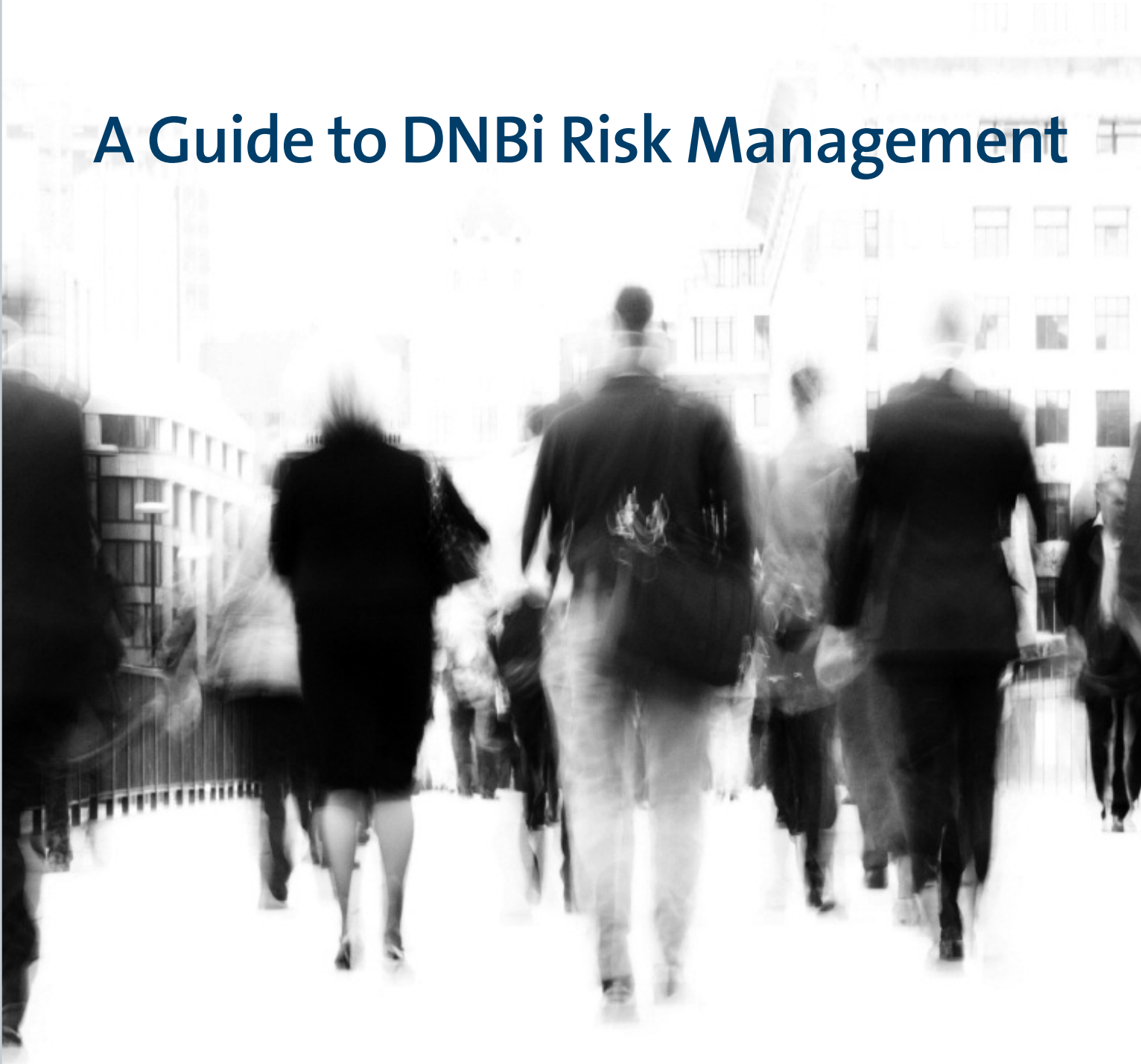




Risk Management  
Solutions

# A Guide to DNBi Risk Management



## Welcome

Congratulations and Welcome to DNBi Risk Management!

Dun & Bradstreet (NYSE:DNB) is the world's leading source of commercial information and insight on businesses, enabling companies to Decide with Confidence® for 168 years.

D&B's global commercial database contains more than 140 million business records. The database is enhanced by D&B's proprietary DUNSRight® Quality Process, which provides our customers with quality business information. This quality information is the foundation of our global solutions that customers rely on to make critical business decisions.

Our global database has information on over 146 million businesses in over 200 countries with nearly 700 million payment and bank experiences. We update over 1.5 million records each and every day to ensure you have the most timely, accurate and complete information with which to minimize your risk and maximize your business growth opportunities.

## About This Manual

This user manual has been completely re-designed and reformatted to better meet your needs. It will explain and guide you in using DNBi Risk Management. If you rather go to specific Table of Contents sections, you can click on the part you want and it will take you directly there. Don't spend time scrolling—spend it learning.

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## What is DNBi?

The only Web-based, risk management solution blending powerful on-demand tools with your data and D&B's unparalleled international business information and insight in one place, in real time—all the time. DNBi offers four optional add-on modules: DNBi Decision Maker, DNBi Account Manager, DNBi Collections Manager and Online Credit Application.

## Get To Know Your New Solution

It's important to spend some quality time with DNBI Risk Management to get the most out of the solution. We know from experience that DNBI Risk Management can bring amazing value if you nurture the relationship.

### ***DNBI Help Section***

DNBI Help is just a click away. It provides answers to the most common questions about DNBI's key features and functionality. A link to Help is found at the top-right corner of every DNBI page.

- **Product Guided Tours**—Familiarize yourself with the full breath and depth of DNBI capabilities by viewing the DNBI Introduction product tour.
- **Administration Guided Tours**—If you are a system administrator, you can learn more about DNBI's system capabilities with a guided tour specifically for your needs—DNBI Basic Admin Tour.
- **Glossary**: All DNBI terminology and pertinent explanations can be found here.
- **Tooltips**: You can find these across the entire DNBI solution; they will help you learn how to effectively use DNBI functionality.

### ***Feedback/Contact D&B***

If you have any questions, please feel free to contact the DNBI team at [DNBI\\_customer\\_feedback@dnb.com](mailto:DNBI_customer_feedback@dnb.com), or our customer service center at 1-800-234-DUNS. Alternatively your D&B Relationship Manager is always available to help.

### ***DNB.com to DNBI***

Companies added to your DNB.com archive in the past 12 months can be added to DNBI. For assistance with this and with adding companies in bulk—contact your D&B Relationship Manager.

### ***Supported Operating Systems and Browsers***

- Windows 2000 SP4—Internet Explorer (IE) 6.x
- Windows XP SP2—IE 6.x
- Windows 2003 Server SP 1—IE 6.x
- Windows XP SP2 IE 7.x
- Apple OSX Safari 2.0.x
- Java 1.5 or above

### ***Hardware—PC Specification***

Pentium Processor—500 MHz (min) /1.0 GHz & above (recommended)  
Main Memory (RAM)—256 Mb (min) /512 Mb & above (recommended)

### ***Maintenance “Window”***

Scheduled maintenance windows are Saturday 11:00 pm EST thru 8:45 am EST Sunday, and weekdays Tuesday & Thursday 11 pm EST thru 11:30 pm EST—also, on an as-needed basis. DNBI customers are typically informed as early as possible before maintenance on the system takes place.

## Login

Once you open a DNBi account and become a subscriber, your ID (email address) and temporary password are sent to your email box within a few days. A link is provided in this email to DNBi Risk Management. Simply click on the link, enter your Login information and the system will then ask you to set your new password.

## Password

Once you have set your personalized password, keep it in a safe place, so you can reference it if you forget it. However, if you have forgotten your password, your DNBi administrator can reset it for you. Another option is to click on the “Forget your Password?” link on the DNBi login page. You will then receive an email containing both your DNBi login e-mail and a temporary password. You can then log in to DNBi and set your new password again. Your password must be between 6 and 10 characters and can contain letters and numbers, and special characters are also now allowed.

## User Preferences

To change your preferences, just click on My Profile at the top of all DNBi pages. You’ll see a variety of options, including the ability to change your DNBi login e-mail and password.

## Activity/Inactivity

If you get the message—“Your session expired”—it means for security reasons, your DNBi session automatically ended because you were inactive on the system for over 2 hours. If your session expires, DNBi displays a message instructing you to login again. To maintain an active state, simply click on any link.

## Invoice Overview

Invoices are bills that show your DNBi Risk Management use outside the DNBi contract terms. You will see “Additional Products” on your invoice. This refers to any products not included in your DNBi subscription or products used in excess of usage limits. At the bottom of your invoice, you will see each month’s usage statement.

## Usage Statements

A usage statement is not an invoice, but rather a useful guide to track activity on DNBi and non-eligible products. It is a detailed statement on the activities that generated the charge on your invoice.

### ***Calculating Total Usage***

DNBi provides virtually unlimited access to the service, D&B's unparalleled data and our exclusive Live Reports. This way you don't need to manage a D&B budget. Your DNBi Order Amount reflects your commitment, but does not limit usage on Non-Entitled Countries. Therefore, non-Entitled Countries are priced out each time they are accessed, which is included into your total usage.

