



CreditHoy™

PRODUCT REFERENCE

FEATURES & FUNCTIONALITY

Everything CreditHoy does to help you build business credit, phase by phase.

EDITION · OCTOBER 17, 2026

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CREDITHOY™ FEATURES & FUNCTIONALITY

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CreditHoy is a step-by-step business credit guide from Across the Table. It gives you a six-phase Blueprint with checklists, a directory of 50 vendors that report to the bureaus, trackers for your accounts and payments, scripts for applications, and short reads on funding. It's an educational and organizing tool. It doesn't apply for credit, pull credit reports or repair credit.

01

At a glance

Every part of CreditHoy is included in the 14-day free trial and in every paid plan. Nothing is locked to a higher plan.

Feature area	Plan	Status
Accounts, sign-in and password reset	Trial and all plans	Live
Funding Readiness Scorecard	Trial and all plans	Live
Today screen and daily affirmation	Trial and all plans	Live
The Blueprint (6 phases, 22 tasks)	Trial and all plans	Live
Vendor Directory (50 vendors)	Trial and all plans	Live
Vendor Account Tracker	Trial and all plans	Live
Credit Payment Tracker	Trial and all plans	Live
Approval Scripts	Trial and all plans	Live
Knowledge Library, Funding Action Plan, Pro Tips	Trial and all plans	Live
1-on-1 consulting requests	Trial and all plans	Live
Get help and My Business Hub	Trial and all plans	Live
Download my data and Delete my account	Trial and all plans	Live
Daily text reminders	Trial and all plans	Coming soon
Google Play app	—	Coming soon

CreditHoy is in English.

02 Accounts and sign-in

- Sign up with an email and a password of at least 8 characters.
- A required checkbox confirms you're 18 or older and agree to the Terms of Service and Privacy Policy. The date and version you agreed to are saved to your account.
- If CreditHoy asks you to confirm your email, tap the link it sends before you sign in.
- **Forgot your password?** sends a reset link by email. You then choose a new password on the **Set a new password** screen.
- When the Terms or Privacy Policy change, you're asked once to review and agree again before you continue. Your progress isn't touched.
- Clear, plain-language messages for common sign-in problems, like a wrong password, an unconfirmed email, or an email that's already registered.
- Sign out any time from **More**. Your progress stays saved.

03 Funding Readiness Scorecard

- A 2-minute self-assessment offered the first time you open the app. You can skip it.
- Eight questions, each with four answers: Idea & Market Validation, Revenue & Cash Flow, Business Structure & Setup, Business Credit Profile, Financial Management, Traction & Growth, Marketing & Customer Acquisition, and Risk-Reduction Signals.
- Gives you a score from 0 to 100 and one of four stages: Idea Stage, Early-Stage Business, Growth Stage — Funding-Ready, or Investor-Ready.
- Shows **Where you're strong** (your top areas), three **Focus on next** steps, and the kinds of **Funding you can pursue now** for your stage.
- Your latest result lives on the **Scorecard** tab, with **Retake the scorecard** whenever your business changes.
- It's an educational self-check. It isn't a credit score, it doesn't check your credit, and it doesn't guarantee funding or approval.

04 Today screen

- A greeting and a progress ring for the whole Blueprint, with your current phase, its time window, and how many of the 22 steps you've finished.
- An affirmation card with a short mindset line and a note on why it matters.
- **The Blueprint — Today's Focus**: up to three unfinished tasks from your current phase, which you can update right there.
- A **Start Phase** button for the phase you're on, which becomes **Review Phase** once it's finished.

- Shortcuts to How to Use This, Approval Scripts, the Vendor Directory, the Readiness Scorecard, the Funding Action Plan, the Knowledge Library, Pro Tips & Secrets, and 1-on-1 consulting.

05 The Blueprint

- Six phases in order, each with a goal and a suggested time window: Foundation (Day 1–30), Starter Vendors (Day 30–60), Build Profile (Day 60–90), Business Cards (Month 3–4), Scale Credit (Month 4–6), and SBA & Bank Funding (Month 6+).
- 22 checklist tasks in all, from forming your LLC and getting your EIN to preparing a funding package and exploring SBA loans.
- Every task has three statuses: **To-Do**, **In Progress** and **Done**. Tap the checkbox to move it forward, or set it on the task's detail screen.
- Task detail screens explain **What to do**. Many also have a link to an official site (such as the IRS EIN page, D&B for a D-U-N-S number, or SBA loans) or to the right place in the app.
- Tapping a finished task asks if you want to restart it. Choosing **No, keep Done** locks the task as Done.
- Each phase card shows a progress bar and a count of tasks done. A **Phase complete!** banner celebrates each finished phase and takes you to the next one.
- **How the \$50K stack works** shows example ranges for vendor accounts, business credit cards, lines of credit and SBA loans. The app's Disclaimer says these are examples, not amounts you'll receive.

06 Vendor Directory

- 50 vendors across office supplies, shipping, industrial, fuel and fleet, electronics, apparel, marketing and more.
- Each listing shows the vendor's industry, a short description, which bureaus it reports to (D&B, Experian, Equifax, Creditsafe), and a link to its website.
- Search by vendor name or industry.
- Filter by bureau, or tap **Opened** to see only the vendors you've opened.
- **Mark opened** keeps track of the accounts you've opened, with a running "of 50 opened" count.
- CreditHoy doesn't apply to vendors for you or check whether they're reporting. Terms and reporting can change, so check with each vendor.

