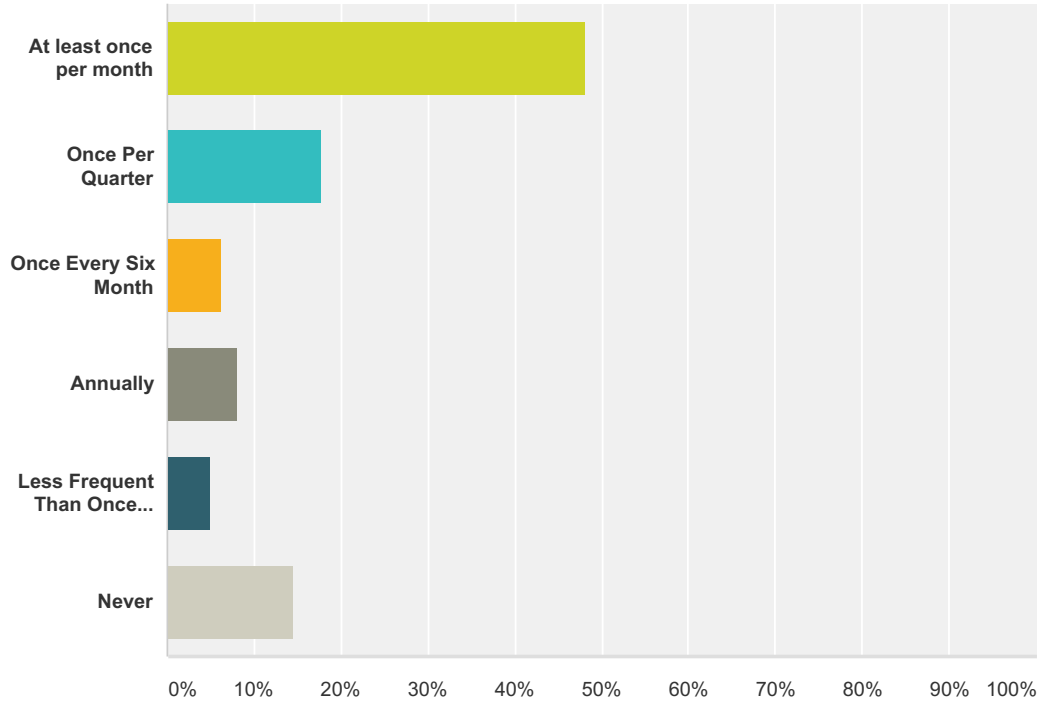


**Q1 How often do you (or a superior in the credit department) have an actual dialogue/conversation about credit department metrics and/or benchmarking with upper management (e.g., the CFO)?**

Answered: 259 Skipped: 1



Answer Choices	Responses
At least once per month	48.26% 125
Once Per Quarter	17.76% 46
Once Every Six Month	6.18% 16
Annually	8.11% 21
Less Frequent Than Once Annually	5.02% 13
Never	14.67% 38
<b>Total</b>	<b>259</b>

#	Comments	Date
1	Or when major issues crop up!	6/29/2015 4:34 PM
2	SALES IS NOT RESPONSIVE TO CREDIT NEEDS. BUT WE ARE WORKING ON THAT.	6/29/2015 12:03 PM
3	Reports are provided monthly and we meet quarterly.	6/29/2015 10:55 AM
4	Communication is via credit scorecard that was developed	6/29/2015 10:29 AM