### ***Non-Entitled Usage Overview***

Non-Entitled Country data is limited to the International Cap Limit as defined in your DNBi contract. After you reach that threshold you will be charged at your current price schedule for these reports. You will either receive an invoice or apply the amount to a n Ineligible Commitment (if one is in place). On the summary page of your DNBi Web-based usage statement, you will see how much of your Dynamic Cap allotment you have used. You are able to order Non-Entitled Countries beyond your limit, but you will be charged the price-schedule price. You will then either receive an invoice based on usage above your allowance or have the option to apply the overage to your Standard Agreement. If you have questions regarding this type of usage and/or your standard agreement, please contact your D&B Relationship Manager.

### ***Inquiry Details Section Overview***

In DNBi, there are two ways that activity is tracked:

1. Each initial view of a unique company in DNBi is tracked. You might know this as DNBi Company Registration. You can view as many unique companies as you like in DNBi.
2. Data on each company in your portfolio (a Live Report that you have previously saved) is updated daily, so each time you click on a company which you are monitoring, you can be assured you are receiving the most complete and up-to-date information available. Refreshing company data is also tracked and is known as the DNBi Company Details Refresh. Both of these activities are tracked on your usage statement as well for your information, but have no effect on your commitment. We encourage you to monitor companies as often as you like at no additional charge!

## Quick Search Bar

At the top of every DNBI screen you will find the Quick Search Bar. Just type in the name of a company you are searching for and the state or a D-U-N-S Number, and a list will be generated. If you have the city, you can also enter it here, however it's not needed to generate a search. You may also select the "Nationwide" option if you don't know the state.

## Full Company Search

To facilitate a Full Company Search click on the 'More options' link in the Quick Search Bar and enter the Company name and the state in which it can be found—a list will be generated based on your input. If you know more about a company, you can also enter a company's address, city, zip code and phone number for a more precise match. This will help narrow your search, but it's not needed to find a company. If you know the company's correct D-U-N-S Number, you can bypass entering all the above information—the company will immediately be listed. To search for non-U.S. companies, simply select the country in the provided drop-down list. Full Company Search will also list any available Snapshots.

## Location Search

If you don't know the Company name but know where it's located, click on the Location Search Tab. Here you are required to enter at least the street name, city and state. If you know the possible street numbers, you can enter a range on this page. It will help narrow your search but is not needed to find a company. This search will also list any available Snapshots.

## Executive Search

If you know the name of a company executive, click on the Executive Search Tab. You need to enter the first and last name of the executive and the state in which the company is in. You can also enter the address and city, which will help narrow down your search, but is not needed to find a company. This search will also list any available Snapshots.

## Advanced Search\*

This search function allows you to search for a company in your portfolio by building Search fields. Just select the Credit File Type, the Country and any portion of the Company name. Click "Add Search Field." You can create as many search fields as you like. This search will also list any available Snapshots.

*\*only for Account Manager and Decision Maker-licensed users*

## Headquarters Search

When a list is generated from your search criteria (US only), it will be sorted by Type, Company Name, Location Type and Options. Under Location Type, all Branch locations will have a small link underneath (if available) to “Headquarters”. Click this link in any of the Branch locations and it will take you to the Live Report for the Headquarters location. Reports added to a portfolio will show an “added to portfolio” date in the header in addition to a “last viewed” date. If you are looking up a company with an International Headquarters, clicking the “Headquarter” link will take you to the International Order Request page. Click the “Complete Order” tab to purchase the International report.

## Monitored Companies Search

Monitored companies are those which are part of your portfolio. You can search for them the same you would search for non-monitored companies.

## Search: Troubleshooting

### What if I cannot find the company I am searching for?

Try adding additional details to your search criteria such as full street address, city or phone number or select “Nationwide” in the state list if you lack details.

Try removing extraneous or special characters from the company name or address.

If you can’t find a company, click on the “Order Investigation from D&B” link, which appears at the top of all search-results screens, to request an Investigation.

### **The Company name that was returned in the search results does not match the Company name in the Live Report. Why not?**

DNBi maintains a separate database which is populated with company names from a variety of sources. We update this database periodically. Company names may not match if there has been a recent change and the database has not yet received this update. As soon as it does, the company name will match.

# PART 5

## Live Reports Data (What You Find)

### Overview


Live Reports are exclusive to D&B and DNBI. This is the first report you see and open in DNBI. They are updated daily and therefore you can be assured of the freshest data possible.

#### What is a Live Report?

A Live Report, also known as an Electronic Credit File (ECF), displays the most current data for a company in the D&B database. A Live Report also allows you to track companies added to your DNBI portfolio.

#### Live Report Heading:

In the box with the blue header titled “D&B Address” you will find the company’s Address, Phone, Fax, Location Type (i.e.: headquarters, subsidiary, etc) and Web address (if available).

 is also included so you can find the company. For more on this feature, see *Part 6: Live Reports Functionality*.

*In the Live Report Header, you can also take action such as Save a Snapshot or Order an Investigation.*

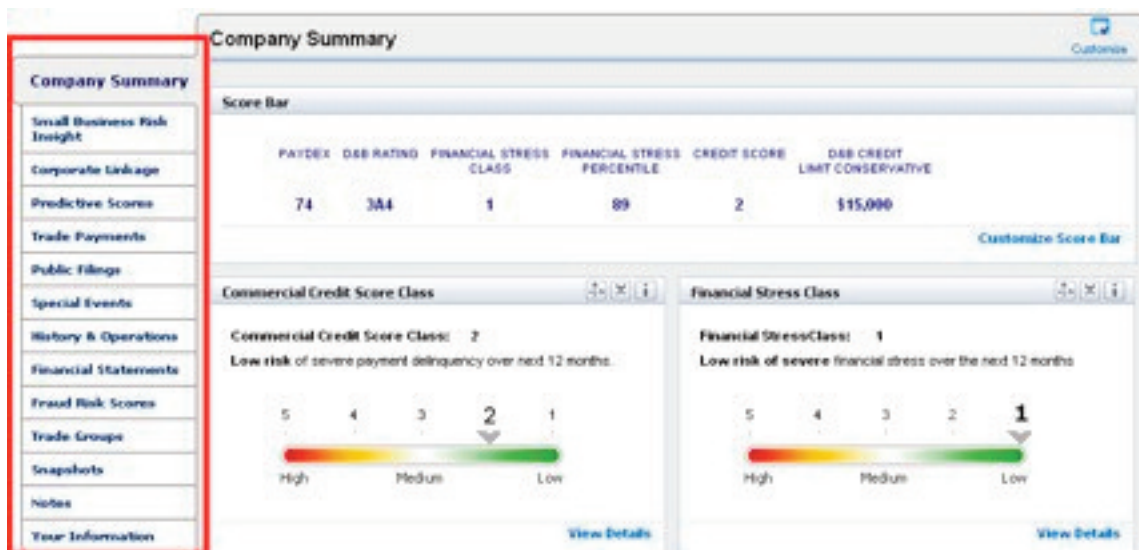
#### How can I save a Live Report?

Live Reports already viewed are not automatically saved to your portfolio. After you open a Live Report, you must manually save it to your portfolio. You can do this in two ways:

1. Save a Snapshot by clicking the “Save a Snapshot” box in the upper-right corner.
2. Click the “Add to Folder” icon on the upper-right corner when viewing a report for the first time.

### Live Report Tabs

This section covers only Live Report Tabs. This User Manual also covers DNBI Menu Tabs, which appear at the top of your DNBI screen. See the Screenshot below for what will be covered in this section.





## **Company Summary**

This section is customizable. Click the “Customize” icon on the upper-right of the Company Summary Screen. A self-serve page will open where you can add and remove data elements, which will give you a quick overview of a company’s status.

## **Small Business Risk Insight (SBRI)\***

The SBRI scores are loaded into DNBI in real-time! Therefore, you may get a “loading” icon while the live data is being pushed into the report. A dashboard will open featuring SBRI Origination Scores for Lease, Credit Card and Loans, and Key SBRI Attributes and Account Summaries.

*\*You must be an SBRI member to see this data. Contact your D&B Relationship Manager for how to join. For more about the SBRI Program, see Part 6: Live Reports Functionality.*

## **Corporate Linkage**

Corporate linkage is the relationship between different companies within a corporate family. Linkage occurs in the D&B database when one business entity “controls” another business entity because it has financial or legal responsibility for another business, thus creating a Headquarter/Branch or Parent/Subsidiary relationship.

The information in this Tab is updated daily and reflects the most up-to-date information on mergers, acquisitions, openings and closings. For additional details that may have occurred after the update, please review the Special Events and History and Operations Tabs (see below).

The number of family members is limited to 25 per location type (Branches, Subsidiaries etc.) to ensure there is enough space to show them all in each Live Report. If a company has more branches, subsidiaries or affiliates, you can use the Dynamic Family Tree functionality to see an interactive view of the complete list. For more details, see *Part 6: Live Reports Functionality*.

## **Predictive Scores**

This Tab enables you to see a company’s current state and future outlook by having the Financial Stress Score (FSS), Commercial Credit Score (CCS) and D&B Rating all in one place—at your fingertips. For details on D&B’s scores, see *Part 7: Predictive Scores & Indicators*.

## **Trade Payments**

D&B Trade Payments utilize over 770 million payment experiences from more than 5,000 companies annually. This critical information can help you quickly assess payment habits of prospects and customers.

This tab is a dashboard of payment summaries, featuring D&B’s PAYDEX®, PAYDEX Comparison and Trends over 12 and 24 months, Payment Habits, Payment Summary by Top Industries and Payment Details. This information gives you the ability to see how a company is paying its vendors, repaying bank loans and meeting other financial obligations. For details on D&B’s scores see *Part 7: Predictive Scores & Indicators*.

