

Administrator Application

Business Creditor Company Profile (Main Screen) "General Info" tab

On this screen, the administrator can add a new company, update info for an existing company, or delete the company. The data for a company is entered in four tabs. The General Info tab is shown below (standard name / address / contact info).

The screenshot displays the 'Business Creditor Company Profile' window within the 'Business Credit Booster Database Application'. The window title is 'Business Creditor Company Profile' and it shows 'Company Name: ABC Credit Corp.' and 'CompanyID: 1'. The 'General Info' tab is active, showing fields for 'Company Name/Address', 'Contact Person', and 'Contact Information'. A 'Company Count' window is also visible, showing 'Total Number of Companies in Database: 99'. The status bar at the bottom indicates 'User: [redacted]', 'BCDB', '6/12/2008', and '9:00 PM'.

Business Creditor Company Profile

Company Name: **ABC Credit Corp.** CompanyID: **1**

General Info | Categories | Terms & Requirements | Tools & Tips

Company Name/Address

Company Name:

Address Line 1:

Address Line 2:

Zip Code: City: State:

Contact Person

First Name: Last Name:

Title:

Contact Information

Phone Number: () - Fax: () - Email:

Website Address:

Prev Add Edit Delete Print Save Cancel Close Next

Company Count

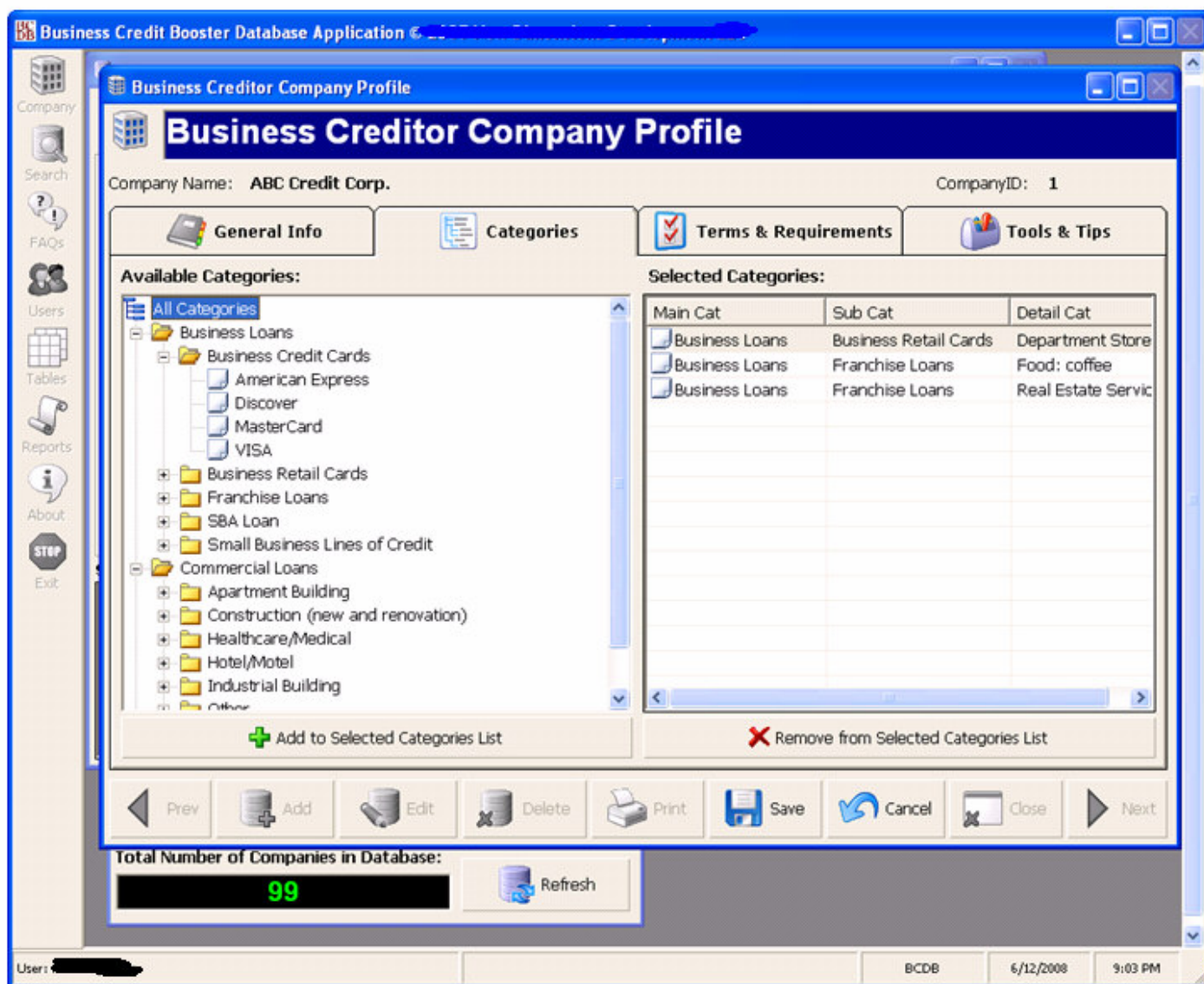
Total Number of Companies in Database:

99

User: [redacted] BCDB 6/12/2008 9:00 PM

Business Creditor Company Profile (Main Screen) "Categories" tab

Here, the administrator chooses from a master list of available categories (arranged in a tree-view, 3 hierarchical levels – main category, subcategory, detail category). The items chosen from the tree appear in the "selected categories" list on the right. By selecting a category or categories for a company, we are saying that this company offers business credit for these types of industries.



Business Creditor Company Profile (Main Screen) "Terms & Requirements" tab

Here, the admin specifies the various terms and related information under which the company grants credit. Mostly, pick-list tables are used.

The screenshot displays the 'Business Creditor Company Profile' application window. The title bar reads 'Business Credit Booster Database Application'. The main window title is 'Business Creditor Company Profile'. The company name is 'ABC Credit Corp.' and the CompanyID is '1'. The 'Terms & Requirements' tab is active, showing various settings for credit terms and requirements.

