

DNBi Product Tours

Account Manager - Tour

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1. Account Manager Overview

D&B Account Manager for DNBi™ allows you to manage the risk of your entire customer base by combining your own credit policy, your Accounts Receivables data and the latest and most complete D&B information to tell you when you need to take action on your existing customers.

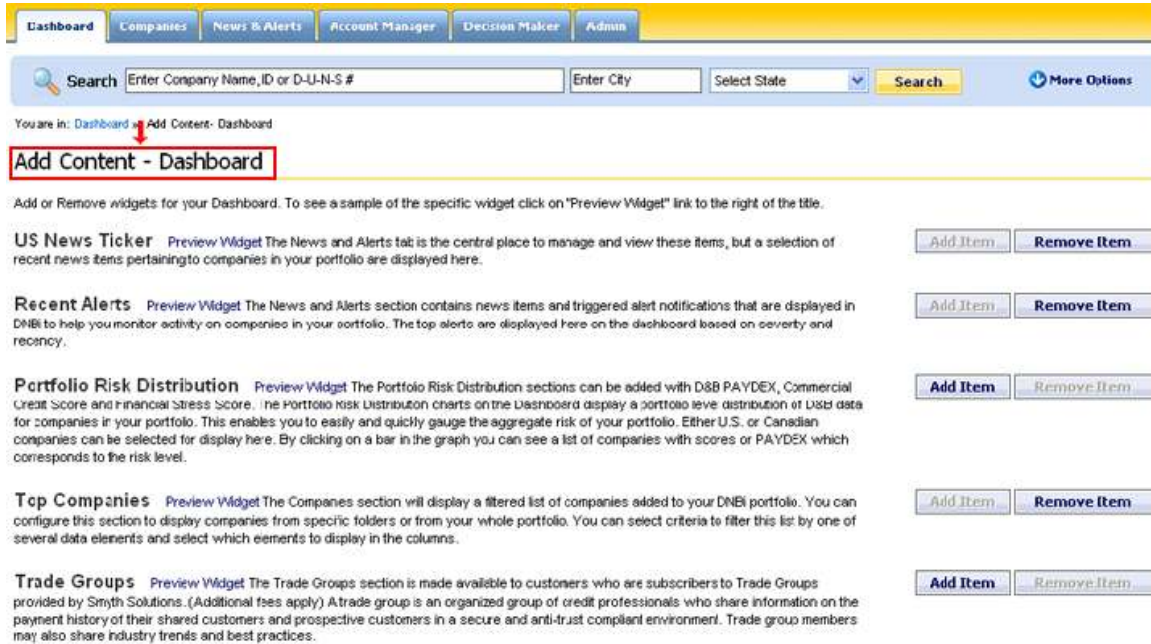
Account Manager will transform your customer review process by providing:

- **Decision Scorecards:**
Establish your own rules for evaluating existing customers based on the latest D&B business information and your Accounts Receivable.
- **Automatic Daily Account Reviews:**
Account Manager reviews each customer in your portfolio and notifies you when a change in credit status should occur.
- **Centralized Electronic Credit File:**
View a complete picture of each customer's account aging, the latest D&B business information and all actions taken on the account.
- **Audit Trail:**
Every decision is recorded in Account Manager.
- **Document Generation:**
the ability to create and store standard and customized documents which can be added to an account and emailed to your accounts.

2. Dashboard

With Account Manager, you can add sections to the Dashboard to show your individual workflow queues. You can also add sections from your Account Manager Inbox to display the status of your accounts, Aging Tables and Graphs.

Click the “Customize Dashboard” button near the top of the page to choose sections and layout options for your personal Dashboard view.



Dashboard Companies News & Alerts Account Manager Decision Maker Admin

Search Enter Company Name, ID or D-U-N-S # Enter City Select State Search More Options

You are in: Dashboard Add Content - Dashboard

Add Content - Dashboard

Add or Remove widgets for your Dashboard. To see a sample of the specific widget click on "Preview Widget" link to the right of the title.