## **Public Filings**

D&B accesses close to 150 million public records from over 3,000 U.S. courts and legal filing offices to provide critical insight on credit risk. You will find this information behind this tab. Details in the Government Activity section of this tab are presented as they were reported to D&B by the federal government and other third-party sources.

## **Special Events**


When you click here, you will find the most recent developments D&B learns about that could impact your potential relationship with a firm. This could be bankruptcy filings, changes in ownership, acquisitions and other events. Information reported in this section may also include announcements on earnings reports releases.

The information in this tab may help explain unusual company trends. For example, a change in ownership could have an impact on payment, or decreased production may reflect an unexpected interruption in factory operations (i.e. labor strike, fire).

## **History & Operations**

History & Operations data can help you to minimize exposure under UCC legislation by using registration details to validate UCC filings. When available, banking information is also displayed here as well.

This tab features detailed information on the history of a company, including management team background and key principals, details on related companies, registration industry classification and incorporation information. Also featured are details of company operations, including the identity of the parent company, the geographic scope of the business and the key holdings.

 information is also available in this section. Click on “Company Family Location” and you can see the address provided in the Live Report on an interactive map. If you need a larger view, click on the “Larger View” link and a full-screen map with various display options will pop up. For more information about Map Using Google™ see *Part 6: Live Reports Functionality*.

## **Financial Statements**

A company’s performance and stability data can be critical when determining credit limits and lending terms. Use this section to access D&B’s 100% coverage of public company financial statements as well as the most complete listing of private company financial statements available anywhere.

This tab features a dashboard of financials that have been entered by an employee of the respective company. If nothing has been entered you will see, *“You can ask D&B to make a personalized request to this company on your behalf to obtain its latest financial information by clicking the <name> button below.”*

This section also lets you compare key business ratios to industry norms. If the table is not populated, you will see *“D&B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance. To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.”*

## **Fraud Risk Scores\***

This score is calculated by comparing the credit application data to predictive data sources in order to identify characteristics and behaviors which are similar to previously identified frauds. The comparison is done by matching the application data to corresponding names, addresses and phone numbers on the predictive sources. As a result, you can compare key business ratios to industry norms, analyze trends and set benchmarks for evaluating company stability.

*\*Additional subscription to fraud risk score required*

### **Associations**

This Tab displays any other electronic credit files associated to the respective D-U-N-S® number you've looked up. For example, it will list any and all Snapshots saved in DNBI with the same D-U-N-S number. If there are no associations, it will say, "No Associations have been found."

### **Trade Groups\***

DNBI Trade Groups powered by Smyth allows DNBI users to join and/or form industry sector groups. These industry sector groups enable group members to exchange, request and submit trade information in real time on customers they are evaluating through Smyth's powerful group interchange system.

*\*Additional subscription to Trade Groups required.*

### **Notes\***

This tab displays a list of notes (along with a time and date stamp) that have been entered by users on your DNBI workspace. You can also add new notes here as well. When creating a note, you can make it shared with Everyone, Managers only or make it Private. Information in this section will not be added to D&B's central repository.

*\* For Decision Maker and Account Manager customers only*

### **Your Information\***

This tab allows you to record additional information about the company you've looked up to supplement the D&B information. Information entered in this section will not be added to D&B's central repository and will be kept private under your user ID. Only you will be able to view the information. The default fields are: Account Number, Sales Representatives, Credit Limit and Total Outstanding. When you click "Edit" you will see a Currency drop-down list (currently only USD or CAD available).

*\* For Live Reports only, this is not available for Applications or Accounts where users can utilize Notes*

## **Financial Statements**

### **Overview**

You can request financial statements from any private company in the D&B database. Open the Live Report of the company from which you need statements, click on the "Financial Statements" tab. On this screen you will see a "Request Financial Statements" button. Click it and fill in the required information for a contact name and email address for the company you are doing business with along with an optional personalized message. D&B will send your request to the contact you specify at the company. He or she may submit the financials via an online form or upload a file via a web link in the message from D&B, and if they like, can also be submitted privately outside the DNBI system to you directly. Once the financials are submitted into DNBI, you will receive an email notification and then will be able to view the statements in the Live Report for that company. You can follow this process for as many companies as you like.

If another DNBI user in your workspace requests financials you will be able to see them as well. Note that once requested and submitted, financial statements are accessible to everyone who shares your workspace.

## ***Spreading Financial Statements and Edgar***

Under the “Financial Statement” tab in either the Account or Application reports, select the “Compare Financials” button. You can select up to three periods (In the case of Edgar Financial statements, you can spread up to 4 statements) of financial statements you would like to spread across the Edgar source, click the “View” button.

In the case of Annual statements, the past three available annual statements will be allowed to spread. In the case of quarterly spreading option, the past 4 available quarterly statements will be allowed to spread. The financial statements (Balance Sheet, Income Statement, Cash Flow Statement and Financial Ratios) will be displayed on the Comparison Sheet.

### ***How do I view the variances between the financial periods selected?***

Under the “Financial Statement” tab, select the “Compare Financials” button. You can then select three periods of financial statements you would like to compare and view variances, then click “View”. Once the financial statements have been selected, you can view the variances by selecting the “Variance” tab.

### ***How many periods can be selected to spread?***

The financial statements for the current period and the previous two periods can be selected to compare for annual statements and four periods for Quarterly EDGAR statements

### ***Which sources of financial statements can I use for spreading and variance calculations?***

You can select financial statements from Edgar for public companies or user-entered financials. Users entered are supported only if you have licensed Account Manager or Decision Maker modules.

### ***What time periods are available for spreading financial statements?***

You can spread annual financial statements from Edgar and user-entered financial statements.

### ***Can I spread Edgar statements with any other statements?***

We do not provide the functionality to allow the user to spread Edgar with any other source.

### ***I don't see the Edgar as an option for spreading?***

The spreading of Edgar data will be available only for Public Companies and not for private companies.

### ***How do I select to Spread Edgar data?***

To spread Edgar data alone in the source field in the spread financials modal window, select “Edgar” as a data source. If the report is for a public company, “Edgar” will be listed as one option. The option to spread Edgar data will not be available for Private companies

### ***Industry Norms and Financial Ratios***

To view industry norms, click the “Financial Statements” tab in your Live Report. Check that there are financial statements available—if not, see Overview section above. If there are financials available, the “Compare Financials” button appears in the screen. Click the button and then select “Financial Ratios” from a list of available financial statements. Financial Ratios will be displayed on the Comparison sheet. Financial Ratios can be viewed for the most recent financial year alone, or spread against a maximum of two other financial statements.

The last section in the Financial Statement screen represents the industry norms and the key business ratios if available. The ratios are displayed for the firm, industry median and quartile. The industry norms are available only for the current financial year.

### ***Industry Norms show you following:***

Ratio values for the firm

Industry median and quartile for the following ratios:

- Return on sales
- Return on net worth
- Quick Ratio
- Current Ratio
- Assets to Sales
- Sales to Net Working Capital
- Total Liabilities to Net Worth

## **International Reports**

### ***Country Risk Services Overview***

D&B currently offers three kinds of country risk reports. The D&B Country Risk Report provides detailed information required to evaluate critical trade and investment decisions on a single country. D&B’s Country RiskLine Report provides an up-to-date snapshot on the overall risk of doing business internationally with analyses of political, commercial and economic risk covering over 132 countries worldwide.

*Note: There is an additional charge to pull country risk reports. Users are shown an interrupt page indicating there is an additional charge and a link to the previous country risk report pulled for the same company if it exists.*

### ***D&B Country Risk Report***

This report provides key economic, commercial and political information that can help you assess the risk of doing business in a specific country before you trade, invest or extend credit to companies in that country. The D&B Country Risk Report is an ideal reference for multi-national companies and companies new to doing business globally that require instant expertise on a country.

Available on 132 individual countries, each report contains, on average, 50 pages of comprehensive analysis. This includes short-term business forecasts and the D&B Country Risk Indicator, a proprietary D&B rating that allows for cross-country comparisons of risk worldwide.

*Specific report contents include the following:*

- **Country Risk Indicator Summary:** D&B's unique measure of business risk by country, along with an explanation of factors behind the rating.
- Economic Data on Gross Domestic Product (GDP), government finances and balance of payments with cross-country comparisons.
- **Executive Summary:** Two-page briefing on key areas of national risk.

### ***D&B Country RiskLine Report***

This 7-page report offers a unique profile of the general business climate, typical terms and trading conditions in a specific country. It is of particular value when you need a concise reference on a nation where you are currently doing business, or planning to expand to in the future.

*Specific report contents include the following:*

- **D&B Country Risk Indicator**—D&B's unique rating of the risk of doing business in an individual country.
- **Trend Indicator:** A concise index showing whether the risk environment is improving or deteriorating, given the current economic, political and commercial situation.
- **Usual Terms of Credit:** A guide to recommended and minimum credit terms, as well as changes in trading regulations that may affect your business transactions.
- **Transfer Situation:** A summary of typical payment delays, import cover and the time it takes local banks to exchange currency on transactions.
- **Economic Indicators:** Key economic statistics covering three years of historical data with a two-year forecast.
- **Local Currency:** Current exchange rates against major currencies and a graph of exchange rate trends.
- **Export Credit:** A listing of export credit insurance sources and coverage.
- **Risk Factor:** A narrative overview of a country's political, economic and trading environment, including sociopolitical and economic forecasts.

