REKLAIM CREDIT SOLUTIONS

Frequently Asked Questions

Credit reporting and rating, built for the state-regulated cannabis industry.

Know who won't pay, before they don't pay.™

What is Reklaim Credit Solutions?

Reklaim Credit Solutions is a credit reporting and rating agency built specifically for the state-regulated cannabis industry. It gives operators who extend trade credit the tools other industries have relied on for decades: a credit score, a suggested credit limit, a full credit report, and real-time monitoring on the companies they sell to.

Why does cannabis need its own credit agency?

Virtually every other industry has decades of shared commercial payment data and established credit reporting to draw on. Cannabis does not. Federal complexity kept the traditional credit reporting infrastructure out of the industry, so most credit decisions still get made from AR aging reports, a handful of trade references, public records, and judgment. Those are reasonable tools, but they leave smart, experienced operators making large credit decisions without the shared payment data other industries take for granted. It has been widely reported that over $4 billion in cannabis receivables sits unpaid across the industry. Reklaim Credit Solutions is being built to help close that gap.

What do I actually get?

For any company you sell to, Reklaim gives you:

- **Reklaim CANNAFIX Score** - a single creditworthiness score for that company, weighted across all of its tradelines in the network.
- **Reklaim ExposureScore** - a score for your own exposure to that company, based on your AR history with them.
- **A suggested credit limit**.
- **A full credit report** - compliance records, judgments, tax liens, and UCC filings.
- **Real-time portfolio monitoring** that alerts you when something changes on an account you are already carrying.

Where does the data come from, and what is a "contributory network"?

In plain terms: customers contribute their own de-identified AR aging data, and in return they get scores, reports, limits, and monitoring built from the whole network's payment history.

The more operators who contribute, the deeper the payment history behind every score, and the sharper the picture of who pays and who doesn't. That is the network effect: coverage makes it more valuable for everyone in it.

What about data security? Will my data be exposed?

The whole model depends on contributors trusting it, so protecting your data is built into how Reklaim works:

- **De-identified on receipt** - your data is stripped of identifying detail as soon as it comes in, before it is used in the models. There is never an attribution back to you.
- **Your relationships stay private** - customer lists, pricing, and trade terms are never disclosed to any other participant.
- **You own your data** - you contribute it; you keep it.
- **Commercial data only** - Reklaim works with commercial trade data, not personal or consumer data.

- **Secured and governed** - access controls, data governance, and multiple layers of security sit around all of it. Reklaim is completing its SOC 2 process ahead of launch.

How is the score calculated?

The score is not a single formula. It runs on a neural network ensemble: instead of trusting one model, Reklaim builds several models from the same payment and AR aging history, weighs multiple variables, and combines them into one score that tests more reliably than any single model on its own.

The output is a score that reflects how likely an account is to keep paying as agreed, the kind of probability-based read credit professionals already use, and it drives a suggested credit limit for that account. Because it is trained on real cannabis payment data, the score reflects how this industry actually pays, not assumptions borrowed from unrelated industries.

For your technical team: what is under the hood?

The score comes from a neural network ensemble. During development the system builds ten models across random training and validation splits, weights and combines them through boosting (AdaBoost.M1) into a single strong ensemble that predicts more reliably than any one of the ten alone, and the ensemble with the lowest validation error is selected and exported to PMML, which is what scores accounts in production.

The model reads a rolling four-month window of accounts receivable behavior for each account: the share of the balance overdue, the share 60 and 90-plus days past due, how much of the prior month's overdue balance was paid, along with balances, payments, and a forecast of next month's sales.

For each account the model returns three things: a prediction of whether it stays current or becomes seriously past due in the next period, a credit score on a 0 to 100 scale, and a suggested credit limit derived from that score and the sales forecast. Available credit is the limit minus the current balance. Accounts predicted to deteriorate can have their suggested limit held at zero until they pay down, and any change in status or limit is passed back so it can flow to the AR system and the right salesperson or credit manager.

The model is monitored continuously. Each month its prior predictions are compared against what actually happened and prediction error is tracked, and the models are revalidated annually and recomputed on current data if accuracy drifts. Contributor ledgers are never exposed in any of this: the model works from de-identified data, and the outputs are scores, limits, and predictions, not anyone's raw AR.

Is Reklaim a credit reporting agency or a credit association?

In category, Reklaim is a credit reporting and rating agency, the same exact kind of institution as D&B or Experian with the same type of reporting and monitoring. The established agencies can even produce a report on a cannabis company, but they do not have enough cannabis-specific contributor payment data to score your portfolio. Reklaim is built on cannabis AR and payment behavior from the start, so it does for cannabis what those agencies do for every other industry.

Where Reklaim is genuinely different is from a credit association. An association is a group of members sharing trade references and payment experiences with one another to create a "score" without advanced mathematics and sophisticated modeling behind it, which can be useful, but it is not a scored, standardized credit report. Reklaim is a contributory credit reporting and rating agency: contributed data becomes structured reports, a score, a suggested limit, and ongoing monitoring, not an informal reference exchange.

How do I get started?

Reklaim Credit Solutions is offering a 90-day free trial, no credit card required, with white-glove onboarding. You can score your existing portfolio from your own AR data before you commit to anything. The full service launches in fall 2026.

Get started at www.reklaim.io
Or Email Us at
info@reklaim.io