US News Ticker Preview Widget The News and Alerts tab is the central place to manage and view these items, but a selection of recent news items pertaining to companies in your portfolio are displayed here. [Add Item](#) [Remove Item](#)

Recent Alerts Preview Widget The News and Alerts section contains news items and triggered alert notifications that are displayed in DNBI to help you monitor activity on companies in your portfolio. The top alerts are displayed here on the dashboard based on severity and recency. [Add Item](#) [Remove Item](#)

Portfolio Risk Distribution Preview Widget The Portfolio Risk Distribution sections can be added with D&B PAYDEX, Commercial Credit Score and financial stress score. The Portfolio Risk Distribution charts on the Dashboard display a portfolio level distribution of credit data for companies in your portfolio. This enables you to easily and quickly gauge the aggregate risk of your portfolio. Either U.S. or Canadian companies can be selected for display here. By clicking on a bar in the graph you can see a list of companies with scores or PAYDEX which corresponds to the risk level. [Add Item](#) [Remove Item](#)

Top Companies Preview Widget The Companies section will display a filtered list of companies added to your DNBI portfolio. You can configure this section to display companies from specific folders or from your whole portfolio. You can select criteria to filter this list by one of several data elements and select which elements to display in the columns. [Add Item](#) [Remove Item](#)

Trade Groups Preview Widget The Trade Groups section is made available to customers who are subscribers to Trade Groups provided by Smyth Solutions. (Additional fees apply) A trade group is an organized group of credit professionals who share information on the payment history of their shared customers and prospective customers in a secure and anti-trust compliant environment. Trade group members may also share industry trends and best practices. [Add Item](#) [Remove Item](#)

Figure 1

3. Account Inbox

3.1 Overview

The Account Manager Home page provides an at-a-glance view of all your customer accounts. These accounts are grouped in work queues by status, for example “Credit Hold Advised” and “Manager Review Required.” You can also apply a filter to view work queues by Territories predefined by your Admin user.

Account statuses are based on your company’s Account Review Rules. Account Manager reviews your accounts against these Account Review Rules using the latest D&B information and the Accounts Receivable information you have uploaded, and then recommends specific actions.

Configuring these Account Review Rules is easy the process is facilitated with online wizards found in the Admin section. Account Manager can also calculate recommended credit limits based on your company’s rules.

To view a list of accounts in a particular work queue, simply click on the work queue name.

View pre-defined Account Analysis reports and change this view by selecting from the comparisons listed in the drop down box.

View aging data and graphs by Territory, or for the whole portfolio.

Create and save reports here to view later.

The screenshot shows the Account Manager Home page. At the top, there is a navigation bar with tabs for Dashboard, Companies, News & Alerts, Account Manager, Decision Maker, and Admin. Below this is a search bar with fields for Company Name, ID or D-U-N-S Number, City, and State, along with a Search button and a More Options link. The main content area is titled "Account Manager Home" and contains two main sections:

- Account Manager Inbox:** This section is highlighted with a red box. It includes a "Create Account" button and a dropdown menu for "Assigned Accounts". Below this, there are two categories of accounts:
 - Account Requiring Review:**
 - Manager Review Required - (0)
 - Credit Hold Advised - (0)
 - Credit Review Required - (0)
 - Collections Required - (0)
 - Credit Increase Recommended - (0)
 - On Credit Hold - (0)
 - Other Accounts:**
 - No Action Recommended - (11)
 - Errored Accounts - (0)
 - Deleted Accounts - (0)
 - All Accounts - (11)
- Account Analysis:** This section displays a report titled "Select Report: CCS Class vs. FSS Class". It includes a table with the following data:

Financial Stress Class	Commercial Credit Score Class			Total
	0	1	2	
0	0	0	0	0.0
1	0	205300	0	763200.0
2	0	176900	362900	539800.0
3	0	0	0	321500.0
Total	0.0	382200.0	362900.0	9 1916300.0

Figure 2

3.2 Account List

This is a list of accounts with a system-recommended Credit Hold.

Click on a company name to view the company's credit file details.

The screenshot shows the 'Account Manager' section of the D&B Risk Management Solutions interface. At the top, there are navigation tabs: Dashboard, Companies, News & Alerts, **Account Manager**, Decision Maker, and Admin. Below the tabs is a search bar with fields for 'Enter Company Name, ID or D-U-N-S #', 'Enter City', and 'Select State', along with a 'Search' button and a 'More Options' link. A 'Credit Hold Advised' notification is displayed with a 'Customize' checkbox and a 'Help' icon. The main content area has a 'View' dropdown set to 'Accounts' and a filter set to 'All In List'. Below this is a list of company names starting with 'A' through 'Z' and '# All'. A table lists two accounts, both with a 'Credit Hold Advised' status. A red box highlights the first two rows of the table, and a red arrow points to the first row.