### ***Country Risk Outlook Report***

D&B Country Risk Outlook Report offers a unique view of country risk from a global perspective. This approximate 50 page report is divided up into the 6 main regions of the world (Americas, Asia Pacific, Central Asia, Europe, Middle East/North Africa, and Sub-Saharan Africa) and offers intelligent risk insight to help you navigate through the world's credit crisis and find your next international business opportunity. D&B Country Risk Outlook Report is published bi-annually, and offers in each report the following:

- **D&B Country Risk Indicator**—D&B's unique rating of the risk of doing business in 130 nations, all available in one report
- **Risk Indicator Upgrades and Downgrades**—indicates whether the risk environment is improving or deteriorating, given the economic, political and commercial situation for the countries in a particular region of the world

- **Macroeconomic Forecasts**—two year forecast on key economic statistics (real Gross Domestic Product growth, CPI inflation)
- **Payment Performance Data**—available for 55 countries, % of payments made on time and delinquent (1-120+ days late) for companies located in the country. Calculated from A/R files and written experiences from a range of independent, US companies that trade world-wide.
- **Risk Insights & Overview**—for each region, a narrative overview of the political, economic and trading environments of the countries in that region, plus sociopolitical and economic forecasts of each region of the world

### ***International Reports in HTML Format***

For all countries listed below, an HTML version of static Snapshot reports is available with graphics and data elements. DNBI will store these reports as of the date they were originally inquired upon:

Andorra  
Belgium  
Germany  
Ireland  
Italy  
Luxembourg  
Netherlands  
Portugal  
San Marino  
Spain  
United Kingdom

# PART 6

## Live Reports Functionality (How You Use)

### Snapshots

#### **Overview**

Taking a company Snapshot allows you to save a point-in-time archive of any D&B Live Report on any company, which can be viewed or e-mailed at anytime for the duration of your contract. You can also save multiple snapshots over time for the same company. Should you change your contract type, you should print or email your Snapshots before changing over. Snapshots are critical for compliance reasons and to justify and explain your decisions to leaders.

#### **Adding Notes**

You can add your own notes when either creating or viewing a Snapshot to remind you of useful information you may need again at another time.

#### **Export**

Your Administrator can export certain data elements for up to 500 Snapshots at a time to Excel or to a .csv file.

#### **Delete**

You can delete a specific Snapshot either by selecting it in a list and deleting it or by navigating to Snapshot details first. Your Administrator can also delete specific Snapshots for you as well. Only your Administrator has the user rights to delete all Snapshots at once.

### Dynamic Family Tree

#### **Overview**

With the Dynamic Family Tree you can:

- View related companies within the corporate tree with no limit in depth or breadth (including non-US companies).
- Understand the total risk exposure across a corporate family.
- Recognize the relationship between risk levels in one company and all of its related businesses.
- Reduce operating expenses by shortening research time.
- Maximize opportunities based on revenues from entire corporate families, determine total spend, and increase sales by capitalizing on up-sell and cross-sell opportunities.
- Gain an understanding of where purchase decisions are made.
- Quickly identify possible conflicts of interest.

*To view the Dynamic Family Tree you need Java 1.5 or higher. You can download Java 1.5 for free from [www.sun.com](http://www.sun.com). Go to the 'Downloads' section. If you do not have Administrative rights to install plugins on your computer, contact your local network administrator or IT tech support department.*



### **Print**

To print the Dynamic Family Tree, simply click on 'Print Current View' in the top navigation bar.

### **Save**

You cannot save Dynamic Family Trees. However, you can view and print any Dynamic Family Tree at any time.

### **Location Types**

- **Global Ultimate:** The business' worldwide ultimate parent company.
- **Domestic Ultimate:** The highest level family member within a specific country.
- **Parent:** A corporation that owns more than 50 percent of another corporation.
- **Headquarters:** A business location that has branches or divisions reporting to it.
- **Branch:** A secondary location of a business.
- **Subsidiary:** A corporation that is more than 50 percent owned by another corporation.

### **Company Risk Level Color Key**

The Dynamic Family Tree colors represent a company's risk level, as defined by the D&B Commercial Credit Score 0-5 Risk Classification. See *Part 7: Predictive Scores and Indicators* for more in-depth information on CCS Class.

*The Dynamic Family Tree uses a 3-point color scale: red, yellow, and green.*

- Green = Low probability of delinquency (CCS Classes 1-3).
- Yellow = Medium risk of delinquency (CCS Class 4).
- Red = High risk of delinquency (CCS Class 5).
- White = All International Records and Businesses with a Zero CCS score\*

*\*Commercial Credit Scores are not calculated for businesses designated as 'Discontinued at This Location,' 'Open Bankruptcy,' 'Higher Risk'. These records are automatically assigned a class of zero (0) and are white.*

## Small Business Risk Insight (SBRI)

### **Overview**

Small Business Risk Insight (SBRI) is D&B's financial industry shared data repository of small business payment performance information on loans, lines, credit cards and leases. This data provides participating financial institutions with revealing, account level and highly predictive lending performance data about their existing and prospective small business customers. SBRI leverages D&B's DUNSRight® Quality Process to ensure that each small business decision can be more accurate and precise.

### **Access**

Access to the SBRI database, attributes and scores is limited to the data contributors of SBRI. This same access is also granted to non-financial companies that provide open-account payment data to D&B. To get access to SBRI:

- Financial services customers who originate credit cards, loans, lines and leases must sign the SBRI agreement (financial) and contribute data to the SBRI database
- Non-financial services customers must sign the SBRI agreement (non-financial version) contribute to D&B's Trade tape program

Please contact your D&B Relationship Manager or call 1-800-234-DUNS for more details.

### **SBRI Origination Scores**

#### **Overview**

The SBRI Origination Scores are a set of three scores specifically designed to predict future business delinquency on loans, credit cards and leases. The purpose of these scores is to help financial services institutions improve their loan, lease and business credit card origination strategies and performance and to help non-financial services customers gain a better insight into how their customers are paying their financial obligations.

The scores are based on the powerful financial performance data contained in D&B's Small Business Risk Insight (SBRI) database, combined with other highly predictive data through D&B's DUNSRight Process. The SBRI Origination Scores offer an unprecedented predictive measure of delinquency on small business credit applicants.

#### **Development**

To develop the SBRI Scores, D&B created a suite of predictive models that leverage the rich source of lending performance data found in the SBRI database as well as the power of D&B's commercial database. SBRI data delivers a more complete view of a customer. By enabling access to financial services performance data such as the number of leases, loans, lines and cards, SBRI offers a previously hidden part of the complete financial picture.

### *What do the scores offer?*

- More precise decisioning across the customer lifecycle: origination and account management
- Greater visibility into how your customers represent themselves and are leveraged with lenders so you can have a true picture of their total risk and opportunity
- Easier and faster assessment of the payment performance of your applicants and customers across multiple lenders and financial types
- Deeper insight into how your customers are likely to pay their financial obligations in the coming months so you can proactively manage your offers, collections and cash flow

### *How Can I Use the SBRI Origination Scores?*

The SBRI Origination Score is a transactional score to be used in both your origination and your account management strategies, as it facilitates more efficient and complete decisioning across the customer lifecycle. The SBRI Origination Score offers a competitive advantage because more robust and accurate decisions can be made by combining the SBRI Score with consumer credit bureau scores on the principal owners of a business.

Now more informed decisions can be made when a more complete or “360 degree view” of the small business customer is achieved. With these proven analytics, you can evaluate the broadest range of data with this combination of resources—commercial data, financial services data, trade credit data, public records, and consumer data on the business owners.

### *Incorporation of the Score*

Incorporating the SBRI Origination Score in your origination process allows you to approve the most profitable applicants with the most appropriate terms. The SBRI Score incorporates predictive data not previously available to existing origination processes thereby adding invaluable insight into the process. Combining this invaluable insight with other predictive techniques strengthens your origination and account management strategy. Implementing sophisticated decision rule overlays that include the SBRI Score will provide additional depth to your decisioning capabilities and incorporating the SBRI Score into your account management strategy will allow you to optimize your portfolio’s profitability.

### *What’s New?*

As of April 2009, D&B launched new SBRI Origination models, which are proven to have greater than 20% predictive lift over existing models with:

- Build for the first time using an 18-month performance period to capture more bads.
- Built using a more serious level of delinquency when identifying bads in the development dataset—those that reached a level of 4-cycles delinquent or greater, which in turn produced more discriminant models
- Enhanced segmentations with 18 models in the suite, compared to 10 on the existing model

*\*You must be an SBRI member to see this data. Contact your D&B Relationship Manager for how to join. For more about the SBRI Program, see Part 6: Live Reports Functionality.*

### Key SBRI Attributes Section

Out of over 120 different attributes in the SBRI score model, the top eight are displayed in the “Key SBRI Attributes” section. The top eight attributes shows the total number of open SBRI accounts, as well as balance, exposure, and maximize age of those accounts. In addition, the attributes provide insight into the customer’s financial payment behavior.

Key SBRI Attributes	
Total Number of Open SBRI Accounts	86
Total Balance on all Open SBRI Accounts	\$974,195.00
Total Exposure	\$5,279,820.00
Maximum Age of All Open Accounts	306.80 Months
Worst delinquent all accounts past 1-3 months	Charge Off
Worst delinquent all accounts past 1-12 months	Charge Off
Number Of Total Accounts Ever Cycle 2+	21
Time since most recent Cycle 2 on all accounts	30 Months

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### Account Summaries Section

Each individual financial account trade line is available in the “Account Summaries” section at the bottom of the SBRI in DNBI page. Each Account Web Link gets you to further insight into payment trends and account-level details.