Company Name: ABC Credit Corp. **CompanyID:** 1

General Info | **Categories** | **Terms & Requirements** | **Tools & Tips**

Grants Credit
 Nationwide
 Select States

<input type="checkbox"/> AK	<input type="checkbox"/> FL	<input type="checkbox"/> LA
<input type="checkbox"/> AL	<input type="checkbox"/> GA	<input type="checkbox"/> MA
<input type="checkbox"/> AR	<input type="checkbox"/> HI	<input type="checkbox"/> MD
<input type="checkbox"/> AZ	<input type="checkbox"/> IA	<input type="checkbox"/> ME
<input type="checkbox"/> CA	<input type="checkbox"/> ID	<input type="checkbox"/> MI
<input type="checkbox"/> CO	<input type="checkbox"/> IL	<input type="checkbox"/> MN
<input type="checkbox"/> CT	<input type="checkbox"/> IN	<input type="checkbox"/> MO
<input type="checkbox"/> DC	<input type="checkbox"/> KS	<input type="checkbox"/> MS
<input type="checkbox"/> DE	<input type="checkbox"/> KY	<input type="checkbox"/> MT

Credit Terms
 Installment
 Net 30
 Revolving

Requirements
 Personal Credit Check
Minimum Personal Credit Score: 660 - 679
 Business Credit Check
Minimum Business Credit Score: []
Minimum Annual Sales: \$1,500,000
Years in Business: 13
Minimum Number of Trades: 0
 Financial Statements
 Tax Returns

Reports To
 D & B
 Equifax Business
 Experian Business

How To Apply
 Email
 Fax
 Internet

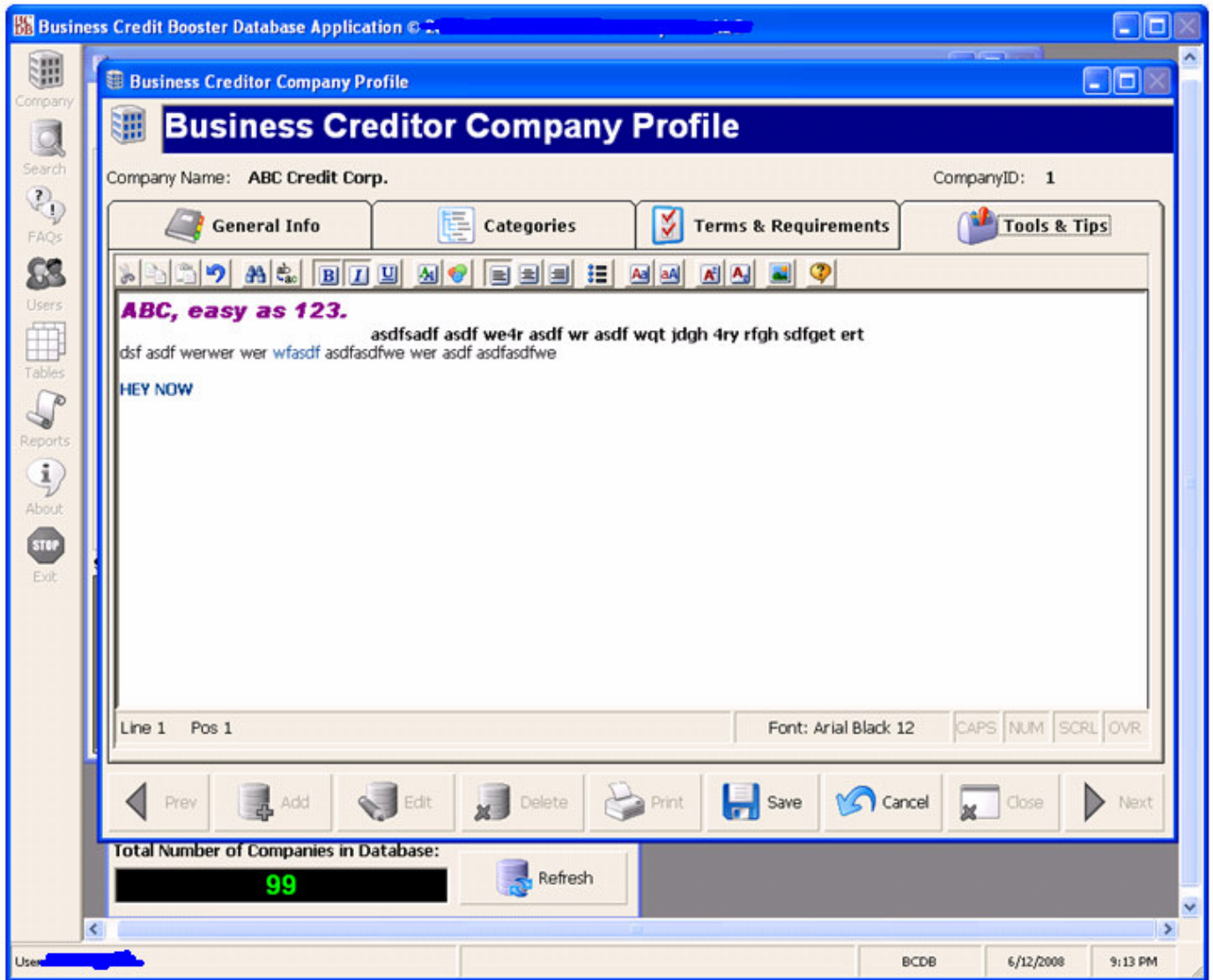
Navigation: Prev, Add, Edit, Delete, Print, Save, Cancel, Close, Next

Total Number of Companies in Database: **99** Refresh

User: [] BCDB 6/12/2008 9:10 PM

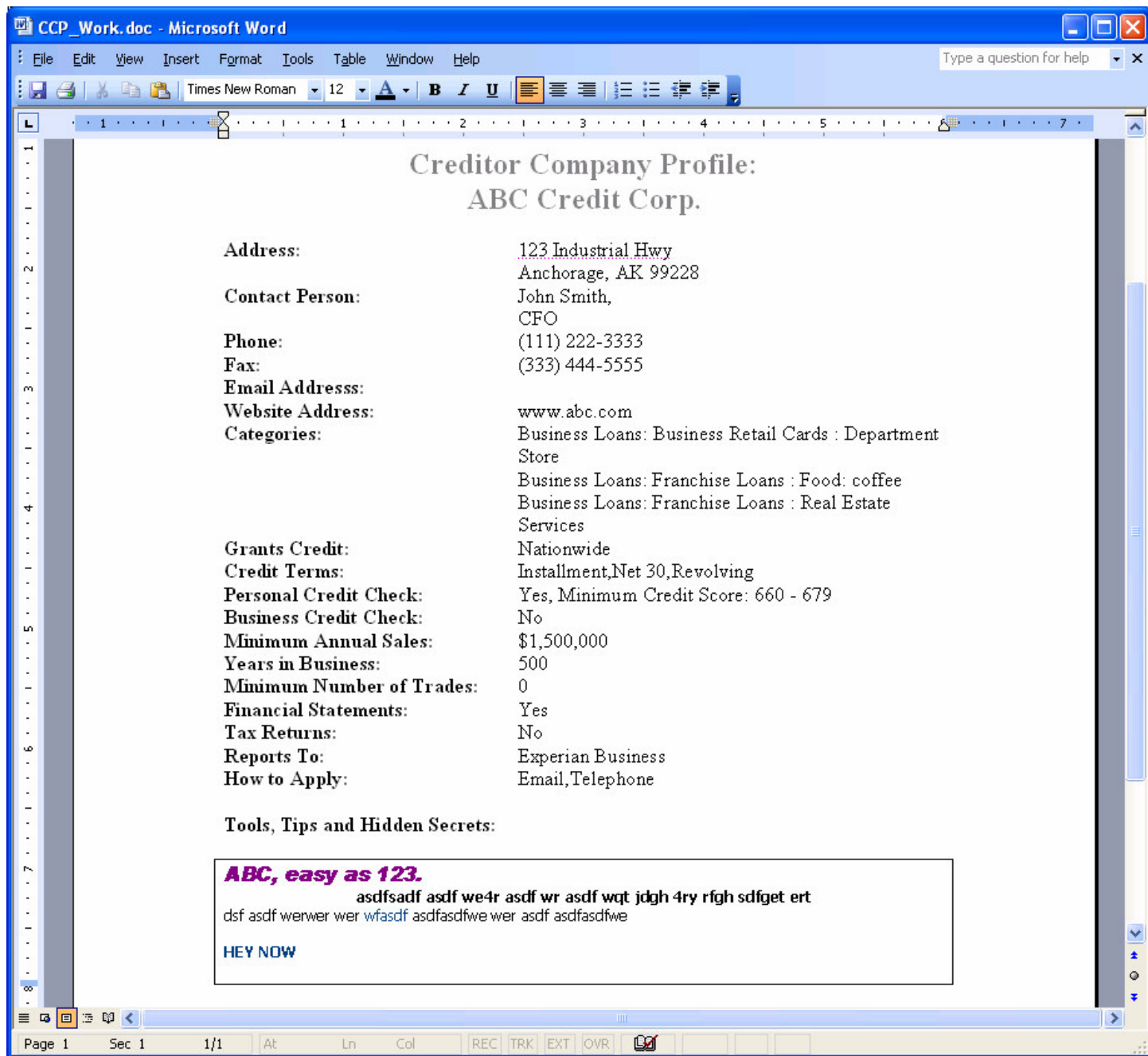
Business Creditor Company Profile (Main Screen) "Tools & Tips" tab