Type	Company Name	Total Outstanding Dollars	Last Evaluated Date	Status	D&B Alerts
Account #DNBI-C4JXAMW3F6CY	Henry Thayer Company Inc MS	--	06/21/2007 12:37 PM EDT	Credit Hold Advised	--
Account #DNBI-CTJOPFRFK3SP	LEGACY FOUNDATION INC 200 E FILLMORE ST APT 246 AZ 850042116	--	06/21/2007 12:23 PM EDT	Credit Hold Advised	--

View Items: 10

Figure 3

3.3 AGING

Use the **Account Manager Aging Roll Up** section to see the overall aging data for your portfolio. Drill down to view the Trend summary or View a Trend graph.

You can also see aging information by Territories using the View By drop down list.

Also, you can create reports in DNBI and store them for future review.

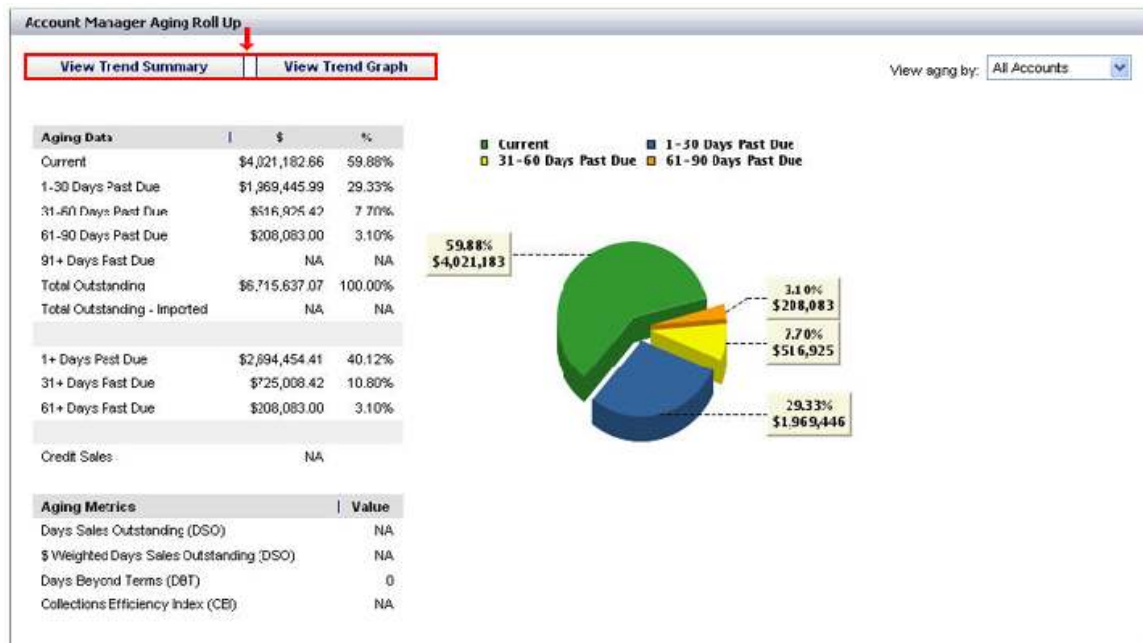


Figure 4

3.4 Create New Report

Select from several report layout options.

Select Variables to be displayed in Report Columns.

Select options for sort order and filtering, and either run or save your report.

Enter a report name and select options for sharing this report and save it.

Your new report will be listed in the Report section of the Account Manager tab.

If you select to create a new Analysis report, you will first select Row and Column fields to be compared and set data ranges to be distributed across the X and Y axis of the analysis report.

Next, select the data element to be displayed within the cells of the table and the analysis criteria.

Select a folder or analyze all companies.

Select display options for graphing.

Next, select variable field to be displayed in the table cells and whether to display a Number of companies, or Track by Variable and choose a sum or average of the data in that field for the intersection of the X&Y variables selected.

Select criteria to display data as a percentage or normal numbers.

Select to include Min or Max values.

Finally, you will save the report and select whether to share the report and save all parameters.

Column Information

Select the column information to be displayed in the Tabular Report.

Category
Account Information

Variables

- Account Created Date
- Account Custom Field 1
- Account Number
- Business Structure
- Business Unit
- Company Name
- Country
- Credit Limit
- Credit Terms Status
- Customer Type
- Federal Tax ID
- Financials Custom Field 3
- I like Text
- Is part of Taba Group of companies?
- Last Payment Amount
- Payment Terms
- Product Line

Add **Remove**

Selected Variables

Up **Down**

Figure 5

4. Account Credit File

4.1 Recommended Action

The electronic credit file displays all account information, including recommended actions, credit limit, and credit terms.