For each trade line:

- **Obligation type:** lease, card, or loan
- **Lender ID:** this is only revealed to D&B IDs and if you are the lender who contributed this trade line; else the lender ID remains anonymous
- **Date reported:** last update provided by lender
- **Date opened:** date account was opened
- **Closed:** only populated if the account is closed (voluntary or involuntary)
- **Current balance:** single trade line
- **Total balance:** obligation-specific total balance
- Total past due and amount past due listed by cycle
- **Charge-off amount:** written off as a loss


## Map Using Google™

### Overview

We have combined the powerful, user-friendly mapping technology of Google Map™ with D&B’s DUNSRight® information. You can:

- View the location of a company and its corporate family
- View the location of other addresses associated with the company such as the application and account addresses

## Access

You can access a map from the “Map using Google” button  in the header of Live Reports, Applications or Accounts. When you click the button, a new window will open with a small map view. Google Maps™ can also be accessed from the History & Operations tab. From the Map view itself, you can click on the “Larger View” link and will be taken to the full-fledged map view with additional display options.

If an address is not able to be matched to Google’s data, you will see the following message: “We are unable to generate a map for this location”. You can click on the “Edit” button in the Map view window to remove extraneous address data or characters in the address to get a map.

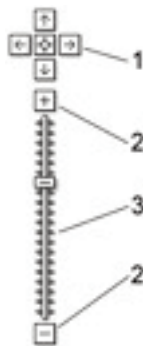
## Navigation

You can navigate (move your view) in two dimensions in any map. To pan (move the map), do one of the following:

- Click and drag the map
- Press the up arrow on your keyboard to move north
- Press the down arrow on your keyboard to move south
- Press the right arrow on your keyboard to move east
- Press the left arrow on your keyboard to move west

Additionally, you can zoom in or out pressing the + or - keys. Move the cursor over a location and use the mouse scroll button to zoom in or out on that location. To center and zoom in on a location, double click the location.

### Navigation controls include:



1. **Arrows:** Click the appropriate arrow buttons to move the view north, south, east or west. Click the Center button to return to your original view.
2. **Zoom:** Click + to zoom in on the center of the map. Click to zoom out.
3. **Zoom slider:** Drag the zoom slider up or down to zoom in or out incrementally.

## **Views**

- **Map**—This shows a map with a traditional depiction of roads, parks, borders, bodies of water and more.
- **Satellite**—This shows aerial imagery.
- **Hybrid**—This shows aerial imagery and road information.

### ***Viewing maps of other addresses***

The “Larger View” link provides you with the option to view other company addresses—D&B address, Application address, Account address & other corporate family business addresses (such as branch or subsidiary locations). You can click on any of these addresses and view the location of the address on the corresponding map.

## **Country Availability**

Full functionality of Google Maps™ is currently available in the following countries: Australia, Canada, China, France, Germany, Italy, Netherlands, Spain, the U.K., and the U.S. However, you will have to manually edit the address in the map view window for all International reports delivered in DNBI as Text reports (all countries outside US and Canada).

Japan offers full service with the exception of driving directions. Some other countries, such as China, also offer Google Maps™ with limited functionality.

In addition, Google Maps™ offers map data in these countries: Andorra, Austria, Belgium, Brazil, Czech Republic, Denmark, Finland, Gibraltar, Greece, Hungary, Ireland, Liechtenstein, Luxembourg, Monaco, New Zealand, Norway, Poland, Portugal, Russia (Moscow only), San Marino, Singapore, Slovakia, South Africa, Sweden, Switzerland, Turkey (Istanbul only).

## **Data and Information**

The map data found in Google Maps™ is sourced largely from NAVTEQ and TeleAtlas. Similarly, the imagery found in "Satellite" mode is sourced predominantly from DigitalGlobe and MDA Federal. The company information is taken from the DNBI database.

Google Maps™ acquires the best imagery information available, most of which is approximately one to three years old. In some instances, the exact location of the company may be different than the information that is returned.

# PART 7

## Predictive Scores and Indicators

### Overview

D&B's predictive scores and indicators enable you to see a company's current state and future outlook.

### Financial Stress Score

The Financial Stress Score (FSS) predicts the likelihood that a company will experience one or more of the following conditions over the next 12 months, based on the information in D&B's files:

- Obtaining legal relief from creditors
- Ceasing business operations without paying all creditors in full
- Voluntarily withdrawing from business operation, leaving unpaid obligations
- Going into receivership or reorganization, or making an arrangement for the benefit of creditors.

Like the Commercial Credit Score (CCS), the risk information is classified in three ways: From broadest (class) to the most specific (numerical score). The risk class is best used for high-level segmentation while the raw score and percentile are best used for establishing score cut-offs and risk management policies. The FSS is not calculated for those businesses designated as "Discontinued at This Location," "Open Bankruptcy" or "Higher Risk". These records are automatically assigned a score of zero.

#### ***The FSS Risk Class (segments businesses into five simple segments based on the raw score and percentile):***

- Risk Class of 1 represents businesses that have the lowest risk of financial stress
- Risk Class of 5 represents businesses that have the highest risk of financial stress.

#### ***FSS Percentile:***

- 1 (highest risk) to 100 (lowest risk) percentile indicates where a company ranks among all scored businesses in the D&B database. For example, a percentile of 80 means a company scores better than 79 percent of other businesses.

#### ***FSS Raw Score***

The raw score provides a direct relationship between the score and the level of risk. It is commonly used by customers who are familiar with and prefer consumer scorecard-type score scales. The raw score, which is the most detailed measure of risk, enables a customer to utilize more granular cutoffs to drive their automated decision-making and monitoring processes.

- A score of 1,001 represents businesses that have the highest probability of financial stress
- A score of 1,875 represents businesses that have the lowest probability of financial stress.

Financial Stress Score			
Financial Stress Class	Financial Stress Score Range	Percentile Score Range	Failure Rate
1	1316–1875	21–100	1.2%
2	1288–1315	11–20	4.9%
3	1255–1287	5–10	8.0%
4	1216–1254	2–4	14.1%
5	1001–1215	1	23.0%

## Commercial Credit Score (CCS)

D&B’s CCS is designed to predict the likelihood that a company will pay its bills in a severely delinquent manner (90 days or more past terms), obtain legal relief from creditors or cease operations without paying all creditors in full over the next 12 months, based on information in D&B’s files.

A severely delinquent firm is defined as a business with at least 25% of its payments slow and at least 10% of its payments 90 days or more past due. The CCS score model is based upon the observed characteristics of thousands of businesses in D&B’s database and the relationship these characteristics have to the probability of a company experiencing severe delinquency over a period of 12 months.

The CCS classifies companies into three risk classifications, which provide different views of the same underlying data. In most cases, the Credit Score Class is your best choice for at-a-glance risk assessment. This Class enables you to quickly assess a new or existing account to determine appropriate risk policies.

The more detailed percentile and score classifications provide more granular views of this information, which can provide a more specific classification when you want to see precisely where a business falls on the spectrum of risk.

The Percentile illustrates where a company falls among businesses in the D&B information base, and is most effectively used to rank order portfolios from highest to lowest risk of business failure. The Raw Score enables you to use more granular cutoffs if you are using the data from the Comprehensive Report as part of a more automated decision-making process.

Commercial Credit Scores are not calculated for those businesses designated as “Discontinued at This Location,” “Open Bankruptcy,” “Higher Risk.” These records are automatically assigned a score of zero (0).

### **CCS Class:**

- CCS Class 1 represents businesses that have the lowest probability of severe delinquency, and five (5) represents businesses with the highest probability of severe delinquency.

### **CCS Percentile:**

- 1 represents businesses that have the highest probability of severe delinquency, and a 100 represents businesses with the lowest probability of severe delinquency.

### **CCS Raw Score**

- 101 represents businesses that have the highest probability of severe delinquency, and a 670 represents businesses with the lowest probability of severe delinquency.



## Commercial Credit Score

Commercial Credit Score	Credit Score Percentile	Credit Score Class	Delinquency Rate
542–670	91–100	1	2.0%
501–541	71–90	2	4.6%
393–500	31–70	3	14.3%
366–392	11–30	4	31.6%
101–365	1–10	5	61.9%

## PAYDEX®

The PAYDEX® is a unique dollar-weighted numerical indicator of how a firm paid its bills based on trade experiences reported to D&B through its trade program.

D&B is continually improving the quality of our trade coverage. We have expanded the trade repository in response to this demand. The most recent change to the length of time trade retained was made in March 2007 when we changed the length of storage from 16 to 24 months.

A score of 80 denotes that payments reported to D&B have generally been made within terms. Scores over 80 indicate that payments reported to D&B have been made earlier than terms. When a PAYDEX is unavailable, it is due to insufficient payment experiences in D&B's file. It should not be looked at as a negative score.