## Metrics and Benchmarking 2015

5	2 x per month is the normal schedule.	6/29/2015 8:56 AM
6	Biweekly meetings with VP of Finance	6/29/2015 8:49 AM
7	Calculated monthly but only reviewed periodically.	6/29/2015 8:34 AM
8	We meet at least weekly	6/27/2015 11:41 PM
9	Weekly collections reporting-% aged collected	6/26/2015 7:44 PM
10	Intercompany Benchmark results are distributed monthly to all Officers. External benchmarking are reviewed quarterly	6/26/2015 5:24 PM
11	I provide a cash receipts projection weekly, forecasting upcoming payments for 6 week period	6/26/2015 5:10 PM
12	Reports are prepared every week, no real dialogue.	6/26/2015 4:45 PM
13	Our industry is mature and our customer base is not volatile at all.	6/26/2015 4:26 PM
14	Benchmarking is a department and individual performance review criteria	6/26/2015 4:16 PM
15	We are the beginning stages of putting something in place.	6/26/2015 3:44 PM
16	Monthly updates provided on a monthly basis/	6/26/2015 3:22 PM
17	Weekly	6/26/2015 3:21 PM
18	Collections directly affect working capital so our management reviews the goals and questions any change in DSO or percent past due	6/26/2015 3:15 PM
19	I assume the Mgr discusses it in their monthly reports/meetings	6/26/2015 3:03 PM
20	As part of a publicly traded firm the credit department drives four metrics and the results are highly visible to all departments, the CFO reports four key areas in financial statements. Our CEO highlights results in monthly newsletter to employees. And the daily cash receipts is distributed to all department managers, and CEO comments weekly on cash flow achievements.	6/26/2015 2:41 PM
21	usually twice a month	6/26/2015 2:39 PM
22	DSO & Top 25 past due balances over 60 days	6/26/2015 2:37 PM
23	Not sure maybe something out of Corporate Office	6/26/2015 2:36 PM
24	In all my 16 years as a manager it has never been addressed	6/26/2015 2:34 PM
25	Probably weekly	6/26/2015 2:33 PM
26	simple metric of what is outstanding and why	6/26/2015 2:32 PM
27	Monthly meeting is held to discuss entire A/R	6/26/2015 2:30 PM
28	We provide weekly A/R statistics	6/26/2015 2:27 PM
29	with VP of Accounting and then the metrics are shared with Controller & CFO	6/26/2015 2:24 PM
30	We have monthly regional calls to discuss metrics/ issues, etc. Also I have 6 direct reports that are field credit managers and it is expected that they have like meetings with their local management teams	6/26/2015 2:21 PM
31	Our company has a credit committee that meets once a month, however I have interaction with the executive committee regarding receivables on a regular basis	6/26/2015 2:18 PM
32	more often if needed	6/26/2015 2:18 PM
33	We review past due accounts monthly. We are given the DSO numbers monthly, but only evaluated on them annually. We can discuss them any time, but because they are heavily sales weighted, they are a guideline only.	6/26/2015 2:18 PM
34	We send out a monthly report that includes the metrics but rarely get questions or have discussions .	6/26/2015 2:17 PM
35	Monthly Meeting	6/26/2015 2:13 PM

## Metrics and Benchmarking 2015

**Q2 If you answered anything other than "never," please note what metric upper management/the CFO shows the most interested in (Please list two if your primary answer is DSO).**

Answered: 166 Skipped: 94

#	Responses	Date
1	% current; % over 30 ; Total A/R	7/7/2015 5:30 PM
2	DSO CEI	7/7/2015 4:47 PM
3	1. DSO 2. Seriously delinquent accounts = \$5K+ > 31 days+ past due at each month-end.	7/6/2015 3:25 PM
4	DSO and percentage late in 30,60 90 day columns with most important being 90 day plus column	7/6/2015 10:08 AM
5	DSO and amount over 45 days	7/3/2015 10:40 PM
6	DSO / % current / dollars past terms	6/30/2015 5:21 PM
7	collecting over 90 day dollars	6/30/2015 4:36 PM
8	DSO and Percent past due	6/30/2015 2:16 PM
9	Past Due > 30 Days & Past Due >60	6/30/2015 11:33 AM
10	delinquency and potential bad debt	6/30/2015 9:33 AM
11	CHARGEBACKS DSO	6/29/2015 4:34 PM
12	Bad debt allowance	6/29/2015 3:56 PM
13	DSO % past due.	6/29/2015 3:38 PM
14	ARTB & Colletion accounts	6/29/2015 2:36 PM
15	Probably DSO, but it gets talked about somewhat generically as an overall view of Credit/AR.	6/29/2015 1:47 PM
16	DSO, dollars delinquent	6/29/2015 1:46 PM
17	DSO, average days to pay, percentage of prior month's past due collected.	6/29/2015 12:53 PM
18	DSO Total Past Due Dollars compared to same period previous year	6/29/2015 12:34 PM
19	DSO & Collection Ratio	6/29/2015 12:33 PM
20	DSO DBT Terms Extended	6/29/2015 12:12 PM
21	Balances over 60 days old	6/29/2015 12:04 PM
22	DSO, TOTAL RECEIVABLES AGED	6/29/2015 12:03 PM
23	DSO A/R Aging	6/29/2015 11:29 AM
24	DSO / Percentage of Bad Debts / Sales Figures	6/29/2015 11:26 AM
25	DSO Past Due Over 60	6/29/2015 10:55 AM
26	DSO and ADL	6/29/2015 10:50 AM
27	DSO, Collection Effectivness (amount collected vs best possible)	6/29/2015 10:36 AM
28	% current Value tracker which is an excel spreadsheet of all deductions collected on	6/29/2015 10:33 AM
29	Aging buckets	6/29/2015 10:29 AM

