



Make faster, smarter credit decisions with real-time payment history data

In Partnership with NACM Southwest,
we are excited to introduce
"TranzAction History Report by.....UTA"

Use Case Scenarios

Built on over three decades of experience and millions of payment records, the report delivers deep insights that go far beyond conventional credit reporting data.

- New Customer** – to establish credit for a new customer.
- Changes in Payment history** – an existing customer's payments are falling behind.
- Increasing Credit Limits** – leverage average spending patterns to help in your decision.



Real-time access to millions of historical transactional records with detailed returned payment and collection status.



Behavior insights from spending and payment frequency patterns.



Real-time visibility of cash sale, and COD activity not typically captured in standard business reports.



Expanded data points engineered to remove uncertainty, supporting confident credit determinations.

[See a Sample Report](#)

[Learn More](#)

**Available On-Demand from
your NACM Dashboard**



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Understanding The Report

By tapping into previously underutilized transactional information, **credit managers can now access a new layer of actionable intelligence.**

Designed to reduce uncertainty and make more informed credit decisions.



Approved & Denied Transactions

Life to date history including counts and total spend

TranzAction History... By UTA - Report Date: 08/26/2025

Business/Consumer: Business	Name: HMI	Phone: 555-555-5555
File Id: 560525		
Transaction Processing History		
	Count	Amount
Total Transactions	4	\$4,037.82
Approved Transactions	3	\$2,561.75
Denied Transactions	1	\$1,476.07
Date		
First Transaction	11/02/2024	\$727.95
Last Transaction	07/18/2025	\$1,476.07
Transactions in Last 90 Days	3	\$3,309.87
Date Last Denied	07/18/2025	\$1,476.07
Amount		
Average Transaction Amount		\$1,009.46
Average Trans Amount Last 90 Days		\$1,103.29
Highest Single Transaction Amount		\$1,476.07
Date Highest Single Trans Amt	07/18/2025	
Returned Payments		
	Count	Amount
Total Returned Payments	2	\$1,833.80
Uncollected Return Payments	0	\$0.00
Average Return Amount		\$916.90
Highest Return Amount		\$1,358.27
Date of Last Returned Payment	07/15/2025	\$1,358.27
Associated Names		
HMI DALLAS LLC		



Transaction Dates & Frequency

When and how often activity occurred



Spending Patterns

Average and top spend details



Returned Payments

History of returned payments and collection status



Linked Accounts

Other names linked to this account

Contact your NACM SW representative today!



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