PAYDEX Score	Indicates the following payment practices:
100	Anticipates
90	Discounts
80	Prompt
70	15 days beyond terms
60	22 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms
0–19	Over 120 days beyond terms
UN	Unavailable

The D&B Rating is D&B's proprietary indicator that quickly assesses a company's size and composite credit appraisal. For example, a company rated 3A3 has a worth of \$1,000,000–\$9,999,999 based on an interim or fiscal balance sheet, and has a composite credit appraisal of 'Fair.' The "5A" to "HH" Rating Classification reflect company size based on worth or equity as computed by D&B. Company size can be an effective indicator of credit capacity. These Ratings are assigned to businesses that have supplied D&B with a current financial statement. The Composite Credit Appraisal is a number, one through four, that makes up the second half of the company's Rating and reflects D&B's overall assessment of that firm's credit worthiness. The Composite Credit Appraisal is based on D&B analysis of company payments, financial information, public records, business age and other important factors (when available). A "2" is the highest Composite Credit Appraisal a company not supplying D&B with current financial information can receive. The "1R" and "2R" Rating categories reflect company size based on the total number of employees for the business. They are assigned to company files that do not contain a current financial statement.

Financial Strength		Composite Credit Appraisal			
Rating	US\$	High	Good	Fair	Limited
5A	50,000,000 and over	1	2	3	4
4A	10,000,000 to 49,999,999	1	2	3	4
3A	1,000,000 to 9,999,999	1	2	3	4
2A	750,000 to 999,999	1	2	3	4
1A	500,000 to 749,999	1	2	3	4
BA	300,000 to 499,999	1	2	3	4
BB	200,000 to 299,999	1	2	3	4
CB	125,000 to 199,999	1	2	3	4
CC	75,000 to 124,999	1	2	3	4
DC	50,000 to 74,999	1	2	3	4
DD	35,000 to 49,999	1	2	3	4
EE	20,000 to 34,999	1	2	3	4
FF	10,000 to 19,999	1	2	3	4
GG	5,000 to 9,999	1	2	3	4
HH	Up to 4,999	1	2	3	4

Rating Classification		Composite Credit Appraisal			
Rating	US\$	High	Good	Fair	Limited
1R	10 employees and over		2	3	4
2R	1–9		2	3	4

Alternative Ratings Used	
INV	Indicates that D&B is currently conducting an investigation to gather information for a new report.
DS	Indicates that the information available does not permit D&B to classify the company within our rating key.
– (blank)	The blank symbol should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further enquiry should be made before reaching a decision. Some reasons for using a “-” symbol include: deficit net worth, bankruptcy proceedings, lack of insufficient payment information, or incomplete history information.
ER	Certain lines of business, primarily banks, insurance companies and government entities do not lend themselves to classification under the D&B Rating system. Instead, we assign these types of businesses an Employee range symbol based on the number of people employed. No other significance should be attached to this symbol. ERN should not be interpreted negatively. It simply means we do not have information indicating how many people are employed at this firm.
NQ	Not Quoted. This is generally assigned when a business has been confirmed as no longer active at the location, or when D & B is unable to confirm active operations. It may also appear on some branch reports, when the branch is located in the same city as the headquarters.

US Employee Range Designation	
ER1	1000 or more employees
ER2	500 to 999 employees
ER3	100 to 499 employees
ER4	50 to 99 employees
ER5	20 to 49 employees
ER6	10 to 19 employees
ER7	5 to 9 employees
ER8	1 to 4 employees
ERN	Not Available

## Overview

Each time you view company details for U.S and Canadian companies, the latest information that has been released from our patented information quality process is displayed. Non-U.S. and non-Canadian companies are saved as Snapshots, which means D&B data is captured at the time the company is added to your portfolio and is not refreshed each time you click on it. For further explanation on how Snapshots work, see *Part 6: Live Reports Functionality*.

## Data

### Convert

Click “PDF” in the upper right-hand corner of any Live Report. To customize which sections to include in the PDF version of the report and whether or not to include graphs, click on “Preferences”. The settings saved in Preferences will be automatically applied to Print, E-mail and PDF.

### Export

Your administrator can export data for up to 500 companies at a time to Excel or to a Text (.txt) file. Processing times will vary depending on the number of records and search criteria. D&B limits the number of records which can be exported based on workspace and contract variables—which are always customer-specific. Your administrator has this information as well.

Your administrator can export the following types of data:

- Live Reports
- Snapshots
- Alerts
- Accounts (must have Account Manager module license)
- Applications (must have Decision Maker module license)

## Customize

To customize the information for a company, click the “Your Information” tab in every Live Report. Here you can add the account number, sales representative, credit limit and/or total credit outstanding.

When viewing your list of companies under the DNBi “Companies Tab” or in folders, you can customize which columns you want displayed and set the number of companies to display and for display in the “View Items” drop-down list. Simply click on “Customize” and make your selections.

## Print

Company reports can be printed by clicking “Print” in the upper-right hand corner of all Live Reports. If you want to customize which sections to print and whether or not to include graphs, click on “Preferences”. The settings saved in Preferences will be automatically applied to Print, E-mail and PDF.

## Email

Click “Email” in the upper-right hand corner of the report. You can email any report to up to 5 users at one time. In order to customize which sections to E-mail, click on “Preferences”. The settings saved in Preferences will be automatically applied to Print, E-mail and PDF.

## Delete

You can delete a specific company either by selecting it from your list and deleting it, or by navigating to Company Details and deleting it there. Your administrator can also delete specific companies by searching for companies in DNBI Administration. Only administrators have the user rights to delete all companies at once.

## Investigations

When you request an investigation, a pending request will appear in the Investigations folder on the Companies tab. Please provide as much accurate information as possible. Most importantly, be sure to include a phone number and the proper state. D&B will attempt to update the company record using two methods:

- D&B will call the phone number and/or listed company officer, which you provide, three times per day over a three-day period.
- Outside sources (on-line directory assistance, Internet searches, business licensing, licensing boards, etc.) will also be contacted to verify active business operations.

U.S. requests will receive a response within 5–7 business days. There are three possible outcomes to every Investigation—provided there is sufficient information to update or create a new report:

1. You will receive an alert in DNBI indicating a report is now available.
2. Within your Investigations folder, a completed investigations response report will appear with information on the investigated company.
3. If a business cannot be verified, the Investigation will conclude with a UTL (Unable to Locate) status. You will be notified of any UTLs via DNBI alerts.

## Folders

### Overview

A folder is a categorization of companies, which you can customize and define. Folders are used to group companies and track their risk. For example, you can create folders for various industry sectors. You can create as many folders as you like and add as many companies as you want to each folder. For International Companies, take a Snapshot of the Live Report, open it and from here you can add that company to a folder by clicking on the ‘Add to Folder’ Icon in the header of the report. Please note that only US and Canadian businesses are monitored for news and alerts.

When you create a folder, you select sharing options and select whether to attach an Alert profile to the folder.

### Access

For any folder you create, you can specify which users can view it, which roles can view it (e.g., all users with the Credit Analyst role), and whether users have read-only or read/write access to it. Also, you can manage sharing folders via the “Options” link in the Companies tab. Only the user who owns the folder and the Client Admin can change the options of a shared folder. The default owner of the Folder

is the user who created it. The owner can share the folder by selecting and de-selecting both roles and users in the workspace. You can also set an alert profile to be applied to the companies saved to a folder. If you're an administrator, you can set folder sharing for all folders, regardless of ownership.

Access to folders can also be managed in combination DNBI workspaces (i.e. multiple point subscriber numbers that share data across the locations). Users can be assigned a restricted or unrestricted view of the DNBI workspace. A **restricted** user can only view the information that he/she pulls into the portfolio. They will not have access to the All Companies and All Credit Files system folders. An **unrestricted** user can view all of the information stored in the workspace that is made public and thus has full sharing capabilities. Adding restriction to users can be accomplished by workspace administrators as well as DNBI Customer Service.

## Smart Folders

### Overview

Smart Folders enable you to build queries that specify criteria for groups of companies you'd like to track. As you add new companies to your portfolio, Smart Folders will automatically route them to the appropriate folder based on your defined criteria, so you can easily track and actively manage them.

#### *Smart Folders Information You Need To Know:*

- These folders do not have alert profiles. To get alerts on companies, add the company to an Ad hoc or All Companies folder and then assign an alert profile.
- Rules/Queries you set will determine the companies that populate Smart Folders. Users can add up to 5 variables for the rules/queries.
- The folder icon designates it as a Smart Folder.
- Companies cannot be added to Smart Folders in a one-off manner as is allowed for Ad Hoc folders.

### Create

Smart Folders can be created by clicking on the "Companies" Tab in any Live Report and then clicking on "Create New Folder". Give the folder a name. After entering the name, select the option to create Smart Folders. Then you must click on "Submit" to create the Smart Folder. After clicking on "Submit" you will be taken to the Smart Folder creation screen where you will be asked to define the query for the folder. The Smart Folder will be populated with Live Reports based on this query. After entering the query criteria, you must click "Save" to retain the information in the folder for future use. Smart Folders will appear with a Magnifying glass icon.

### Name

- Duplicate folder names are allowed
- Folder names cannot contain a front slash
- Folder names have a maximum of 32 characters

### Edit

Click on the "Options" link. You can edit both the name and the query criteria at any time.

## **Share**

You can manage sharing of your Smart Folders via the “Options” link or when creating a new folder. Only the user who owns the folder and the Client Admin can change the options of a shared folder. The default owner of the Smart Folder is the user who created it. The owner can share the Smart Folder by selecting and de-selecting both roles and users in the workspace.

## **Delete**

Click on the “Delete” link when viewing the list of folders on the Companies Tab. If you select to delete an unshared folder, a warning will pop up that says: “Click OK to confirm deletion of your folder.” If you want to delete a shared folder, you will see the following: “The folder you selected to delete is shared and will be deleted from all users’ view. Click OK to confirm.” You can only delete a shared folder you own, unless you have the Client Admin role. Only the Smart Folder will be deleted, not the Live Reports, Applications or Accounts within the folder.

