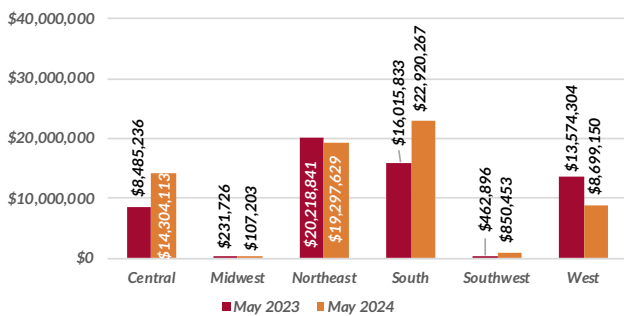**GAIN**
Gift Associates
Interchange Network

TOP 100 RETAILERS
Credit Balances are offset for Adjusted Receivable Balances.
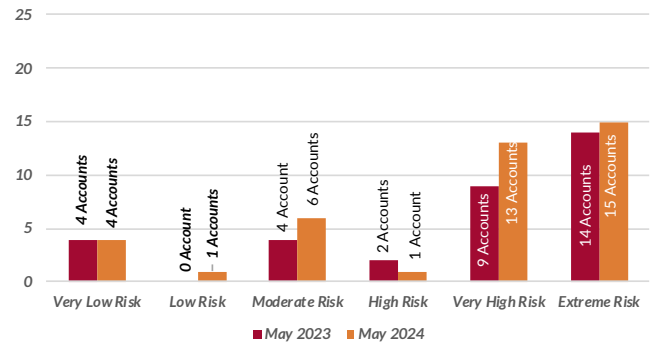**Individual chart data is based on 55 accounts.**

1 DOLLAR WEIGHTED DAYS SLOW BY REGION
Receivable balances accumulated by each aging bucket, weighed by its average age and divided by the total receivables.
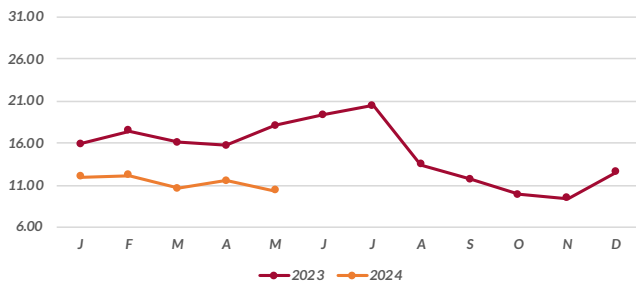

	Central	Midwest	Northeast	South	Southwest	West
May 2023	$8,485,236	$231,726	$20,218,841	$16,015,833	$462,896	$13,574,304
May 2024	$14,304,113	$107,203	$19,297,629	$22,920,267	$850,453	$8,699,150

2 NUMBER OF ACCOUNTS BY RISK CATEGORY
Number of accounts scored in each risk category comparing May 2023 and May 2024.

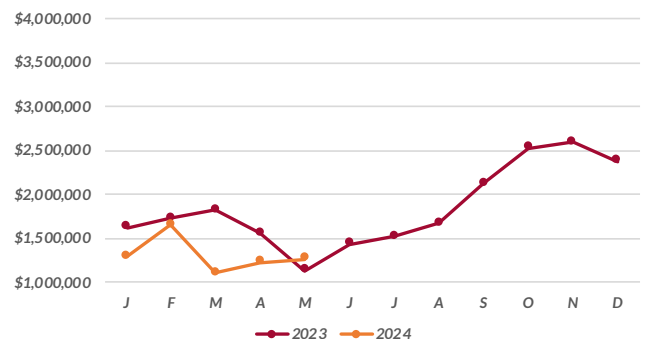|	Very Low Risk	Low Risk	Moderate Risk	High Risk	Very High Risk	Extreme Risk
May 2023	4 Accounts	0 Account	4 Account	2 Accounts	9 Accounts	14 Accounts
May 2024	4 Accounts	1 Accounts	6 Accounts	1 Account	13 Accounts	15 Accounts

3 AVERAGE DAYS SLOW BY MONTH
Receivable balances accumulated by each aging bucket, weighed by its average age and divided by the total.
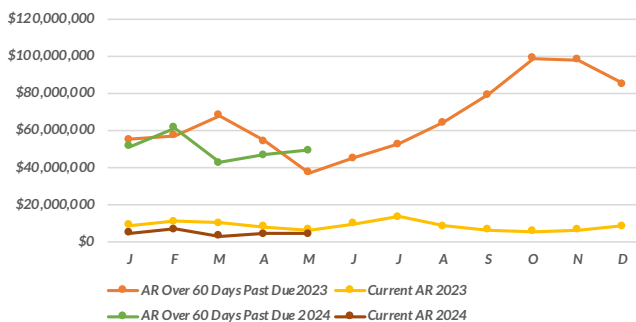

Legend: 2023, 2024

4 AVERAGE RECEIVABLES BY MONTH
Monthly receivables balances divided by the number of accounts that had receivables balances in that month.

Legend: 2023, 2024

5 KEY YEARLY RECEIVABLE TRENDS
Trend of Current Receivables Compared to Trend of > Than 60 Days Past Due.

Legend: AR Over 60 Days Past Due 2023, Current AR 2023, AR Over 60 Days Past Due 2024, Current AR 2024

6 TOTAL DOLLARS DUE BY REGION
Receivable balances accumulated for each region to show YOY data for May.

	Central	Midwest	Northeast	South	Southwest	West
May 2023	$8,485,236	$231,726	$20,218,841	$16,015,833	$462,896	$13,574,304
May 2024	$14,304,113	$107,203	$19,297,629	$22,920,267	$850,453	$8,699,150