Click "View Reasons" to see why a Credit Hold is advised.

Click "Recommended Credit Terms" to view the system-recommended credit limit and terms.

Account : INTERNATIONAL BUSINESS MACHINES CORPORATION

D-U-N-S® Number: 11-035-2664 - IBM AVE / Account Number: DNBI-NTTBIRKL9X8B / Trade Names: No trade names for this company.

D&B Address Address: 275 ROSEBUSH AVE DILLARD, GA - 30537 Location Type Phone: 770-863-1875 Fax: Web: Map using Google	Account Address Address: 275 ROSEBUSH AVE DILLARD, GA - 30537 Phone: 770-863-1875 Fax: Map using Google	Assigned to: Credit Department Account Created: 01/25/2008 Last View Date: 02/15/2008	Add to Folder Remove from Folder Print E-Mail Preferences
---	--	--	---

Match Company
Reassign
Order Investigation

Company Summary Add Content

Account Review Reasons

Status: Credit Review Required

Credit Review Required: An automated review triggered a recommended action of "Credit Review Required" on 01/28/2008.

▶ View Reasons ▶ View Credit Terms
 ▶ View Previous 10 Credit Terms

Place on Credit Hold
 Clear
 Set Manual Review Date
 Send to Credit Manager

Change Credit Terms
 Reevaluate Credit
 Send to Collections
 Generate Document

Figure 6

4.2 Company Details

With DNBi, you have access to the most complete D&B business information available on each account, as well as any account information that you've imported into DNBi. You also have access to other credit bureau information, if you choose.

The Company Summary Tab displays executive summary of key statistics and data. You can also access additional information on the company by clicking on the tabs in the left navigation.

Corporate Linkage: This displays the expanded D&B Family Tree, allowing you to more easily view and assess risk across different parts of an organization.

Predictive Scores: Delivers a statistically based assessment of a company's likelihood of future severe payment delinquency and business failure.

Trade Payments: This critical information helps you quickly assess payment habits of prospects and customers.

Public Filings: Includes records from 3,100 U.S. courts and legal filings offices to provide critical insight on credit risk.

Special Events: This lists recent development not featured in other categories that may impact your potential relationship with the company.

History & Operations: Provides background on the management team and key principals, details on related companies and incorporation information, as well as banking information.

Financial Statements: Provides access to public company financial statements, as well as the most complete listing of private company financial statements available anywhere. Key Business Ratios are available here, as well as the ability to request financials from your contact at a company and spread Financial statements to compare and see variances across time periods.

Small Business Risk Insight: Provides detailed financial services payment performance data and Origination Scores (Available through additional subscription – Conditions apply)

Fraud Risk Score: Allows you to identify characteristics and behaviors that are similar to previously identified frauds. (This is available through additional subscription)

Associations: Displays other electronic credit files associated to this D-U-N-S® Number. For example, if you have an Account, an Application, and/or Snapshots also saved in DNBi with the same D-U-N-S® number, DNBi will list them all.

Trade Groups: Allows DNBi users to join or form industry sector groups. These groups enable members to exchange, request and submit trade information in real time.(This is available through additional subscription, additional fees apply)

Notes: Enables you to add your own notes to the application, and displays a list of all notes that have been entered about the company.

Up load Documents: Displays a list of documents you have uploaded to save within your DNBi account. You can also upload new documents here up to 512MG.

Company Summary Add Content

Account Review Reasons

Status: Credit Review Required

Credit Review Required: An automated review triggered a recommended action of "Credit Review Required" on 01/26/2008.

▶ View Reasons ▼ Hide Credit Terms

Place on Credit Hold | Change Credit Terms
 Clear | Reevaluate Credit
 Set Manual Review Date | Send to Collections
 Send to Credit Manager | Generate Document

Based on the "Credit Review Required" rule the credit terms are:

	Recommended	Latest Actual
Credit Limit	Not Set	20000.0
Payment Terms	Not Set	Net 30
Early Payment Discount	Not Set	Net 10-1.2%
Analyst Instructions	No instructions provided for this Review.	No instructions available.

The recommended credit terms were based on the following:

Condition	Value
Account Review Rule	Credit Review Required Rule
Percentage Calculation	75.0% of High Credit - Average
High Credit - Average	

Figure 7

Add Documents: You can add a document using templates your admin can customize for your company which can then be emailed or printed to send to the contact for this account.