## Metrics and Benchmarking 2015

30	DSO and Aging percentages	6/29/2015 10:25 AM
31	problem accounts	6/29/2015 9:56 AM
32	DSO SPREAD	6/29/2015 9:52 AM
33	Cash Flow From Operations	6/29/2015 9:51 AM
34	DSO & DSO	6/29/2015 9:49 AM
35	DSO and Cash Forecasting	6/29/2015 9:42 AM
36	Trend line report showing the monthly DSO	6/29/2015 9:37 AM
37	DSO, % over 90,	6/29/2015 9:28 AM
38	collection process credit applications	6/29/2015 9:06 AM
39	We look at DSO month to month, year to year and the three month trailing. We also look at comparison to sales over last year and our cash sales.	6/29/2015 9:04 AM
40	A/R Days & Current Ratio	6/29/2015 9:00 AM
41	Unfortunately DSO is key metric. However, % Current and CEI are becoming more important.	6/29/2015 8:49 AM
42	how customers are doing with the other group members	6/29/2015 8:35 AM
43	DSO and CEI	6/29/2015 8:34 AM
44	% Current	6/29/2015 8:01 AM
45	Dispute Aging - Customer service metric Past Due %	6/29/2015 7:45 AM
46	Top account problems. Economic and political risk. Sales dept relationship. Supply chain 'health'	6/28/2015 10:27 PM
47	Order release avg time Late charge collections DSO CUSTOMER VISITS	6/28/2015 10:30 AM
48	Past due dollars	6/27/2015 11:41 PM
49	Bad debt	6/27/2015 3:21 PM
50	DSO, ADD, % past due, average 61/90+	6/27/2015 10:05 AM
51	Portfolio risk distribution changes.	6/27/2015 7:06 AM
52	% current, % current + 1-15 days (to cover receipt of goods), % over 90 and DSO	6/27/2015 6:54 AM
53	DSO, Avg Day Past Due, % Current and Account Risk Assessment	6/26/2015 9:10 PM
54	DSO	6/26/2015 8:35 PM
55	DSO, % finance charges collected to billed	6/26/2015 8:06 PM
56	DSO, BAD Debit. % Aged collected	6/26/2015 7:44 PM
57	DSO and Risk accounts by category	6/26/2015 7:18 PM
58	1) DSO 2) Managing large projects with deposits.	6/26/2015 7:03 PM
59	DSO, CEI and %Past-Due	6/26/2015 6:52 PM
60	% over 90 days	6/26/2015 5:55 PM
61	DSO and Receivables over 90 days	6/26/2015 5:29 PM
62	AR reduction or cash collected	6/26/2015 5:25 PM
63	DSO--Bad Debt	6/26/2015 5:24 PM
64	Bad Debt and DSO	6/26/2015 5:20 PM
65	% current, DSO, Bad Debt	6/26/2015 5:04 PM
66	DSO 61+ past due	6/26/2015 4:54 PM

