

How AI Analyst (Beta) Supports Your Analysis

RetailStat AI Analyst allows you to ask questions in plain language and receive structured, analyst-backed insights built exclusively on RetailStat's proprietary financial, credit, and payment data.

AI Analyst is designed primarily for company-level financial and payment analysis of individual retailers.

During the beta phase, the tool helps summarize performance, highlight risk signals, and surface relevant trends, streamlining analysis that would otherwise require navigating multiple reports and pages.

Additional datasets and expanded capabilities will be released as the platform evolves.

How to Access AI Analyst

Access requires an active RetailStat subscription with AI Analyst (Beta) enabled.

Option 1:

Go directly to: ai-beta.retailstat.com

Option 2:

- Go to retailstat.com
- SIGN IN** to your account (if prompted)
- Navigate to **YOUR PRODUCTS**
- Select RetailStat AI

AI Analyst (Beta) Best Practices

- **Ask one clear question at a time.**
 - Focus on a specific company, topic, or metric for the most precise results.
- **Be specific about timeframe and metrics.**
 - Analyst currently performs best with company-specific questions about individual retailers. Include the company name, time period, and performance indicators.
- **Understand the current data window.**
 - Financial coverage includes 5+ years of financial data and 2+ years of analyst reporting. Questions outside these ranges may return limited results.
- **Use follow-up questions to drill deeper.**
 - Build on previous responses to explore trends, drivers, and risk signals in more detail.
- **Ask industry-level questions when relevant.**
 - The AI Analyst can provide structured insights across sectors where data is available.
- **Portfolio-level analysis is not yet supported.**
 - Avoid questions based on your portfolio holdings. This functionality is planned for a future release.
- **Validate findings before making formal credit or investment decisions**
 - The AI Analyst is designed to enhance analysis. It does not replace due diligence processes.

AI Analyst (Beta) Updates

This early release beta will be updated regularly throughout testing based on user feedback, and more enhancements are coming as development continues.

Feedback and Support

After each response, you'll have the option to like (👍) or dislike (👎) the answer and provide feedback explaining your rating. Your input helps us improve the tool.

For technical issues or additional support, contact support@retailstat.com.

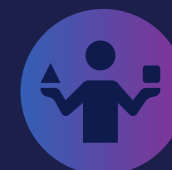
RetailStat analysts are always available for deeper context, custom modeling, or strategic guidance.

What AI Analyst Does Best



Analyze company performance trends

Uncover patterns and growth trajectories



Compare companies across key metrics

Evaluate relative standing in the market



Identify emerging credit and payment risk signals

Spot potential issues before they escalate



Explain rating movements and performance shifts

Provide context and reasons for change

Frequently Asked Questions

1. What is the AI Analyst?

RetailStat AI Analyst is an interactive assistant within the RetailStat platform that enables users to ask natural-language questions and receive structured, analyst-backed insights built exclusively on RetailStat's proprietary financial, credit, and payment datasets.

Additional integrations and datasets, including portfolio-specific information, location intelligence and grocery sales insights, are planned for future releases.

2. Is AI Analyst currently in beta?

Yes. RetailStat AI Analyst is currently available in a limited beta early release. During this phase, functionality and data coverage are focused on RetailStat's proprietary financial, credit, and payment history datasets.

The beta period allows users to explore the tool's capabilities, provide feedback, and help shape future enhancements, including expanded datasets and additional features planned for upcoming releases.

Beta will be updated regularly throughout the beta period based on your feedback and our team's findings, with additional enhancements planned.

3. How accurate are the beta-version responses?

Responses are generated exclusively from RetailStat's proprietary financial, credit, and payment datasets using analyst-validated methodologies. The AI Analyst does not rely on public sources, assumptions, or generic AI outputs.

While designed to deliver structured and reliable insights, the tool is currently in beta. Users should validate findings through their standard credit, underwriting, or investment review processes before making formal decisions.

4. Where does the data come from?

During the current beta phase, RetailStat AI Analyst draws from RetailStat's proprietary financial, credit, and payment history data. **Financial coverage includes the 5+ years of financial data and 2+ years of analyst reporting.**

Responses are generated exclusively from RetailStat's validated datasets, internal reports, industry research, and analyst-produced written analysis. The tool reflects RetailStat's research methodologies and does not rely on public search engines or third-party data sources.

