
JBT Interchange Premium Membership



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

IT'S WHAT YOU SHARE.



24K Peace of Mind.

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.
-

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 online monitoring service
 - ❑ 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.
-

Interchange Members Say It Best

- "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**
-

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 listing file
 - Uploaded through our 'Members Only' website after your first submission to interchange@jewelersboard.com, and updated each month
 - Your monthly accounts-receivable aging report
 - Uploaded through our 'Members Only' website after your first submission to interchange@jewelersboard.com, and updated each month
 - 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.
-

Customer Listing Format Examples

	A	B	C	D	E	F	G
1	Acct #	Company Name	Address	City	State	Zip	Phone Number
2	10000100	Michael Diamonds	1001 Main Street	Sacramento	CA	95825	916-555-1212
3	10000101	Karen Creations	202 Fake Road	St. Augustine	FL	32084	904-555-1212
4	10000102	Matthew Jewelry	309 Testing Avenue	Louisville	KY	40220	502-555-1212
5	10000103	Katherine Designs	999 Some Road	Manchester	MO	63011	636-555-1212
6	10000104	ZX Gold & Jewelry	888 That Parkway	Tecumseh	MI	49286	517-555-1212
7	10000105	Delta Sigma Designs	777 First Avenue	Milwaukee	WI	53202	414-555-1212
8							

Example Customer Listing Submitted in Microsoft Excel (.XLS) format
Source: EXAMPLE-CUSTOMER_LISTING.xls

Acct #	Company Name	Address	City	State	Zip	Phone Number
10000100	Michael Diamonds	1001 Main Street	Sacramento	CA	95825	916-555-1212
10000101	Karen Creations	202 Fake Road	St. Augustine	FL	32084	904-555-1212
10000102	Matthew Jewelry	309 Testing Avenue	Louisville	KY	40220	502-555-1212
10000103	Katherine Designs	999 Some Road	Manchester	MO	63011	636-555-1212
10000104	ZX Gold & Jewelry	888 That Parkway	Tecumseh	MI	49286	517-555-1212
10000105	Delta Sigma Designs	777 First Avenue	Milwaukee	WI	53202	414-555-1212

Example Customer Listing Submitted in Tab Delimited Text (.TXT) format
Source: EXAMPLE-CUSTOMER_LISTING.txt

```
Acct #,Company Name,Address,City,State,Zip,Phone Number
10000100,Michael Diamonds,1001 Main Street,Sacramento,CA,95825,916-555-1212
10000101,Karen Creations,202 Fake Road,St. Augustine,FL,32084,904-555-1212
10000102,Matthew Jewelry,309 Testing Avenue,Louisville,KY,40220,502-555-1212
10000103,Katherine Designs,999 Some Road,Manchester,MO,63011,636-555-1212
10000104,ZX Gold & Jewelry,888 That Parkway,Tecumseh,MI,49286,517-555-1212
10000105,Delta Sigma Designs,777 First Avenue,Milwaukee,WI,53202,414-555-1212
```

Example Customer Listing Submitted in Comma Separated Value (.CSV) format
Source: EXAMPLE-CUSTOMER_LISTING.csv

Accounts Receivable Aging Format Examples

	A	B	C	D	E	F	G	H	I	J	K	L
1	Acct #	Company Name	As Of	Current \$ Owed	Future \$ Owed	1-30	31-60	61-90	91-120	Over 120	Notes	Terms
2	10000100	Michael Diamonds	5/1/2010	150	0	0	0	0	0	0		S
3	10000101	Karen Creations	5/1/2010	0	0	0	0	0	0	0		NET 30
4	10000102	Matthew Jewelry	5/1/2010	100	0	0	0	0	0	0		NET 30
5	10000103	Katherine Designs	5/1/2010	0	0	0	0	0	0	0		NET 60
6	10000104	ZX Gold & Jewelry	5/1/2010	0	0	10000	0	9970	0	5000		S
7	10000105	Delta Sigma Designs	5/1/2010	0	0	3750	4500	0	0	0		NET 15
8												

Example Customer Due Date Aging Submitted in Microsoft Excel (.XLS) format

* Adding data to the Notes and Terms column is optional. If special Terms, you must denote with a letter code of "S"

Source: EXAMPLE-AGING_SUBMISSION.xls

Acct #	Company Name	As Of	Current \$ Owed	Future \$ Owed	1-30	31-60	61-90	91-120	Over 120	Notes	Terms
10000100	Michael Diamonds	5/1/2010	150	0	0	0	0	0	0		S
10000101	Karen Creations	5/1/2010	0	0	0	0	0	0	0	NET 30	
10000102	Matthew Jewelry	5/1/2010	100	0	0	0	0	0	0	NET 30	
10000103	Katherine Designs	5/1/2010	0	0	0	0	0	0	0		NET 60
10000104	ZX Gold & Jewelry	5/1/2010	0	0	10000	0	9970	0	5000		S
10000105	Delta Sigma Designs	5/1/2010	0	0	3750	4500	0	0	0		NET 15

Example Customer Due Date Aging Submitted in Tab Delimited Text (.TXT) format

Source: EXAMPLE-AGING_SUBMISSION.txt

```
Acct #,Company Name,As Of,Current $ Owed,Future $ Owed,1-30,31-60,61-90,91-120,Over 120,Notes,Terms
10000100,Michael Diamonds,5/1/2010,150,0,0,0,0,0,0,,S
10000101,Karen Creations,5/1/2010,0,0,0,0,0,0,0,,NET 30
10000102,Matthew Jewelry,5/1/2010,100,0,0,0,0,0,0,,NET 30
10000103,Katherine Designs,5/1/2010,0,0,0,0,0,0,0,,NET 60
10000104,ZX Gold & Jewelry,5/1/2010,0,0,10000,0,9970,0,5000,,S
10000105,Delta sigma Designs,5/1/2010,0,0,3750,4500,0,0,0,,NET 15]
```

Example Customer Listing Submitted in Comma Separated Value (.CSV) format

Source: EXAMPLE-AGING_SUBMISSION.csv

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 jbtinfo@jewelersboard.com and inquire about becoming an Interchange Premium member.
 - We'll get you signed up and participating in a matter of days.
-

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

USA

Phone 1-401-467-0055

Fax 1-401-467-6070

Ask for Brenda Gamba, Ext 3703 or Kathleen Morgan, Ext. 3415

Email bgamba@jewelersboard.com; kmorgan@jewelersboard.com

Website www.jewelersboard.com