## Metrics and Benchmarking 2015

67	Bad debt and past due percentages.	6/26/2015 4:44 PM
68	DSO and Bad Debt Reserve	6/26/2015 4:37 PM
69	Our company does not use DSO since it is a sales driven measurement. We look at % past due of A/R and total dollars past due.	6/26/2015 4:26 PM
70	Aging %, past due %, CEI, and DSO	6/26/2015 4:20 PM
71	Cash	6/26/2015 4:12 PM
72	DSO & current percentage	6/26/2015 4:08 PM
73	DSO Any accounts that are aged > 90 days with balances greater than \$50K.	6/26/2015 4:08 PM
74	We are not sure yet. Neither of us like DSO, so we are working on the situation trying to come up with a better way for me to measure the success of our Credit Department. I personally like the % over 60 days. I do not like to include over 30 as during that phase my customers are waiting to get paid from the General Contractor. Right now we show DSO and the % over 60 on my reports.	6/26/2015 4:06 PM
75	DSO, DDSO, Current %, and # of contacts made per week	6/26/2015 4:05 PM
76	Comparative collector performance compared to previous year.	6/26/2015 3:52 PM
77	Monthly meeting we discuss any/all past due accounts.	6/26/2015 3:47 PM
78	We are just figuring out what makes sense for us.	6/26/2015 3:44 PM
79	DSO % over 60 % over 90 Unapplied Cash	6/26/2015 3:40 PM
80	Percent Current and Bad Debt as a percent of sales	6/26/2015 3:39 PM
81	% Past Due	6/26/2015 3:34 PM
82	DSO, DPO, % past due	6/26/2015 3:34 PM
83	% Current	6/26/2015 3:33 PM
84	I send a monthly report that details sales, collection percentage, DSO, bad debt recoveries, finance charges paid. But as far as actual conversation, maybe once a quarter.	6/26/2015 3:23 PM
85	DSO & CEI%	6/26/2015 3:22 PM
86	Bad Debt Expense and AR% of sales	6/26/2015 3:21 PM
87	DSO - past due percentages	6/26/2015 3:15 PM
88	DSO and Percent Past Due	6/26/2015 3:15 PM
89	DSO, Twelve month rolling DSO and CEI	6/26/2015 3:14 PM
90	Past dues, high risk/monitored clients, extended payment/billing terms, industry risks, decision turnaround time, bad debt	6/26/2015 3:12 PM
91	Over 120 days	6/26/2015 3:07 PM
92	Amount of Credit	6/26/2015 3:04 PM
93	We review DSO, Percent Current, Percent 60+ and also also a scorecard of other metrics (CEI, etc)	6/26/2015 3:04 PM
94	I personally don't have knowledge of the management meeting topics.	6/26/2015 3:03 PM
95	BDWO to Sales Aged Accounts to Sales	6/26/2015 3:02 PM
96	Controller / CFO	6/26/2015 3:02 PM
97	DSO % Delinquent over 30 days	6/26/2015 2:57 PM
98	DSO & % over 60 days	6/26/2015 2:56 PM
99	DSO and aging over 90 days.	6/26/2015 2:54 PM
100	Past-Due Percentages, Working Capital Position	6/26/2015 2:53 PM