07 Vendor Account Tracker and Credit Payment Tracker

- **Vendor Account Tracker**: one card per Net-30 account with Vendor name, Date opened, Credit limit, Invoice amount, Due date, Notes, and a **Mark as paid** toggle. The header counts accounts and how many are paid.

- **Credit Payment Tracker:** one card per payment with Month, Vendor, Purchase amount, Due date, Payment date, and Timing (Early, On Time or Late). The header counts payments and how many were early.
- Add as many entries as you need. Changes save as you type. **Remove** deletes an entry right away.
- Both trackers remind you to enter names, dates and amounts only, and never account numbers, Social Security numbers or passwords.
- These are your own records. CreditHoy doesn't connect to vendors, banks or bureaus, and it doesn't calculate a Paydex or any other credit score.

08 Approval Scripts

- Five scripts for applications: what to put on every application, how to answer "What is your business?", what to say about credit and payment terms, how to respond to a personal guarantee request, and your payment mantra.
- Each script comes with a short note on why it works.
- An **Avoid these mistakes** list, like applying for too much too early or getting cards before you have tradelines.

09 Knowledge Library, Funding Action Plan and Pro Tips

- **Knowledge Library:** five short reads (3–4 minutes each) on funding a business, financing without investors, the founder capital stack, 12 funding paths first-time founders use, and the major crowdfunding platforms. Mark each as read, and CreditHoy keeps count.
- **Startup Funding Action Plan:** a 12-month roadmap tied to the Blueprint phases, four funding tracks (Bootstrapping, Grants, Angel Investment, Early Venture), tips for approaching investors, and mistakes to avoid.
- **Pro Tips & Insider Secrets:** tips for getting credit with no personal guarantee, a list of grants and programs for women entrepreneurs, and ways to speed up credit building.
- **How to use this app:** a six-step overview of the method.

10 1-on-1 consulting

- For owners who'd rather have help: a funding strategy session, entity and profile setup, and credit stacking done with you.
- **Book a consultation** opens an email to info@acrossthetable.biz with the subject filled in.
- Links to acrossthetable.biz for Across the Table's programs and resources.

11 Get help and My Business Hub

- **Get help** lets you send a request from inside the app. Choose what it's about (a problem, a question, billing or your plan, or an idea), how urgent it is, and describe what's happening.
- Each request gets a number starting with T-. Your recent requests are listed on the same screen.
- You can send up to 5 requests an hour.
- Replies come in My Business Hub and by email.
- **My Business Hub** on acrossthetable.biz shows all your Across the Table apps, your purchases and billing help, and your help requests in one place. You sign in with the same email you use in CreditHoy, using an emailed link. No password needed.

12 Free trial and membership

- 14 days of full access starting the day you create your account. No credit card needed to start.
- A bar at the top of the app counts down the days left, with a **Subscribe** button.
- After the trial, an active membership keeps your access. When the trial or a membership ends, you'll see a screen to subscribe or rejoin. Your progress stays saved for when you come back.
- Membership is matched to your email, so check out with the same email you sign in with. **I just subscribed — check again** refreshes your access.
- The app checks your access again each time you come back to it. If that check can't connect, you aren't locked out.

13 Works on your phone

- Built for phones first. It also works in any modern browser on a computer.
- Can be added to your home screen so it opens full screen with its own icon.
- Your progress saves to your account and follows you across devices. A copy stays on your device, so the app opens fast and keeps working through a weak signal, then syncs when you're back online.
- On Android, the back button steps back through screens. The layout respects notches and the gesture bar, and the app follows your phone's reduced-motion setting.

14 Privacy, security and your data

- **What CreditHoy keeps:** your email and sign-in, your progress (tasks, scorecard results, opened vendors, and what you type into the trackers), your agreement record, your membership status, your help requests, and your mobile number only if you sign up for text reminders.

- **Your account is walled off.** Each account can only read and change its own saved data and its own help requests.
- **What it never asks for:** Social Security or tax ID numbers, bank or card account numbers, bank, lender or bureau logins, or your credit reports. Payments happen on Stan, and CreditHoy never sees your card.
- **What goes to My Business Hub:** your email, plan, purchases, help requests, and a few named moments with no content attached (such as opening the app, finishing a task, finishing a phase, or taking the scorecard). What you type into the trackers and your scorecard answers stay in CreditHoy.
- **Download my data:** saves a file with your account details, your agreement record, and everything saved in the app.
- **Delete my account:** permanently erases your account and saved progress from inside the app. It's also offered on the trial-ended screen. A paid membership on Stan has to be cancelled separately.
- **Your data & privacy** screen explains all of this in plain English. The full Privacy Policy, Terms of Service, Software License & IP, SMS Terms and Disclaimer are under **More**, and the Privacy Policy, Terms and account deletion pages can also be opened without signing in.
- Privacy questions: info@acrossthetable.biz · 480-582-4716 · acrossthetable.biz.

15 Coming soon

- **Daily text reminders.** The **Stay on track by text** screen (the bell on the Today screen, or **Daily reminders & SMS** under More) already lets you enter your mobile number, pick a send time, give consent, and subscribe or unsubscribe. The texts themselves, a daily task nudge, a reading reminder and an affirmation, aren't being sent yet.
- **CreditHoy on Google Play.** An Android app listing is planned. Until then, use CreditHoy in your browser or add it to your home screen.

Questions about what's coming? info@acrossthetable.biz · 480-582-4716 · acrossthetable.biz

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