Additional datasets, including location intelligence and grocery insights, are planned for future releases.

5. What datasets are currently included in the beta release?

AI Analyst currently includes:

Financial (FIN) Data (Past 5+ Years)

- Company-level questions: past 5+ years of data and financial metrics
- Industry-level questions: May reflect broader historical data available in the system
 - Covers core financial metrics
 - Does **NOT** include: Store trends, location data or TNT

ARMS Data

- APS score
- Aging buckets: Within-terms buckets: 1-30, 31+, 31-60, 61-90, 91+
- Current month highest credit
- Twelve-month highest credit

Analyst Reports (Past 2+ Years)

- All CRA reports
- Manual PDF uploads
- Does **NOT** include: Select marketing reports

Not Sure
What to
Ask?



Try one of these
example questions...

Who is on
RetailStat's Watch List?

Create a Tear Sheet on
[company name]?

How has [insert a company]
[insert metric] trended
over the past two years?

Conduct a public company
benchmarking analysis on
[company A] and [company B].

How has [company A]'s liquidity
position changed over the past
year?

Frequently Asked Questions

6. Does AI Analyst use external models or public internet data?

No. AI Analyst does not access public search engines or external third-party data sources. All responses are generated exclusively from RetailStat's proprietary datasets, internal reports, and analyst-authored research.

7. How is this different from a traditional report?

Traditional reports are static and pre-formatted. AI Analyst is interactive.

Rather than navigating across multiple reports, dashboards, and platforms to locate relevant information, users can ask direct questions and receive real-time, synthesized insights from RetailStat's proprietary financial, credit, and payment data.

8. How can I use it most effectively?

Follow the best practices outlined above:

- Ask one clear, specific question at a time.
- Analyst currently performs best with company-specific questions about individual retailers. Be precise in what company, metric, or time frame you are analyzing.
- Financial data currently covers the past 5+ years, and analyst reports cover the past 2+ years.
- Use follow-up questions to refine results or explore trends in more detail.
- Avoid portfolio-based questions during this beta phase.

AI Analyst is designed to enhance analysis and streamline discovery. Always validate findings through standard review process before making formal credit/investment decisions.

9. Is it making predictions?

No. RetailStat AI Analyst does not generate forward-looking predictions or speculative forecasts, and it is not a substitute for formal credit, underwriting, or investment decision-making processes.

During the beta phase, it is limited to the past 5+ years of RetailStat's proprietary financial data and 2+ years of analyst reporting. It does not support portfolio-level analysis. The tool is designed to enhance analysis by surfacing structured insights from validated RetailStat data, while final decisions should continue to follow your standard review procedures.

10. How often is the data updated?

RetailStat data is updated nightly to ensure responses reflect the most current available information within the platform.

11. Can I rely on AI Analyst for audit documentation?

No. AI Analyst provides structured insights from RetailStat's validated data but is not a substitute for formal credit, underwriting, audit, or investment documentation processes. Continue to follow your standard review procedures.

12. Why did I receive an incomplete or unclear answer?

An incomplete or unclear response may occur if the question was too broad. It may also happen if the company or timeframe was not specified. Questions outside the current data window can limit results.

Because the tool is currently in beta, occasional system limitations may affect responses.

13. When should I escalate to RetailStat's human analysts?

Our analysts are always available to provide deeper context and strategic guidance.

You should escalate to RetailStat's analysts when you need deeper context, custom modeling, or strategic guidance beyond structured insights. Complex credit decisions, detailed scenario analysis, and nuanced interpretations of performance trends may require direct analyst engagement.

14. Does AI Analyst store or remember my questions?

Yes. AI Analyst retains conversation history to improve contextual responses and provide a more seamless user experience. This allows the chatbot to deliver better, more relevant answers within your ongoing discussions.

All data remains within the RetailStat environment.

15. What companies are covered?

AI Analyst covers companies included within RetailStat's financial products.

16. Can I export or download responses?

Export and download functionality is not available at this time. However, you can share or email conversations with colleagues by clicking the three dots in the top-right corner of the screen. Recipients must have access to RetailStat AI Analyst to view shared conversations.