This is a free-text field (entered and saved in Rich-Text format). This screen functions as a mini Wordpad-like editor.



The administrator of course saves the record when done.

The Print button at the bottom of the screen causes the current company's data to be opened in a Word document, as shown below.



Search Screen

This screen allows the administrator to search for a company to look at or work on. You can search either by company name or creditor categories, along with additional search criteria. Upon hitting the Go button, the Search Results list is populated. By double-clicking on an entry in the search results list, that company then populates the main screen (Business Creditor Company Profile).

Company Search

Search By

Company Name
Search Type: Starts With Search Value: a

Creditor Categories
Available Categories:
All Categories
+ Business Loans
+ Commercial Loans
+ Equipment Leasing

Selected Categories:

Main Cat	Sub Cat	Detail Cat

+ Add to Selected Categories List X Remove from Selected Categories List

Additional Search Criteria

Reports To

D & B
 Equifax Business
 Experian Business

Credit Terms

Installment
 Net 30
 Revolving

Go

Search Results 3 record(s) found.

Company Name	Contact First Name	Contact Last Name	Phone #
ABC Credit Corp.	John	Smith	(111) 222-3333
Another New Co.	Harvey	Filmore	(839) 329-4949
asdfas asdfas	safasd	werqwer	(343) 434-3434

Company Count

Total Number of Companies in Database: **99** Refresh

User: [redacted] BCDB 6/12/2008 9:31 PM

FAQs

The Frequently Asked Questions screen allows the admin to set up questions and answers for a FAQs. The FAQs are broken up into two categories (shown on the two tabs), "Questions About Business Credit" and "Resources for Building Business Credit".

The screenshot displays the 'Business Credit Booster Database Application' interface. The main window is titled 'Frequently Asked Questions' and is divided into two tabs: 'Questions About Business Credit' and 'Resources for Building Business Credit'. The 'Questions About Business Credit' tab is active, showing a list of nine questions. The second question, 'How does it differ from personal credit?', is selected and highlighted. Below the list, the question text is displayed in a larger font, followed by a rich text editor containing the answer. The answer text reads: 'A: There are 6 distinct differences between personal and business credit (see comparison below). [redacted] will help you to know the difference. We will provide you with the skill set to determine the best way to use both your personal and business credit to build your business and increase your wealth potential. To be a savvy business owner you must learn how to use both skillfully.' Below the answer, there is a section titled 'Personal Credit' with a bulleted list of three items: 'Uses social security number for tracking', 'Established in your name and secured by you.', and 'Reported to credit bureaus Trans Union, Equifax and Experian'. At the bottom of the window, there are statistics: 'Business Credit Question Count: 17', 'Resources Question Count: 4', and 'Total Question Count: 21'. A 'Refresh' button is located next to these statistics. In the bottom left corner, there is a 'Total Number of Companies in Database:' label with a large green '99' displayed in a black box, and a 'Refresh' button next to it. The bottom status bar shows 'User: [redacted]', 'BCDB', '6/12/2008', and '9:37 PM'. The left sidebar contains navigation icons for 'Company', 'Search', 'FAQs', 'Users', 'Tables', 'Reports', 'About', and 'Exit'.

Business Credit Booster Database Application © [redacted]

Company Search

Frequently Asked Questions

Close

Questions About Business Credit | Resources for Building Business Credit

1. What is business credit?
2. How does it differ from personal credit?
3. What are the advantages of having business credit?
4. Are there any disadvantages to having business credit?
5. What is the process to build business credit?
6. What are the requirements to obtain business credit?
7. Can you obtain business credit as a sole proprietor?
8. Do you need to have a business plan in place before pursuing business credit?
9. How much business credit or financing can you obtain if you are a fairly new business with a minimum

Q: How does it differ from personal credit?

A: There are 6 distinct differences between personal and business credit (see comparison below). [redacted] will help you to know the difference. We will provide you with the skill set to determine the best way to use both your personal and business credit to build your business and increase your wealth potential. To be a savvy business owner you must learn how to use both skillfully.

Personal Credit

- Uses social security number for tracking
- Established in your name and secured by you.
- Reported to credit bureaus Trans Union, Equifax and Experian