Account Information: All key information on the account.

Aging: The Aging tab displays account aging and aging trends over time. This information is based on your Accounts Receivables uploads and is exclusive to your DNBI account.

View the Corporate Exposure for this company, which is your total exposure within a corporate family to help identify aggregate risks and opportunities. Select from two Corporate Exposure options and click on "View Corporate Exposure Report". You can filter this view by Territories assigned by your company admin.

Custom Scores: Displays latest scores and score trends.

Audit Trail: Displays the time, date, and user stamp of every action that has been taken on the application.

4.3 Take an Action

Once you have finished reviewing the account, you can take an action. Users can be set with Territories that limit the types of action they can take on an Account.

In this example, Established company with good payment trend "Gorman Manufacturing", is being put on Credit Hold.

Select the reasons for putting the account on Credit Hold, or enter notes of your own.

Once you've put the account on Credit Hold, its status changes to "On Credit Hold." Each member of your organization will be able to see this updated status, as well as your notes.

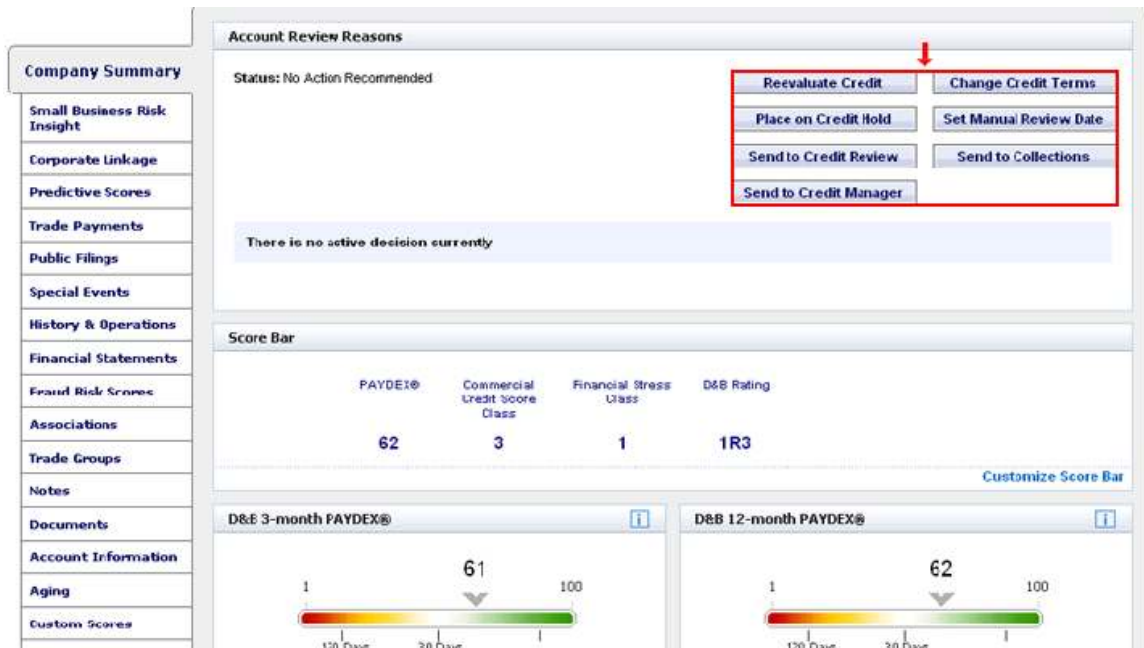


Figure 8

4.4 Change Credit Terms

You can also change an account's credit terms at any time by clicking on "Change Credit Terms."

Notice that after changing credit terms, the account's status has changed from "On Credit Hold" to "No Action Recommended."