### ***How can you delete Live Reports, Applications and Accounts within a Smart Folder?***

Click the checkbox on the row assigned to the company you want to delete, then click the delete button at the top of the column. The following message will be displayed: Would you like to remove the selected company/companies from the folder or delete the selected company/companies from the system entirely? Once you click “Delete”, the report is deleted from the Smart Folder and from the DNBI portfolio completely. If you would like to simply remove it from the folder but not your entire DNBI portfolio, simply click “Remove”.

## Overview

News and Alerts are news items and triggered notifications and displayed and can be emailed to you in DNBI to help you monitor activity on companies in your portfolio. The News and Alerts tab is the central place to manage and view these items; however, key notices are displayed throughout DNBI. For a company to be monitored, it must be added to a DNBI folder or saved as a snapshot. When viewing a Live Report for a company, click on the 'Add to Folder' icon in the top-right corner of all reports. You can assign one of three customizable alert profiles to any folders you create.

*Note: News and Alerts are saved for 30 days.*

## Setup

You can set up different alerts for as many companies as you like. To do this, create folders with different Alert profiles and save different companies in each folder that correspond with the levels you have set. You can also set up ad hoc folders. First, you must enable the email option on the Alert triggers to enable the entry of new emails. To enter emails, go to the DNBI Companies Tab and click on the 'Create New Folder' button at the top-left of the screen. You can also select which of the three available alert profiles to use while setting up new folders. You can also enter up to six e-mail addresses per alert profile. To change alert profile options, go to the DNBI News and Alerts Tab, click on the 'Alert Options' icon at the top-right corner of the News and Alerts screen.

## Customize

You can customize up to three Alert profiles (Standard, Severe Only and Custom). Each profile consists of data elements and thresholds that trigger Alerts. You can apply one of the three alert profiles you have customized to your folders. To apply an alert profile to an existing folder, go to the DNBI Companies Tab, click on the 'Options' Link associated with the folder you are interested in monitoring.

## Receive

You can enter up to six e-mail addresses per profile during customization. To change alert profile options, go to the News and Alerts tab, click on the 'Alert Options' icon in the top-right corner of the News and Alerts page. You must first enable the email option on the alert triggers to enable the email boxes for entry of new addresses.



## Alert Profiles and Default Settings

DNBi comes with three default Alert profiles. By default, the all companies shared folder will be assigned the Severe Only profile. This can be changed at any time (see above).

1. **Standard**—Includes Alerts on standard events such as bankruptcy and liens, as well as changes in values such as PAYDEX® and the Commercial Credit score (CCS).
2. **Severe Only**—Triggers Alerts on major events, such as bankruptcy, business deterioration, high risk and information alerts.
3. **Custom**—Has no pre-set elements or thresholds, you can select from any of the available data elements to create your own unique profile.

All three Alert profiles are completely customizable, however some alerts may not be available in certain countries. For the Commercial Credit Score and Financial Stress Score you can choose either to monitor the Class or the Percentile but not both at the same time. To change from the Class to the Percentile, you must first uncheck the score type currently selected and this will re-enable the check boxes next to the other type enabling you to choose the new option.

## Export

Your administrator can export your Alerts for you to an Excel or .csv file.

# PART 10

## Are you a DNBi Risk Management Basic Administrator?

### Overview

Administrators are users who have specialized access to DNBi enabling them to create, add, modify and delete files, users and more. All Administrator functionality is found under the DNBi Tab labeled “Admin”.

### Administering Users

#### ***Adding New Users***

Click Administer Users. Then click the button, “Add New User”. Here you will be able to enter all pertinent information about your user, including the ability to assign Roles and Live Report visibility. User roles are pre-defined and are available via an easy-to-use drill down list. You can choose multiple roles per user. Roles limit the users’ access to certain features. For the roles matrix see Appendix A.

#### ***Configure IP Security***

You may restrict your users from only accessing DNBi via selected IPs. The locations entered below must be “Public IPs” and not of those issued within a “Private Network.” To get to this functionality, click Administer Users. Then click the button, “Configure IP Security”. You can upload a list of IPs from your technology department or you can manually type in one or more IPs.

#### ***Set Role Permissions***

Role permissions are pre-defined and sophisticated. To collapse all role permissions so you can customize to your needs, click the icon on the upper-right hand part of the screen that says “Collapse All”. This screen shows all available permissions per specific role. So, for example, you can set the permissions for all users whom you have assigned the Credit Analyst Role I. This makes the administration of your user types much simpler to create and to modify as needed. ECF Permissions relate to Live Reports (ECF = Electronic Credit File, also known as the Live Report).

#### ***Add Groups***

Here you can name a Group, and all those who belong to it will be able to have one or more of the following permissions: Order D&B International Live Reports—charges may apply depending on your contract, Order D&B SBRI Reports and/or Order D&B Fraud Risk Reports.

When a group is created and given access to one of the features listed above, only users who are enrolled within that group will have access to the feature from that point forward. Please note, this is especially important when assigning International report ordering privileges, as any user not in the group will be restricted from ordering any international report regardless of role.

#### ***Deleting Credit Files***

Here you are able to delete a pre-determined company file type(s): Credit Applications, Accounts, D&B Live Reports and/or Snapshots.

#### ***Export Data***

On this page you can create a filter and criteria for exporting data or review the status of pending and completed exports—just click the “Export Data” button.

# PART 11 | Dashboard

## Overview

The Dashboard is your DNBi gateway page—the first screen you see when you log onto DNBi. The dashboard is designed to help you work smarter and faster. Use it to customize how you view your customer portfolios. It also includes D&B’s Predictive Scores & Indicators, News and Alerts and Top Companies List and is completely customizable by each individual user. The Dashboard will display information on all the companies you have added to DNBi folders. Unlike DNB.com’s Customer Watch, DNBi gives you the choice whether to save companies for ongoing monitoring by selecting ‘Add to Folder’ from within the report.

## Customize

You can select which sections to add to the Dashboard, including those from Decision Maker and Account Manager (only if you have licensed these modules). You can also specify the placement of each section by using the “Move” icons in the upper-right corner of each section. Your customized view is always saved as your default view next time you login. To add sections to your Dashboard, click on the icon near the top-right of the page titled “Customize”. From the Customization page, click on the “Add Item” button next to the section you want to add to your Dashboard. All sections can be added one at a time. To delete a section from the Dashboard, simply click on the “x” at the top-right corner of each Dashboard mini-sections or click on the “Remove Item” button on the Customization page.

You can also customize the Top Companies section by clicking the “Edit” button in the right-top corner of the Top Companies section. You can select the number of companies to display, as well as specify the folder containing the companies to display on the list. You select which data elements to be displayed in table columns and determine a sorting data element and sort order. For example, you can select to view the Top 10 companies by Commercial Credit Score Percentile and a sort order of Most Risky to Least Risky. By choosing when to add companies to that folder, you control the population of companies monitored in your Top Companies list. Only D-U-N-S® numbered companies are able to be displayed.

## Portfolio Risk Distribution Charts

These charts display a portfolio-level distribution of D&B risk scores for all companies in your portfolio or on companies from the folder specified by the user. These charts enable you to easily and quickly gauge the aggregate risk of your portfolio. To customize these charts, click on the “Edit” button at the top-right corner of the section and select either all companies or a specific folder as your data source. The Financial Stress Score (FSS), Commercial Credit Score (CCS) and the D&B PAYDEX® are available for these charts.

When you add a company to a folder, the company is automatically added to the Portfolio Risk Distribution charts by the next business day, and therefore can be viewed at that time. Click on any bar in any chart to view a list of the companies within that risk category and their respective risk scores. To view each company’s details, click on the individual business name.

# Appendix A

Premier Permission Role/Group-->	Admin can enable/disable in Role Permissions	Collector	Credit Analyst I	Credit Analyst II	Credit Analyst III	Credit Supervisor	Credit Manager	Admin	Sales	IT Support*
Approval Authorities										
Upper Credit Limit	Yes	\$0	\$5,000	\$10,000	\$25,000	\$50,000	Unlimited	\$0	II	II
Data Access Permissions										
Order Domestic D&B Reports	No	Y	Y	Y	Y	Y	Y	Y	N	N
Order International D&B Reports	Yes	N	N	N	Y	Y	Y	Y	N	N
Order D&B Country Risk Reports	Yes	N	N	N	Y	Y	Y	Y	N	N
Order Standard D&B Investigations	Yes	N	N	Y	Y	Y	Y	Y	N	N
Order Equifax Business Reports (if workspace is enabled)	Yes	N	N	N	Y	Y	Y	Y	N	N
Order D&B SBRI Reports (if Module is licensed)	Yes	N	N	N	Y	Y	Y	Y	N	N
View D&B Fraud Risk Reports (if Module is licensed)	Yes	N	Y	Y	Y	Y	Y	Y	N	N
Account Manager Permissions										
Account Manager Module	No	Y	Y	Y	Y	Y	Y	Y	N	N
Create Accounts from Scratch (not import) or Edit	Yes	N	Y	Y	Y	Y	Y	Y	N	N
Delete Accounts	No	N	Y	Y	Y	Y	Y	Y	N	N
Reevaluate Accounts	Yes	N	Y	Y	Y	Y	Y	Y	N	N
Report on Accounts	Yes	N	N	N	Y	Y	Y	Y	N	N
Set Manual Review Dates	No	Y	Y	Y	Y	Y	Y	Y	N	N
Edit Account Review Preferences	No	N	N	Y	Y	Y	Y	Y	N	N
Decision Maker Permissions										
Decision Maker Module	No	N	Y	Y	Y	Y	Y	Y	Y	N
Create or Edit Credit Applications	Yes	N	Y	Y	Y	Y	Y	Y	Y	N
Delete Applications	No	N	Y	Y	Y	Y	Y	Y	N	N
Re-Decisioning Credit Applications	Yes	N	Y	Y	Y	Y	Y	Y	N	N
Reporting on Applications	Yes	N	N	N	Y	Y	Y	Y	N	N