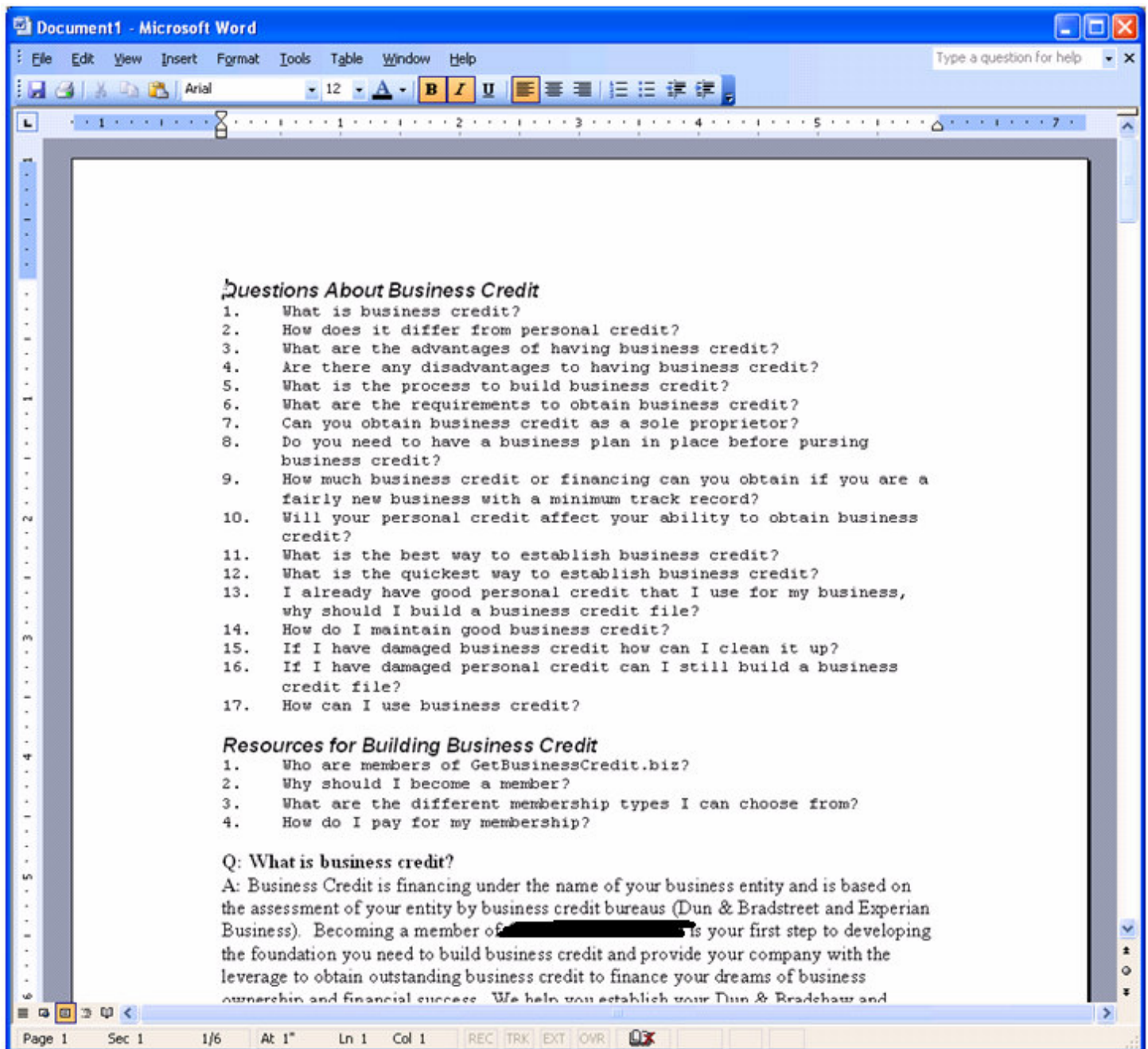
Line 1 Pos 1 Font: Times New Roman 12 CAPS NUM SCRL OVR

Business Credit Question Count: 17 Resources Question Count: 4 Total Question Count: 21 Refresh

Total Number of Companies in Database: 99 Refresh

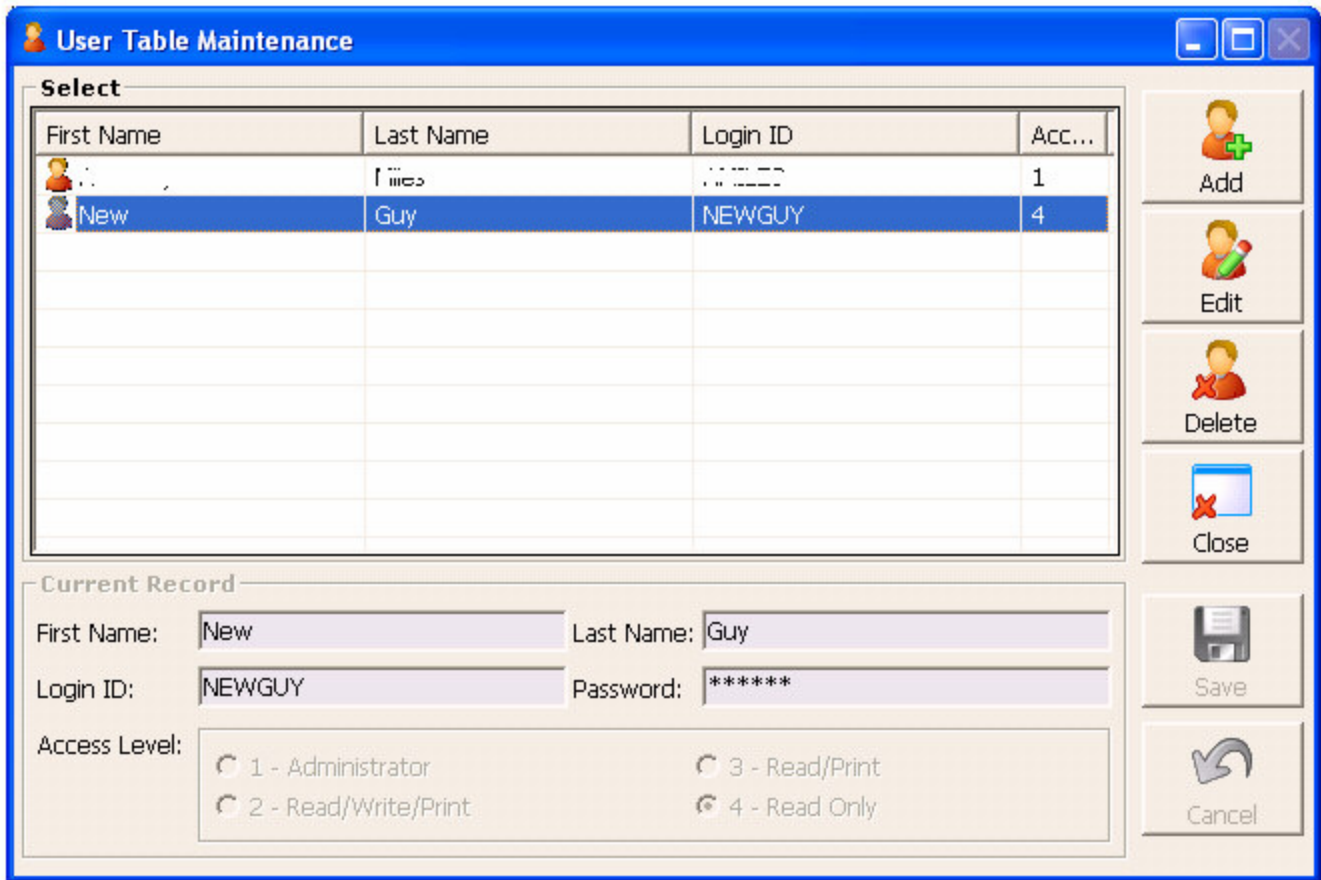
User: [redacted] BCDB 6/12/2008 9:37 PM

The option exists to print the FAQs in Word:



User Table Maintenance

This screen allows an "administrator"-level administrator set up other administrative users, which may have limited access to the system.