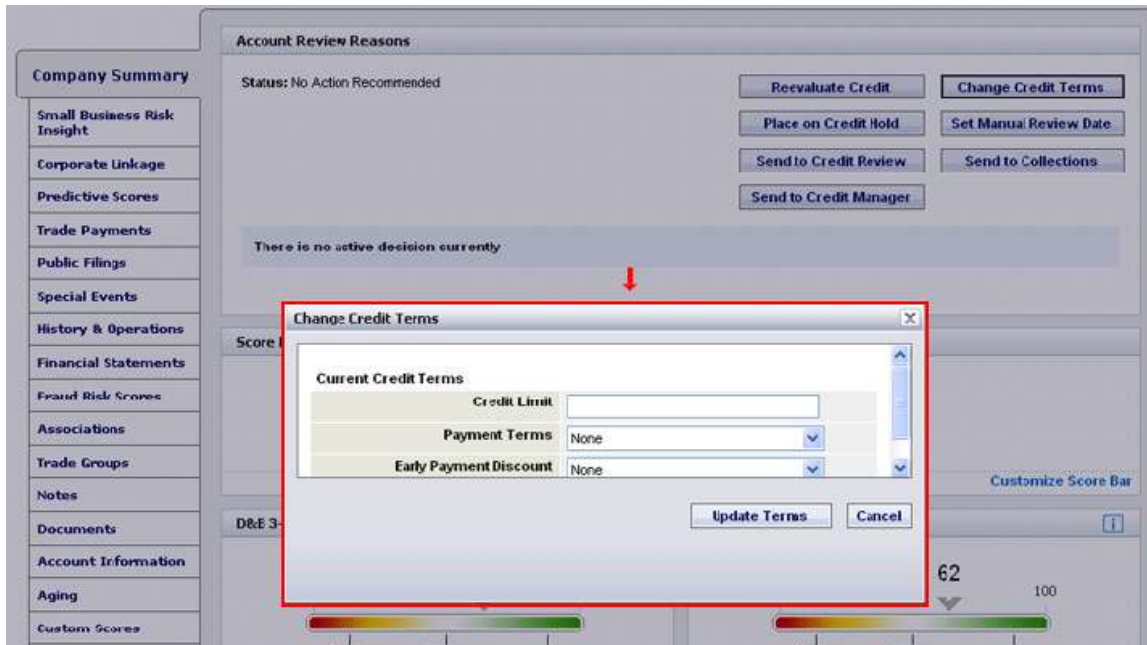


Figure 9

4.5 Print

You can **print** the account information to keep a record of actions taken in your paper files.

- Print all company information, or just the sections that matter most to you.
- The Company Summary can also be printed

The screenshot displays the Account Manager interface for IBM. At the top, there are navigation tabs: Dashboard, Companies, News & Alerts, Account Manager, Decision Maker, and Admin. Below these is a search bar with fields for 'Enter Company Name, ID or D-U-N-S #', 'Enter City', and 'Select State', along with a 'Search' button and a 'More Options' link. A red arrow points to the 'Print' icon in the toolbar, which is highlighted with a red box. The toolbar also includes icons for 'Add to Folder', 'Remove from Folder', 'E-Mail', 'PDF', and 'Preferences'. The main content area shows account details for IBM, including D&B Address, Account Address, and assigned department. A 'Company Summary' sidebar is visible on the left, and a 'Score Bar' is at the bottom.

Figure 10

4.6 Email

You can also **email** the company information you've just viewed, along with your comments – so you can notify colleagues of your actions.

Email all company information, or just the sections that matter most to you by selecting sections using the Preferences icon link in the report header.

The screenshot shows the Account Manager interface for IBM. At the top, there are navigation tabs: Dashboard, Companies, News & Alerts, Account Manager (selected), Decision Maker, and Admin. Below the tabs is a search bar with fields for 'Enter Company Name, ID or D-U-N-S #', 'Enter City', and 'Select State', along with a 'Search' button and a 'More Options' link. A red arrow points to the 'E-Mail' icon in the top right toolbar, which is highlighted with a red box. Other icons in the toolbar include 'Add to Folder', 'Remove from Folder', 'Print', 'PDF', and 'Preferences'.

The main content area displays account information for IBM:

- Account :** IBM
- D-U-N-S# Number:** 11-039-2664 - INTERNATIONAL BUSINESS MACHINES CORPORATION / **Account Number:** DNBI-NETNQLWXXQ5 / **Trade Names:** IBM

There are three main sections for address information:

- D&B Address:**
 - Address: 275 Rosebush Ave, Dillard, GA - 30537
 - Location Type: Branch >> Headquarters
 - Phone: 770 863-1875
 - Fax: [blank]
 - Web: [blank]
 - Locate using Google
- Account Address:**
 - Address: NW
 - Phone: [blank]
 - Fax: [blank]
 - Locate using Google
- Assigned to:** Credit Department
- Account Created:** 01/08/2008
- Last View Date:** 01/10/2008

On the right side, there are three buttons: Match Company, Reassign, and Order Investigation.

