APR 04, 2007 BANK
 APR 04, 2007 BANK
 APR 02, 2007 BANK
 APR 02, 2007 BANK
 APR 02, 2007 BANK

* * * CREDIT INFORMATION SCORE * * *

THE CURRENT CREDIT INFORMATION SCORE IS THE TOTAL OF THE FOLLOWING FACTORS:

YEARS ON FILE	0-1	1.1-2	2.1-4	4.1-9	9.1+	
SCORE	10	8	6	4	0	= 0
CURRENT PAYMENT INDEX	51+	41-50	31-40	21-30	0-20	
SCORE	10	7	5	4	0	= 0
NUMBER OF TRADE PAYMENT REFERENCES	0-1	2-3	4-6	7-10	11+	
SCORE	10	8	5	3	0	= 10
LAST QTR, PI VS SAME QTR, LAST YEAR	41+	21-40	11-20	6-10	0-5	
SCORE	10	8	6	4	0	= 0
NUMBER OF NEGATIVE OCCURRENCES	10+	8-9	5-7	2-4	0-1	
SCORE	10	8	5	3	0	= 3
LAST NEGATIVE OCCURRENCE (MONTHS)	1-2	3-4	5-6	7-12	12+	
SCORE	10	7	4	3	0	= 4
AMT. NEG. OCC, AS % OF CURRENT OWED	100%	51-99%	11-50%	1-10%	0%	
SCORE	10	8	5	2	0	= 10

CREDIT INFORMATION SCORE = 70

CREDIT INFORMATION SCORE = CI

7 RISK ELEMENTS IN EVERY CREDIT REPORT ARE RATED BETWEEN 0 AND 10. ADDED TOGETHER, THESE 7 RATINGS ARE THE "CI SCORE" WHICH RANGES BETWEEN 0 AND 70. THE HIGHER THE NUMBER, THE HIGHER THE RISK. A SCORE LESS THAN 10 MEANS A LOWER RISK, WHILE A SCORE ABOVE 30 IS A HIGHER RISK.

PAYMENT INDEX = PI

THE PI IS THE AVERAGE NUMBER OF DAYS BEYOND THE PAYMENT DUE DATE FOR ALL ACCOUNTS. AN AVERAGE PI IS 22. A PI OF 0 MEANS ALL SUPPLIERS ARE PAID WITHIN TERMS. A PI OF 100 MEANS ALL SUPPLIERS ARE IN THE 3RD PERIOD PAST DUE.

END OF REPORT

**Explanation of The Credit Info Score and Payment Score
 (Both contained in the Summary Section of this Report)**

A Canadian company's CREDIT INFO SCORE can range from 0-70, details as follows;

<u>C.I. Range</u>	<u>Risk Factor</u>
0 - 11	Minimal
12 - 23	Average
24 - 35	Marginal
36 - 47	High
48 - 59	Very High
60 - 70	Poor

PAYMENT SCORE

A Canadian company's Payment Score can range from 0 - 100. the closer the score is to "Zero", the better it pays its suppliers.

The score is similar to days-beyond-terms. Someone with a score of 60 would be paying their bills at approximately 90 days, which is when many companies traditionally start placing their accounts for collection. Analysis shows that Canadian businesses pay their bills within approximately 54 days on average. This would translate into a Payment Score of 24. Fifty percent of all Payment Scores are under 20 and seventy five percent under 30. When a company reaches a Payment Score of 40 one would expect to see collection claims being placed. A Payment Score of 40 indicates the bills are paid at about 70 days on average, some slower, some faster.

***** End of Report *****