The screenshot shows a software window titled "User Table Maintenance". It features a table with columns for First Name, Last Name, Login ID, and Access Level. The second row is selected, showing a user named "New" with last name "Guy" and login ID "NEWGUY". Below the table is a "Current Record" section with input fields for First Name, Last Name, Login ID, and Password, and radio buttons for selecting an Access Level. On the right side, there are buttons for Add, Edit, Delete, Close, Save, and Cancel.

First Name	Last Name	Login ID	Acc...
[User Icon]	[User Icon]	[User Icon]	1
New	Guy	NEWGUY	4

Current Record

First Name: Last Name:

Login ID: Password:

Access Level:

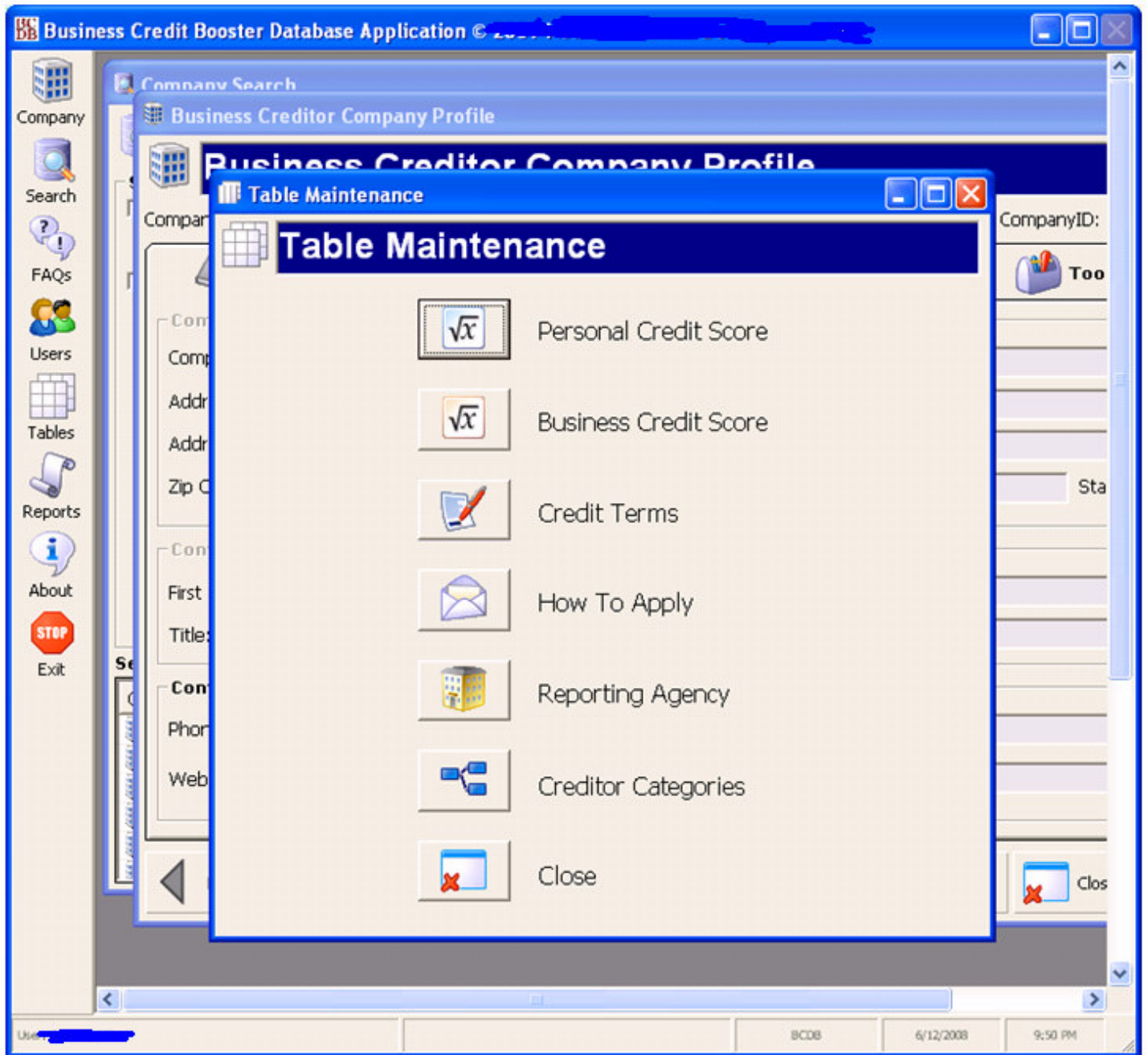
1 - Administrator 3 - Read/Print

2 - Read/Write/Print 4 - Read Only

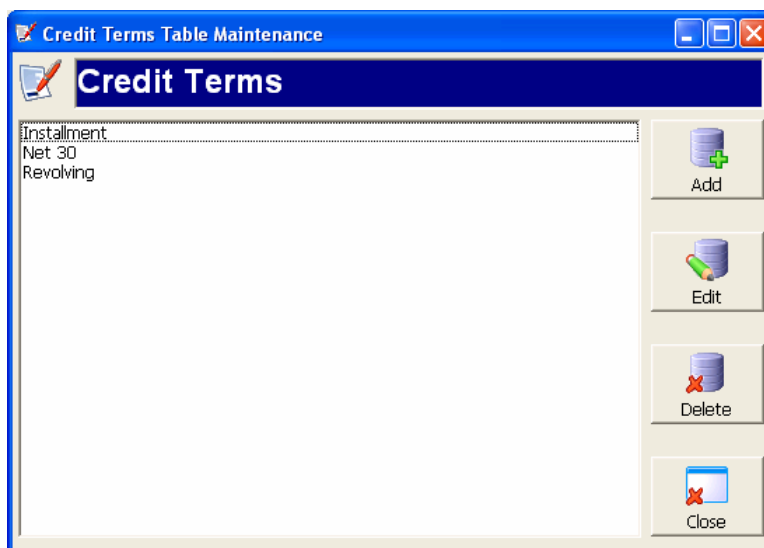
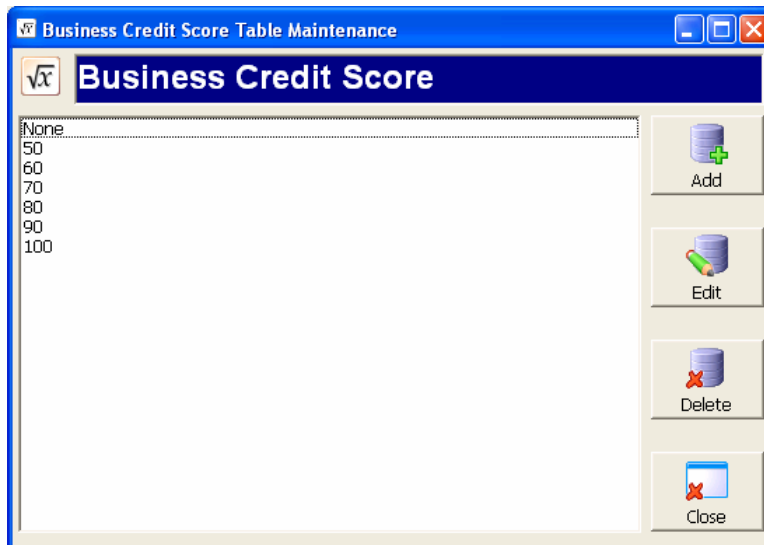
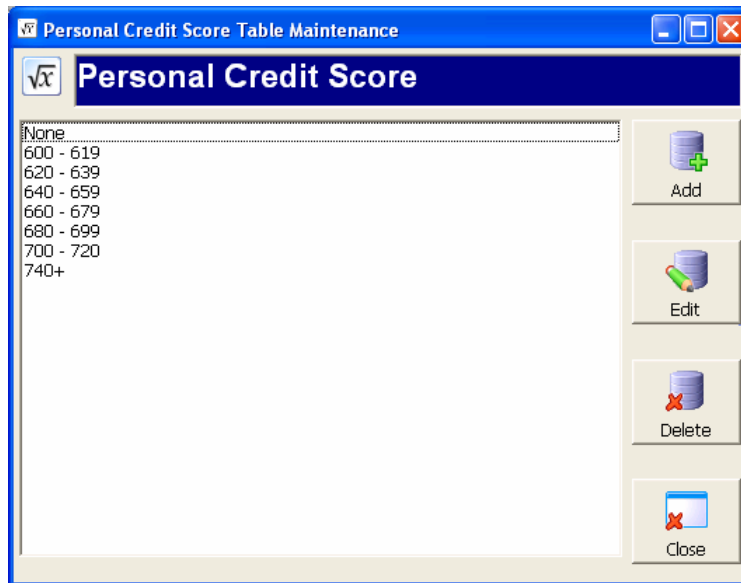
Buttons: Add, Edit, Delete, Close, Save, Cancel