Below this is the 'Account Review Reasons' section, which shows a status of 'No Action Recommended' and several action buttons: Reevaluate Credit, Change Credit Terms, Place on Credit Hold, Set Manual Review Date, Send to Credit Review, Send to Collections, and Send to Credit Manager. A message states 'There is no active decision currently'.

At the bottom, there is a 'Score Bar' section with four categories: PAYDEX®, Commercial Credit Score, Financial Stress Class, and D&B Rating.

Figure 11

4.7 PDF

You can also **save a PDF** of the company information you've just viewed, along with your comments. Use the Preferences link to select the sections to email.

The screenshot shows the Account Manager interface for IBM. At the top, there is a navigation bar with tabs for Dashboard, Companies, News & Alerts, Account Manager, Decision Maker, and Admin. Below this is a search bar with fields for Company Name, ID or D-U-N-S #, City, and State, along with a Search button and a More Options dropdown. A red arrow points to the PDF icon in the More Options menu.

The main content area displays the following information:

- Account : IBM**
- D-U-N-S® Number:** 11-039-2664 - INTERNATIONAL BUSINESS MACHINES CORPORATION / **Account Number:** DNBI-NETNQLWXXQ5 / **Trade Names:** IBM
- D&B Address:**
 - Address: 275 Rosebush Ave, Dillard, GA - 30537
 - Location Type: Branch >> Headquarters
 - Phone: 770 863-1875
 - Fax: [Blank]
 - Web: [Blank]
 - Locate using Google
- Account Address:**
 - Address: [Blank]
 - Phone: NV
 - Fax: [Blank]
 - Locate using Google
- Assigned to:** Credit Department
- Account Created:** 01/08/2008
- Last View Date:** 01/10/2008
- Match Company** button
- Reassign** button
- Order Investigation** button

Below this information is the **Account Review Reasons** section, which shows a status of "No Action Recommended" and several action buttons: Reevaluate Credit, Change Credit Terms, Place on Credit Hold, Set Manual Review Date, Send to Credit Review, Send to Collections, and Send to Credit Manager. A message states "There is no active decision currently".

At the bottom, there is a **Score Bar** section with labels for PAYDEX®, Commercial Credit Score, Financial Stress Class, and D&B Rating.

Figure 12

5. New Account

5.1 Overview

To create a new account, click on the **Create Account** button. Accounts can also be created from searches, live reports, snapshots, and approved and booked credit applications.

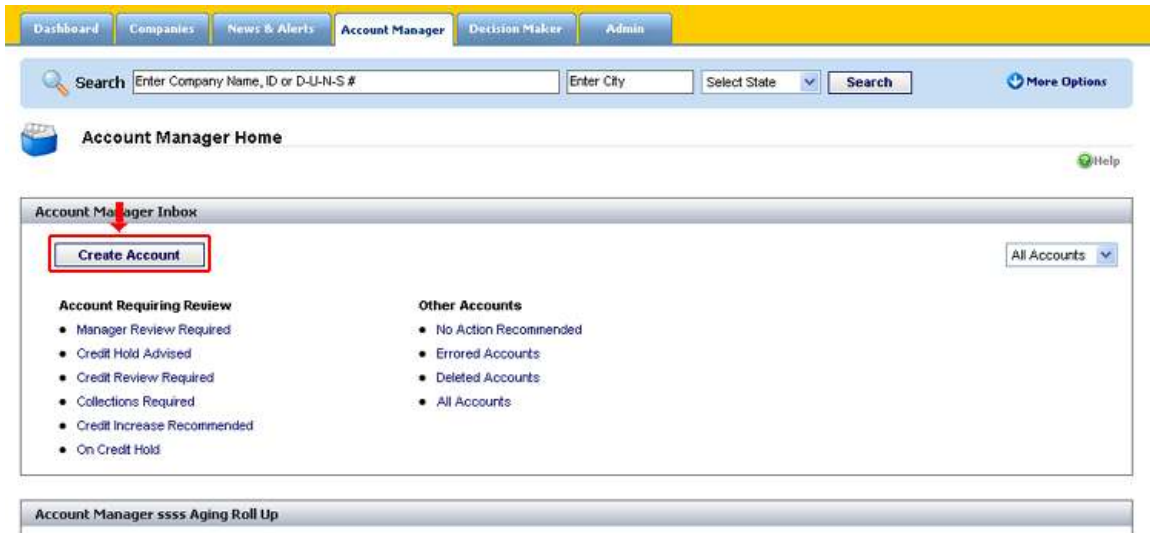


Figure 13

5.2 Company Information

Start by filling out the company information.