## Metrics and Benchmarking 2015

101	DSO, Collector Efficiency Index, Transaction Count KPI	6/26/2015 2:50 PM
102	DSO % past due	6/26/2015 2:50 PM
103	DSO and bad debt review	6/26/2015 2:49 PM
104	DSO and cash collection	6/26/2015 2:49 PM
105	DSO, AV Day paid, % over 60, 90	6/26/2015 2:48 PM
106	Dollar % over 60 days & DSO	6/26/2015 2:48 PM
107	CEI, DSO, % current	6/26/2015 2:45 PM
108	1a) DSO with out UNBILLED work in process, 1b) DSO with UNBILLED work in process, 2a) AR Greater Than 90 Days Net of Bad Debt Reserves. 2b) AR Greater than 60 Days. 3) Cash Flow 4) Bad Debt Reserve	6/26/2015 2:41 PM
109	DSO % Current	6/26/2015 2:39 PM
110	DSO and Cash Receipts against prior year same month receipts Bad Debt reserves	6/26/2015 2:38 PM
111	DSO, % Aged Over 30 Days Past Due Over \$1K, % Current, Bad Debt Reserve Requirements, Reserve for Disputes	6/26/2015 2:38 PM
112	President has full confidence in my prodedures, CFO does not, receive criticism but not constructive.	6/26/2015 2:37 PM
113	DSO & Top 25 past due balances over 60 days	6/26/2015 2:37 PM
114	delinquency rates	6/26/2015 2:37 PM
115	anything over 90 past due Customer's continually past due	6/26/2015 2:35 PM
116	Top 20 accounts and how they are paying Updating files on top 20 accounts Collection goal for the new month Aging DSO Discrepancies	6/26/2015 2:35 PM
117	write-offs as a % of total revenue	6/26/2015 2:33 PM
118	AR % current is our major metric presented monthly by Sales Rep, BU, and Company.	6/26/2015 2:33 PM
119	DSO & Bad Debt	6/26/2015 2:32 PM
120	DSO and ADD	6/26/2015 2:32 PM
121	Revenue versus budget	6/26/2015 2:32 PM
122	DSO, Bad Debt Write Offs	6/26/2015 2:31 PM
123	% Current DSO	6/26/2015 2:30 PM
124	DSO % over 60 days trend	6/26/2015 2:29 PM
125	DSO, yearly average	6/26/2015 2:28 PM
126	DSO review and working capital	6/26/2015 2:27 PM
127	I see 1 roadmap point for this survey. Would love to know how many I have accumulated and roadmap to some accreditation.	6/26/2015 2:27 PM
128	Delinquency percentage	6/26/2015 2:27 PM
129	DSO Bad Debt	6/26/2015 2:27 PM
130	DSO, Ratio of net write offs to revenue	6/26/2015 2:26 PM
131	DSO Over 90 percentage	6/26/2015 2:26 PM
132	OVER 61	6/26/2015 2:25 PM
133	# of Credit reviews processed	6/26/2015 2:24 PM
134	DSO, bad debt reserve, past due percentage, unapplied payments	6/26/2015 2:23 PM
135	DSO, Working Capital %, Aging % Current and % Past Due in various aging buckets	6/26/2015 2:23 PM
136	Greater than 90 Days Past Due	6/26/2015 2:22 PM

## Metrics and Benchmarking 2015

137	Customer who are at potential risk	6/26/2015 2:22 PM
138	DSO Number of accounts managed in a monthly period without past due money	6/26/2015 2:21 PM
139	dso and paydex score	6/26/2015 2:21 PM
140	Past dues & Bad Debts	6/26/2015 2:21 PM
141	% current & % over 90	6/26/2015 2:21 PM
142	DSO, % current, Bad Debt Expense	6/26/2015 2:21 PM
143	60/90+ past due accounts	6/26/2015 2:21 PM
144	DSO, % Past Due, Bad Debt Write-Offs	6/26/2015 2:20 PM
145	1. DSO 2. Bad Debt as a % of Sales	6/26/2015 2:20 PM
146	DSO >60 AR Balance	6/26/2015 2:20 PM
147	write off's and DSO	6/26/2015 2:19 PM
148	aging past 90 days - by account if material by account	6/26/2015 2:18 PM
149	DSO,Current %	6/26/2015 2:18 PM
150	DSO Total Exposure (sales + open orders) to Credit Limit	6/26/2015 2:18 PM
151	DSO Age of Receivable	6/26/2015 2:18 PM
152	DSO Aging of Balance Collection Calls	6/26/2015 2:18 PM
153	DSO and > invoice cleanup	6/26/2015 2:17 PM
154	DSO, cash forecast	6/26/2015 2:16 PM
155	DSO Total Past Due Collection Effectiveness Index	6/26/2015 2:16 PM
156	DSO - CEI	6/26/2015 2:15 PM
157	DSO, bad debt	6/26/2015 2:15 PM
158	Past due balances	6/26/2015 2:15 PM
159	DSO and AR % of Sales	6/26/2015 2:14 PM
160	CEI	6/26/2015 2:14 PM
161	This is done as part of an over all finance review that I do not attend so I cannot provide accurate information for this.	6/26/2015 2:14 PM
162	AR turnover (a modified version of DSO)	6/26/2015 2:14 PM
163	Percentage Past Due	6/26/2015 2:13 PM
164	Percent Current and DSO	6/26/2015 2:13 PM
165	We look at percentage of delinquency primarily.	6/26/2015 2:12 PM
166	DSO	6/26/2015 2:11 PM