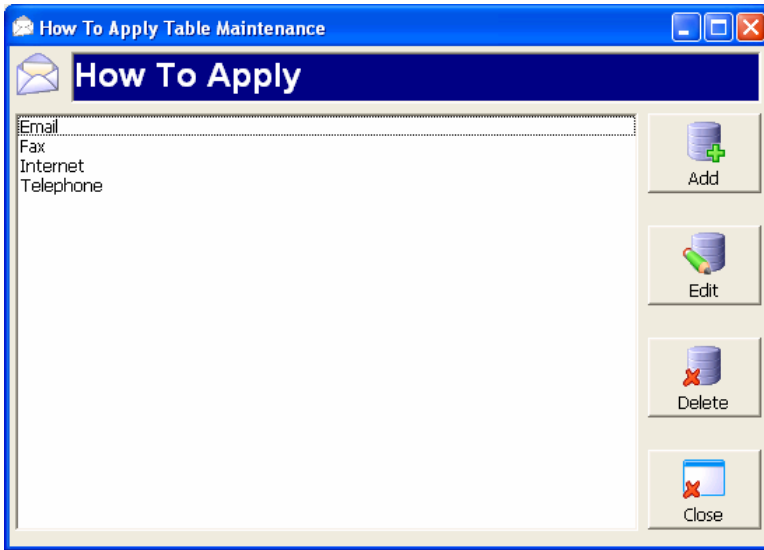
Table Maintenance Screen

This is a menu screen allow access to various the pick-list tables that need to be maintained. All except the Creditor Categories is basic maintenance, as will be shown in the screen-shots that follow.

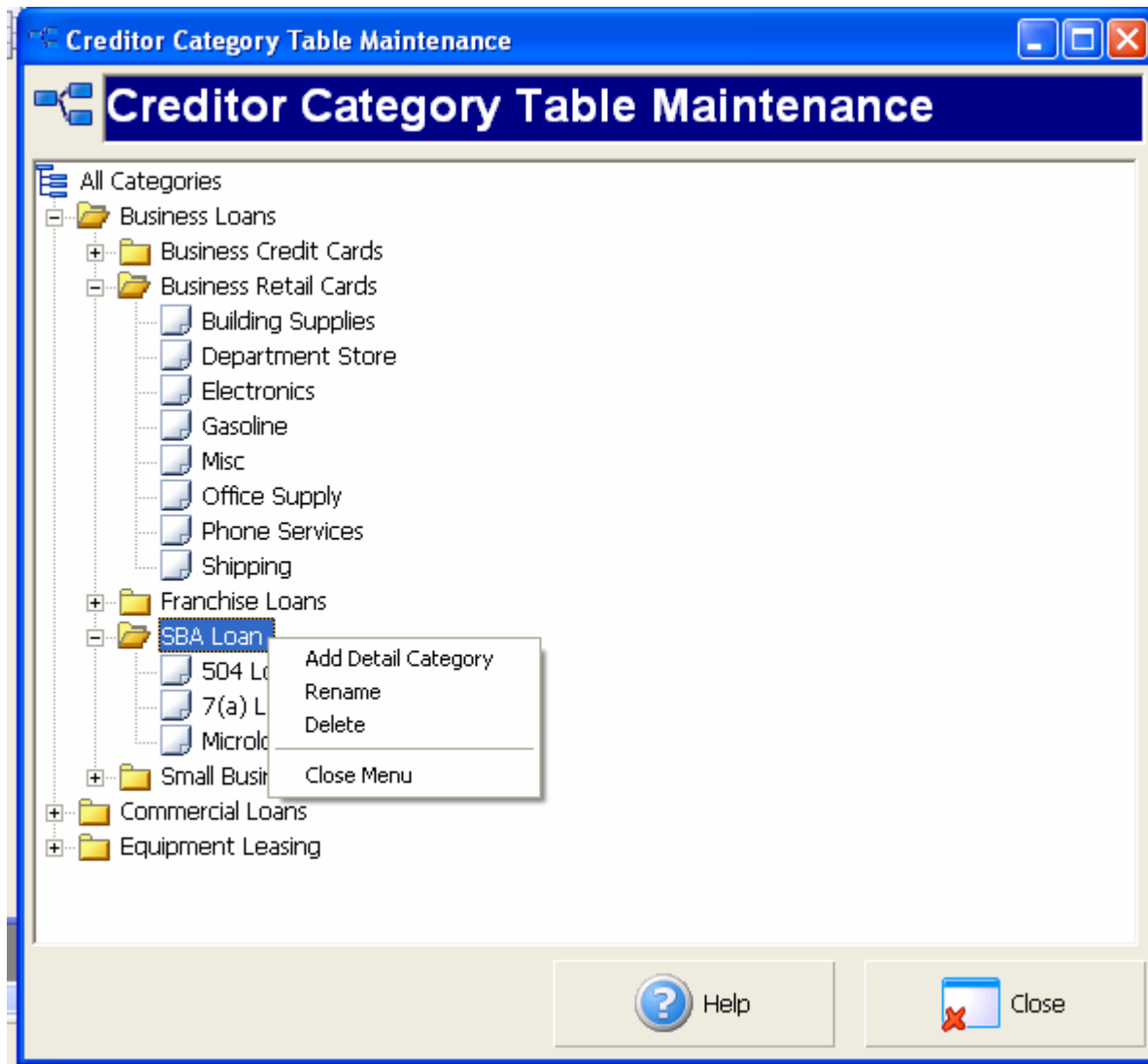


The basic table maintenance screens:





The Creditor Category Table Maintenance screen is more involved. Everything takes place within the tree-view. By right-clicking on a node, a context menu appears, showing options for what actions can be performed. The user can also drag and drop nodes to re-categorize different items.