Dashboard Companies News & Alerts Account Manager Decision Maker Admin

Search Enter Company Name, ID or D-U-N-S # Enter City Select State Search More Options

You are in: Account Manager > Create Account

Company Information Add Note

↑ = Required field ↓

Company Details

Note: Company Name, Address, City and State fields are required to obtain a Fraud Risk Score

Account Number *	DNBI-NB69PSAVXPM3	4 #123
Company Name *	XYZ CATALOG PRINTING INC	
Country *	United States Of America	▼
Address	492 KOLLER STREET	
Address 2		
City	SAN FRANCISCO	
County		
Province/State *	Connecticut	▼
ZIP Code	94110	
Company Phone		

Contact Information

Contact Name	
Contact Last Name	
Contact Title in Business	
Contact Department	

Figure 14

5.3 Company Search

DNBi will search for a matching company in the D&B Global Database based on the company information you've entered in the Company Information page.

Select the company you are looking for from a list of possible matches. If you are unable to find the company you are looking for, you may choose to search the Small Business Risk Insight Unmatched database. (Available through additional subscription – Conditions apply)

You have successfully created a new account. You can now upload account receivables information. This will enable you to view aging together with D&B data, giving you the power to monitor this company based on the most complete and up-to-date information available.

The screenshot shows the 'Account Manager' search interface. At the top, there are navigation tabs: Dashboard, Companies, News & Alerts, Account Manager, Decision Maker, and Admin. Below the tabs is a search bar with fields for 'Enter Company Name, ID or D-U-N-S #', 'Enter City', and 'Select State', along with a 'Search' button and a 'More Options' link. The search results section is titled 'Search Results' and includes a 'Help' icon. Under 'Your Search Criteria', it shows 'Company: IBM', 'State: Florida'. On the left, there are 'Folders' with '0 matches' and 'D&B' with '25 matches'. A red box highlights a message: 'Can't find the company you are searching for? Order investigation from D&B'. Below this, there is a link to 'Search Small Business Risk Insight Database' with a description: 'Search our Small Business Risk Insight database to find information on small businesses that have not yet qualified for a D&B D-U-N-S® number.' Below the message is a table of search results for IBM companies in Florida.

Type	Company Name	Location Type	Options	
D&B Live Report D-U-N-S Number 04-878-4230	IBM 801 JENKS AVE PANAMA CITY, FL 32401-2576 ph: 850-763-3562	Branch »Headquarters	» Apply for Credit » Create Account	<input type="checkbox"/>
D&B Live Report D-U-N-S Number 09-283-3573	IBM 1 ALHAMBRA PLZ CORAL GABLES, FL 33134-5216 ph: 305-442-3865	Branch »Headquarters	» Apply for Credit » Create Account	<input type="checkbox"/>
D&B Live Report D-U-N-S Number 11-241-5935	IBM 3301 N ROCKEY POINT DR TAMPA, FL 33609 ph: 813-356-4156	Branch »Headquarters	» Apply for Credit » Create Account	<input type="checkbox"/>
D&B Live Report D-U-N-S Number 11-924-9076	IBM 315 E ROBINSON ST STE 300 ORLANDO, FL 32801-1992	Branch »Headquarters	» Apply for Credit » Create Account	<input type="checkbox"/>

Figure 14

6. Summary

DNBi Account Manager Tutorial Review:

Account Inbox

- View account work queues, based on your company's rules and the latest, most complete information from D&B for the whole portfolio or by Territories
- Drill down to accounts in each work queue to view account details and take action.

Account Credit File

- View recommended actions, credit limit, and credit terms
- See the most complete and up-to-date information available each time you view company details
- Spread Financial Statements to compare across time periods.
- Add your notes to the account and view an audit trail of every action taken
- Take actions on accounts and change credit terms.
- Print or email information to communicate and document actions taken
- Add Documents to your account from your files or generate a document within DNBi using our list of standard documents and your customized documents which can be created in Admin.

New Account:

- Fill in Company Information to create an account in DNBi.
- Upload account receivable data to enable complete and up-to-date monitoring of both aging and D&B data in one place.
- Select D&B financials to be prepopulated in the account data.

Create and Save Reports:

- Create and save reports to show filtered summary information about your portfolio
- Choose variables and filters and share reports with others in your workspace.

D&B Risk Management Solutions
For more information about DNBi, please contact D&B at 800.234.3867
www.DNB.com