
JBT Interchange Premium Membership



WHEN IT COMES TO MAKING CREDIT DECISIONS,
IT'S NOT JUST WHAT YOU KNOW.

IT'S WHAT YOU SHARE.



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Why Join the JBT Interchange?

- While there are lots of excellent reasons to be a member of JBT, Interchange Premium Membership is one of the very best.
- In today's dynamic and challenging business environment, quick and easy access to the information you need to make credit decisions is essential. JBT has it for you, online, anytime.
- Today, the majority of our credit payment data is supplied by our Interchange members.
- By submitting their monthly accounts receivable agings (every month) in strictest confidence, Interchange members share data that enables all JBT members to make the best informed decisions to extend and monitor credit.
- Unlike furnishing payment information "on demand" to JBT, where we must rely on subjects to give us your name as a reference, regular and full submission of your accounts receivable each month puts you in control of the data we have available to compile into our credit reports and assign ratings.



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How You Benefit



In recognition of the value of this contribution, Premium Interchange members receive enhanced benefits and pricing. In return for sharing trade payment information, Interchange members receive a special set of member benefits, including:

- ❑ 50% discount on JBT Credit Reports.
- ❑ Free subscription to JBT's Credit Watch
- ❑ A customized monthly report alerting you to credit rating changes and collections activity for your specific customer base. No more pouring through the Weekly Alert.
- ❑ Free subscription to the weekly New Claims/Bankruptcy report.



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Interchange Members Say It Best

- "The JBT Interchange program helps us make better decisions faster with quick response and credible information on claims or credit standing." **Louis Price, Fantasy Diamond**
- "The Interchange gives us the ability to monitor our existing accounts regularly. This information makes it possible for us to make better decisions when it comes to extending larger lines of credit to our customers. JBT makes it easy to become an Interchange client and by participating we have immediate access to reports while reducing the cost." **Arlene Kagen & Sasskia Jara, Cordova, Inc.**
- "The more information out there, the easier it is to do business and reduce risk. We need more information; the more information you can get on an account, the better you're able to make the right decisions. The Interchange is a valuable tool in establishing credit with customers and every member benefits from having more information in credit reports." **David Hopkinson, Church & Co.**
- "It's well worth the effort to share my agings. My clean receivables report tells the story. Making good decisions on the front end based on JBT members' aging reports gives me rewards on the back end in excellent receivables activity." **Alicia McGovern, Time Delay Corp.**
- "When you join the Interchange, you don't have to deal with filling out the cards to update information on all your accounts. If the status changes on a supplier, the JBT report will tell me. By providing aging information to the JBT, you help provide more information to credit reports which will help your business in the long run." **Issac Simchyof, Yoni Diamonds**



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How Can You Get Started?



- It's easy to participate in JBT's Interchange program, and doesn't require a lot of time and resources.
- We'll help you at every step of the way.
- To get started, JBT will need the following:
 - Your customer master file
 - Preferably e-mailed to us at our secure address, interchange@jewelersboard.com, and updated each month
 - Your monthly accounts-receivable aging report
 - Preferably emailed to us at the secure address above
 - Accounts receivable aging report acceptable in **any** format that can be imported into an **Excel** file
 - Due-date aging is preferred if you have accounts with special terms.



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Sample Customer Master

Customer ID	Customer Name	Address	City, State	Phone Number
1	ABC Jewelers	ABC Main Street	Your Town, US	123-456-7890
2	EDF Jewelers	EDF Main Street	Warwick, RI	401-456-7890
3	GHI Jewelers	GHI Main Street	New York, NY	212-456-8790
4	IJK Jewelers	IJK Main Street	Chicago, IL	312-456-7890
5	LMN Jewelers	LMN Main Street	Los Angeles, CA	213-456-7890
6	OPQ Jewelers	OPQ Main Street	Miami, FL	605-456-7890
7	RST Jewelers	RST Main Street	Dallas, TX	214-456-7890



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Sample Aging Report

- (Submitted monthly from member to JBT)

I D	Customer	0-30	31-60	61-90	Over 90	Amt. Due	Terms	Date Due	Age
1	ABC Jewelers			-14.02		-14.02	Net 15 Days	8/11/06	82
2	EDF Jewelers			-3,632.65		-3,632.65	Net 30 Days	8/27/06	66
2	EDF Jewelers	-1,939.03				-1,939.03	Net 30 Days	11/15/06	-14
3	GHI Jewelers				-19.00	-19.00	C.O.D.	10/19/05	378
3	GHI Jewelers				-19.00	-19.00			
4	IJK Jewelers				191.90	191.90	Net 30 Days	1/14/06	291
4	IJK Jewelers			14.00		14.00	Net 30 Days	8/5/06	88
5	LMN Jewelers				850.00	850.00	Net 30 Days	2/8/06	266
6	OPQ Jewelers				-19.00	-19.00	Net 30 Days	2/2/05	637
7	RST Jewelers	1,266.00				1,266.00	Net 30 Days	11/19/06	-18



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You Can Trust the JBT

- As for **confidentiality**, be assured that your information is handled and stored in strictest confidence.
- **Our Interchange program has been in effect close to 30 years and our reputation for integrity and security is proven.**
- We will happily refer you to one of our hundreds of current Interchange members to personally tell you about their experience and the benefits of participation.
- Just call our Marketing Department at 401-467-0055, extension 3703, or email us at info@jewelersboard.com and inquire about becoming an Interchange Premium member.
- We'll get you signed up and participating in a matter of days.



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Contact Us to Join



Help yourself. Help the industry.

Call to join the Interchange and start receiving the benefits of Premium Membership status right away.

The Jewelers Board of Trade

95 Jefferson Boulevard

Warwick, RI 02888

Phone 401-467-0055

Ask for Brenda Gamba, Extension 3703

Fax 401-467-6070

Email bgamba@jewelersboard.com **Website** www.jewelersboard.com



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