The Reports Screen

This screen has an interface similar to the search screen, which allows you generate a list of companies to be reported on. The two reports that are available are "Company List by Category" and "Company List Report."

The screenshot shows a software window titled "Reports" with a blue header bar. The main content area is divided into several sections:

- Specify Report Criteria:**
 - Company Name**
Search Type: Starts With Search Value:
 - Creditor Categories**
Available Categories:
 - All Categories
 - Business Loans
 - Commercial Loans
 - Equipment LeasingSelected Categories:

Main Cat	Sub Cat	Detail Cat
- Additional Report Criteria Reports To:**
 - D & B
 - Equifax Business
 - Experian Business
- Credit Terms:**
 - Installment
 - Net 30
 - Revolving
- Select a Report to Run:**
 - Company List by Category
 - Company List Report
- Destination:**
 - Printer
 - MS-Access Window
- Buttons:**
 - (with green checkmark icon)
 - (with red X icon)

The report opens in MS-Access:

Microsoft Access - [qryCompaniesByCategory]

Type a question for help

File Edit View Tools Window Help

Fit Close Setup

Company List By Category

For Company Name starts with 'a'

Category	Company Name	Address	City/State/Zip	Contact Person	Phone Number
Business Loans: Business Retail Cards - Department Store					
	ABC Credit Corp.	123 Industrial Hwy	Anchorage, AK 99510	John Smith	(111) 222-3333
Business Loans: Franchise Loans - Food: coffee					
	ABC Credit Corp.	123 Industrial Hwy	Anchorage, AK 99510	John Smith	(111) 222-3333
Business Loans: Franchise Loans - Real Estate Services					
	ABC Credit Corp.	123 Industrial Hwy	Anchorage, AK 99510	John Smith	(111) 222-3333
Equipment Leasing: Computers & All Related Equipment - Computers					
	Another Inc Co.	454 Somewhere Way	Beverly Hills, CA 90210	Harvey Kline	(319) 320-4040
Equipment Leasing: Computers & All Related Equipment - Desktop Publishing					
	Another Inc Co.	454 Somewhere Way	Beverly Hills, CA 90210	Harvey Kline	(319) 320-4040
Equipment Leasing: Construction - Boring Machines					
	Another Inc Co.	454 Somewhere Way	Philadelphia, PA 19101	Harvey Kline	(343) 434-3434

Thursday, June 11, 2008

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Page: 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Ready

The End-User Application

It is the end-user that will use the content that the administrator has entered. The end-user app is primarily a "search" application – they cannot modify any information. The search screen is identical to that of the administrator app:

The screenshot displays the 'Business Credit Booster Database Application' window. A 'Company Search' dialog box is open, showing search criteria and results. The search criteria include 'Company Name' (starts with 'a'), 'Creditor Categories' (Business Loans, Commercial Loans, Equipment Leasing), 'Additional Search Criteria' (Reports To: D & B, Equifax Business, Experian Business), and 'Credit Terms' (Installment, Net 30, Revolving). The search results table shows 3 records found.

Company Name	Contact First Name	Contact Last Name	Phone #
ABC Credit Corp.	John	Smith	(111) 222-3333
Another New Co.	Harvey	Filmore	(839) 329-4949
asdfas asdfas	safasd	werqwer	(343) 434-3434

The Business Creditor Company Profile is similar in layout to that of the Administrator app, except the end-user cannot add / edit / delete info. So at the bottom we have only navigation features; not the set of buttons as in the admin app. The tabs are laid out the same, but the data is read-only. Shown below is the General Info tab.

The screenshot displays the 'Business Creditor Company Profile' window within the 'Business Credit Booster Database Application'. The window title is 'Business Creditor Company Profile' and it shows 'Company Name: ABC Credit Corp.' and 'CompanyID: 1'. The 'General Info' tab is selected, showing fields for 'Company Name/Address', 'Contact Person', and 'Contact Information'. The 'Company Name/Address' section includes fields for 'Company Name', 'Address Line 1', 'Address Line 2', 'Zip Code', 'City', and 'State'. The 'Contact Person' section includes fields for 'First Name', 'Last Name', and 'Title'. The 'Contact Information' section includes fields for 'Phone Number', 'Fax', 'Email', and 'Website Address'. A 'Launch Site' button is also present. At the bottom, there are navigation buttons: 'First', 'Previous', 'Next', and 'Last', along with a status bar indicating 'Navigate Current Result Set 1 of 3'. The application footer shows 'Business Credit Booster Database Application', 'BCDBCA', '6/12/2008', and '10:59 PM'.

Business Credit Booster Database Application © 200...

Frequently Asked Questions

Company Search

Business Creditor Company Profile

Business Creditor Company Profile

Company Name: ABC Credit Corp. CompanyID: 1

General Info Categories Terms & Requirements Tools & Tips

Company Name/Address

Company Name: ABC Credit Corp.

Address Line 1: 123 Industrial Hwy

Address Line 2:

Zip Code: 99228 - City: Anchorage State: AK

Contact Person

First Name: John Last Name: Smith

Title: CFO

Contact Information

Phone Number: (111) 222 - 3333 Fax: (333) 444 - 5555 Email:

Website Address: www.abc.com [Launch Site](#)

First Previous **Navigate Current Result Set 1 of 3** Next Last

Business Credit Booster Database Application BCDBCA 6/12/2008 10:59 PM

The Categories tab (only the list of applicable categories for the current company need be shown – no need to show the master list tree-view, as the end-user is not selecting from it.)

The screenshot shows the 'Business Creditor Company Profile' window for 'ABC Credit Corp.' with 'CompanyID: 1'. The 'Categories' tab is selected, showing a table of applicable categories. The table has three columns: 'Main Category', 'Sub Category', and 'Detail Category'. The data rows are:

Main Category	Sub Category	Detail Category
<input type="checkbox"/> Business Loans	Business Retail Cards	Department Store
<input type="checkbox"/> Business Loans	Franchise Loans	Food: coffee
<input type="checkbox"/> Business Loans	Franchise Loans	Real Estate Services

Navigation controls at the bottom include 'First', 'Previous', 'Next', and 'Last' buttons. A yellow box indicates 'Navigate Current Result Set 1 of 3'. The status bar at the bottom shows 'Business Credit Booster Database Application', 'BCDBCA', '6/12/2008', and '11:03 PM'.