# Appendix A

Premier Permission Role/Group-->	Admin can enable/disable in Role Permissions	Collector	Credit Analyst I	Credit Analyst II	Credit Analyst III	Credit Supervisor	Credit Manager	Admin	Sales	IT Support*
<b>Approval Authorities</b>										
Upper Credit Limit	Yes	\$0	\$5,000	\$10,000	\$25,000	\$50,000	Unlimited	\$0	II	II
<b>Account Manager &amp; Decision Maker Shared Permissions</b>										
View Credit Terms	No	Y	Y	Y	Y	Y	Y	Y	N	N
Edit Credit Limit	Yes	N	Y	Y	Y	Y	Y	Y	N	N
Edit Payment Terms & Early Payment Discount	Yes	N	Y	Y	Y	Y	Y	Y	N	N
Recommend Action/Decision	No	Y	Y	Y	Y	Y	Y	Y	Y	N
View Documents	No	Y	Y	Y	Y	Y	Y	Y	N	N
Attach or Detach Documents	Yes	N	N	Y	Y	Y	Y	Y	Y	N
Adding Financial Statements	Yes	N	Y	Y	Y	Y	Y	Y	N	N
Editing or Deleting Financial Statements	Yes	N	Y	Y	Y	Y	Y	Y	N	N
View Custom Scores	No	Y	Y	Y	Y	Y	Y	Y	N	N
View Audit Trail	No	Y	Y	Y	Y	Y	Y	Y	N	N
<b>Electronic Credit File Permissions</b>										
Print ECF	Yes	Y	Y	Y	Y	Y	Y	Y	N	N
E-mail ECF	Yes	Y	Y	Y	Y	Y	Y	Y	N	N
Convert ECF to PDF	Yes	Y	Y	Y	Y	Y	Y	Y	N	N
Create Snapshot	No	Y	Y	Y	Y	Y	Y	Y	N	N
Request Financials	Yes	N	N	Y	Y	Y	Y	Y	N	N
<b>Administration Permissions</b>										
Administration	No	N	N	N	N	N	N	Y	N	N
User Administration	No	N	N	N	N	N	N	Y	N	N
Set Credit Policy (Rules/Scores)	No	N	N	N	N	N	N	Y	N	N
Run Automated Account Reviews	No	N	N	N	N	N	N	Y	N	N
<b>Other Permissions</b>										
Access to Trade Groups	Yes	N	N	Y	Y	Y	Y	Y	N	N
<b>View Notes Permissions</b>										
View Private Message	N/A	Y	Y	Y	Y	Y	Y	Y	N	N
View Public Message	N/A	Y	Y	Y	Y	Y	Y	Y	N	N
View Credit Manager Only Message	N/A	N	N	N	N	N	Y	Y	N	N
Enter Notes	Yes	N	Y	Y	Y	Y	Y	N/A	Y	N
<b>Customer Integration Administration*</b>										
Configure Import/Export	No	N	N	N	N	N	N	N	N	Y
Upload AR Data File	No	N	N	N	N	N	N	N	N	Y
View Event Logs	No	N	N	N	N	N	N	N	N	Y
Upload PGP Keys	No	N	N	N	N	N	N	N	N	Y
View Templates	No	N	N	N	N	N	N	N	N	Y

\*Available for Account Manager Customers only.

## Appendix B

Country Code	Country	Standard SLA of report (days)
US	United States	5 to 7
CA	Canada	7 to 10
AB	Albania	7 to 10
AG	Algeria	11
AO	Angola	11
AR	Argentina	7 to 9
AM	Armenia	8 to 10
AU	Australia	8 to 10
OS	Austria	3 to 5
JZ	Azerbaijan	10 to 12
BH	Bahamas	8 to 10
BR	Bahrain	8 to 10
BA	Bangladesh	8 to 10
BB	Barbados	11
BL	Belgium	3 to 5
BG	Belize	7 to 9
BN	Benin (Peoples Republic Of)	11
BE	Bermuda	11
BO	Bolivia	7 to 9
BW	Botswana	11
BZ	Brazil	7 to 9
BU	Bulgaria	6 to 8
BF	Burkina Faso	11
BM	Burma (Myanmar)	11
BD	Burundi	11
BY	Byelorussia	10 to 12
CM	Cameroon	11
CV	Cape Verde (Republic Of)	11
CI	Cayman Islands	11
CG	Chad (Republic Of)	11
CL	Chile	7 to 9
CP	China (Peoples Republic Of)	11
CB	Colombia	7 to 9
CC	Costa Rica	7 to 9
ZC	Croatia	10 to 12
CY	Cyprus	3 to 5
XC	Czech Republic	6 to 8
DK	Denmark	3 to 5
DJ	Djibouti	11
DR	Dominican Republic	11
EC	Ecuador	7 to 9

Country Code	Country	Standard SLA of report (days)
EG	Egypt	8 to 10
EL	El Salvador	8 to 10
EQ	Equatorial Guinea	11
EO	Estonia	10 to 12
ET	Ethiopia	11
FJ	Fiji	11
SF	Finland	2 to 4
FR	France	2 to 4
GA	Gabon Republic	11
GB	Gambia	11
GE	Georgia	10 to 12
DE	Germany	2 to 4
GH	Ghana	11
GR	Greece	2 to 4
GM	Guam	11
GT	Guatemala	7 to 9
GS	Guinea Bissau	11
GN	Guinea (Republic Of)	11
GY	Guyana	11
HA	Haiti	8 to 10
HO	Honduras	8 to 10
HK	Hong Kong	11
HU	Hungary	6 to 8
IC	Iceland	8 to 10
IN	India	11
ID	Indonesia	11
IA	Iran	8 to 10
IQ	Iraq	8 to 10
IR	Ireland	3 to 5
IS	Israel	8 to 10
IT	Italy	3 to 5
JM	Jamaica	11
JA	Japan	11
JO	Jordan	8 to 10
KZ	Kazakhstan	10 to 12
KE	Kenya	11
KI	Kiribati	11
KR	Korea (Republic Of)	11
KU	Kuwait	10 to 12
LV	Latvia	10 to 12
LA	Laos	11

## Appendix B

Country Code	Country	Standard SLA of report (days)
LE	Lebanon	10 to 12
LS	Lesotho	11
LB	Liberia	11
LT	Lithuania	6 to 8
LX	Luxembourg	3 to 5
MA	Macau	11
YR	Macedonia Former Yugoslavia Rep of	3 to 5
MW	Malawi	11
MS	Malaysia	11
MB	Maldives	11
ML	Mali	11
MT	Malta	3 to 5
MN	Marianas Islands	11
MU	Mauritius	11
MX	Mexico	10 to 12
MD	Moldova	10 to 12
MO	Morocco	3 to 5
MZ	Mozambique	11
NM	Namibia	11
NE	Nepal	11
NL	Netherlands	3 to 5
NA	Netherlands Antilles	11
NZ	New Zealand	11
NR	Nicaragua	8 to 10
NG	Niger	11
NI	Nigeria	11
NO	Norway	2 to 4
OM	Oman	11
PA	Pakistan	8 to 10
PN	Panama	8 to 10
PP	Papua New Guinea	11
PG	Paraguay	7 to 9
PR	Peru	3 to 5
PH	Philippines	11
PL	Poland	6 to 8
PO	Portugal	3 to 5
Qa	Qatar	11
RO	Romania	3 to 5
RF	Russian Federation	3 to 5
RW	Rwanda	11
ST	Sao Tome & Principe	11

Country Code	Country	Standard SLA of report (days)
SD	Saudi Arabia	8 to 10
SG	Senegal	11
SE	Seychelles	11
SL	Sierra Leone	11
SI	Singapore	11
SK	Slovakia	6 to 8
SB	Slovenia	6 to 8
SS	Solomon Islands	11
SO	Somalia	11
SA	South Africa	11
ES	Spain	3 to 5
SR	Sri Lanka	11
SU	Sudan	11
SN	Suriname	11
KS	Swaziland	11
SW	Sweden	3 to 5
CH	Switzerland	3 to 5
SY	Syria	10 to 12
CT	Taiwan	11
TJ	Tajikistan	10 to 12
TA	Tanzania	11
TH	Thailand	11
TG	Togo	11
TO	Tonga	11
TT	Trinidad and Tobago	11
TU	Tunisia	11
TK	Turkey	6 to 8
TM	Turkmenistan	10 to 12
TC	Turks And Caicos	11
TV	Tuvalu	11
UG	Uganda	11
UI	Ukraine	10 to 12
UA	United Arab Emirates	10 to 12
UK	United Kingdom	3 to 5
UR	Uruguay	7 to 9
UZ	Uzbekistan	10 to 12
VA	Vanuatu	11
VE	Venezuela	7 to 9
VI	Vietnam	7 to 9
WS	Western Samoa	11
YE	Yemen	11
ZA	Zambia	11
	Zimbabwe	11