Terms & Requirements tab (again, read-only, so the fields are modified accordingly – no need to show the items as pick-lists).

The screenshot shows the 'Business Creditor Company Profile' window for 'ABC Credit Corp.' (CompanyID: 1). The 'Terms & Requirements' tab is selected, showing the following details:

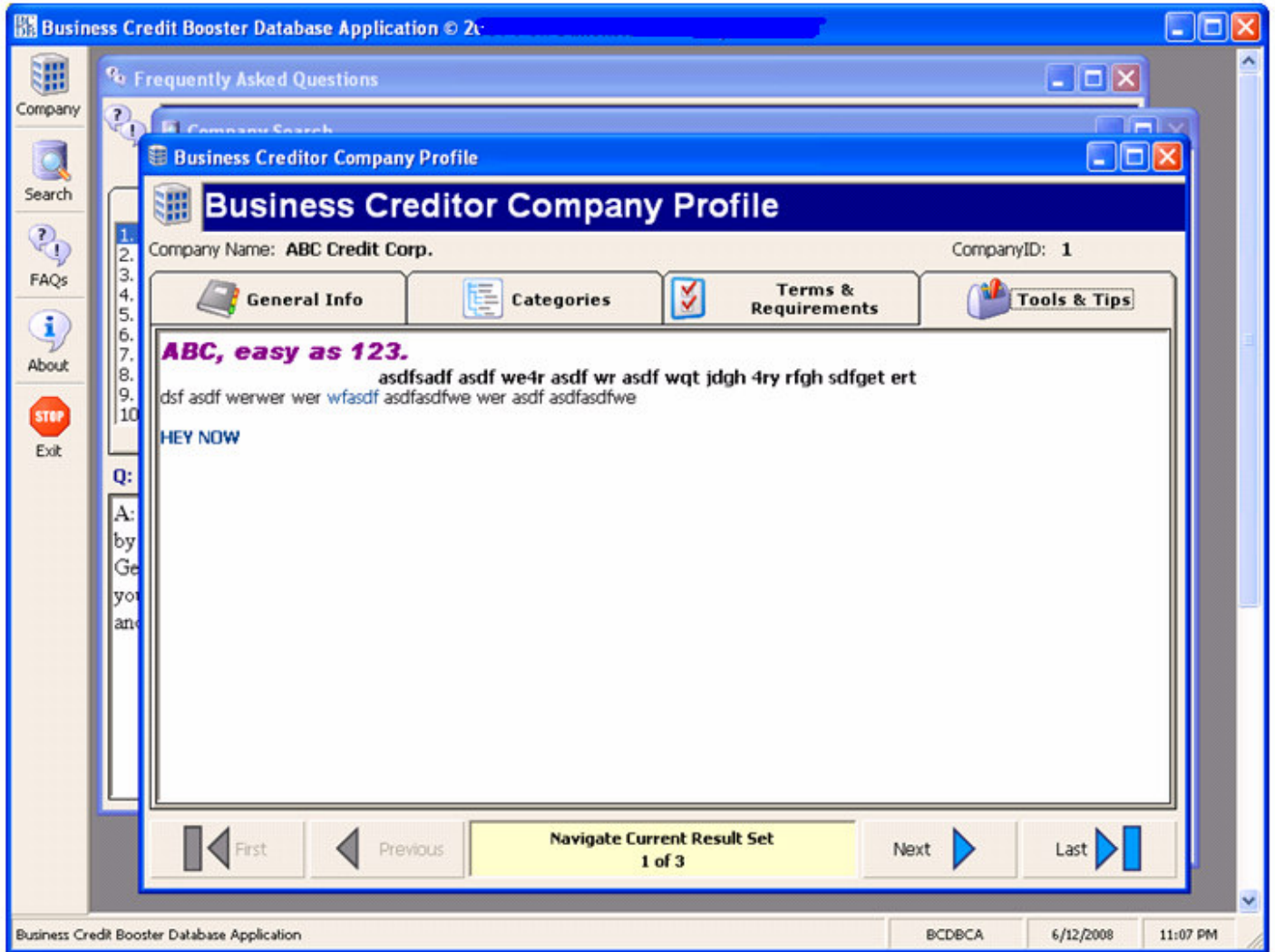
Field	Value
Personal Credit Check:	Yes
Minimum Personal Credit Score:	660 - 679
Business Credit Check:	No
Minimum Business Credit Score:	N/A
Minimum Annual Sales:	\$1,500,000
Years in Business:	500
Minimum Number of Trades:	0
Financial Statements:	Yes
Tax Returns:	No

Other sections visible include:

- Grants Credit:** This company grants credit in the following states: (Nationwide)
- Credit Terms:** Installment, Net 30, Revolving
- Reports To:** Experian Business
- How To Apply:** Email, Telephone

Navigation controls at the bottom show 'Navigate Current Result Set 1 of 3'.

Tools & Tips tab – shown in rich-text format, read-only.



The FAQs – of course read-only for the end user.

The screenshot displays a web application window titled "Business Credit Booster Database Application © 2007". The main content area is titled "Frequently Asked Questions" and contains a list of 10 questions about business credit. The sixth question, "What are the requirements to obtain business credit?", is selected and highlighted. Below the list, the question and answer are displayed in a larger font. The answer explains that requirements vary by creditor and lists several factors such as finding the legal business name in the 411 directory assistance, having three trade accounts, and maintaining a business credit score of 75 or above. The application includes a navigation bar at the bottom with buttons for "First", "Previous", "Next", and "Last", and a status bar at the very bottom showing "Business Credit Booster Database Application", "BCDBCA", "6/12/2008", and "11:09 PM".

Business Credit Booster Database Application © 2007

Frequently Asked Questions

Answers to the 21 most frequently asked questions for building business credit are provided below for your consideration.

Questions About Business Credit	Resources for Building Business Credit
<ol style="list-style-type: none">1. What is business credit?2. How does it differ from personal credit?3. What are the advantages of having business credit?4. Are there any disadvantages to having business credit?5. What is the process to build business credit?6. What are the requirements to obtain business credit?7. Can you obtain business credit as a sole proprietor?8. Do you need to have a business plan in place before pursuing business credit?9. How much business credit or financing can you obtain if you are a fairly new business with a minimum track record?10. Will your personal credit affect your ability to obtain business credit?	

Q: What are the requirements to obtain business credit?

A: The requirements vary from creditor to creditor but may include as many as 20 items. Because of our extensive experience with assisting businesses with obtaining business credit, [REDACTED] has encountered all kinds of challenges to obtaining business credit and now have the inside scoop to what lenders approve and deny. For example, did you know that lenders will decline an application if they can't find your legal business name in the 411 directory assistance? Also you may be declined if you do not have three trade accounts that report to the business credit bureaus. Or, the lender may require two years or more in business or may require your business credit score to be 75 or above among other things.

Business Credit Booster Database Application | BCDBCA | 6/12/2008 | 11:09 PM