

DNBi Product Tours

Core - Tour

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1. DNBi Overview

DNBi is an interactive, customizable Web application that provides you with the most complete and up-to-date DUNSRight information D&B has available, comprehensive monitoring, and portfolio analysis, all for one set price.

DNBi delivers:

- **The Power of insight**
DNBi empowers you to make more informed, efficient, and insightful credit decisions by providing online access to the **most complete and up-to-date information we have available on the more than 100 million companies in the D&B global database**. This information is presented in an easy-to-navigate, customizable Web-based format that makes your work life easier.
- **The Freedom of one set price**
View all the business information you need- **when you want and how you want**- for one set price.
- **The Confidence of DUNSRight-driven results**
Have the confidence that all the insight you gain and every decision you make using DNBi is backed by **D&B's DUNSRight Quality Process**. With D&B, you know you are using the most accurate, timely, and Complete information available.

2. Dashboard

2.1 Overview

The Dashboard provides an at-a-glance overview of your DNBI Portfolio.

The screenshot shows the dashboard interface with a red arrow pointing to the 'Dashboard' tab. Below the navigation bar is a search section 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 'Customize Dashboard' link is also present. A banner for 'Join Trade Groups for DNBI, provided by Smyth Solutions' is displayed. The main content area features a table titled 'Top X by Most Risky Commercial Credit Score Percentile' with the following data:

	Company Name	D-U-N-S® Number	PAYDEX®	Financial Stress Score Percentile	Commercial Credit Score Percentile
1	James A Kiley Company Inc	00-001-0001	1	2	0
2	HYATT EQUITIES L L C	01-654-1075	72		0
3	CAMELOT CLEANERS, INC	02-262-6972	UN	0	0
4	METROPOLITAN BAPTIST CHURCH	04-055-1525	77423	-10	0
5	NORTHROP GRUMMAN CORP	04-766-5836	63	0	0
6	WASSER, STEVEN M	04-834-2091	UN	0	0
7	JANITEX RUG SERVICE CORP	04-951-5752	64	0	0
8	IBM INC	05-279-2129	79	0	0
9	E & K INC	05-377-7277	UN	0	0
10	ANNAPOLIS HOSPITALITY COMPANY	06-657-0008	UN		0

Below the table is a 'More >>' button and a note: 'NOTE: For the Branches above, the Financial Stress and Credit scores are for the Headquarters locations. Branch locations are not scored.'

Figure 1

2.2 Watch List

The top companies section of the Dashboard allows you to monitor the D&B D-U-N-S® Numbered companies in your DNBI portfolio.

Each time you log in, the latest D&B information is displayed.

The screenshot shows the dashboard interface with a navigation bar (Dashboard, Companies, News & Alerts, Account Manager, Decision Maker, Admin) and a search bar. Below the search bar is a 'Customize Dashboard' section with a 'Join Trade Groups for DNBI, provided by Smyth Solutions' banner. A red arrow points from the 'Learn More' button in this banner to the 'Top X by Most Risky Commercial Credit Score Percentile' table.

	Company Name	D-U-N-S® Number	PAYDEX®	Financial Stress Score Percentile	Commercial Credit Score Percentile
1	James A Kiley Company Inc	00-001-0001	1	2	0
2	HYATT EQUITIES L L C	01-654-1075	72		0
3	CAMELOT CLEANERS, INC	02-262-6972	UN	0	0
4	METROPOLITAN BAPTIST CHURCH	04-055-1525	77423	-10	0
5	NORTHROP GRUMMAN CORP	04-766-5936	63	0	0
6	WASSER, STEVEN M	04-834-2091	UN	0	0
7	JANITEX RUG SERVICE CORP	04-951-5752	64	0	0
8	IBM INC	05-279-2129	79	0	0
9	E & K INC	05-377-7277	UN	0	0
10	ANNAPOLIS HOSPITALITY COMPANY	06-657-0008	UN		0

NOTE: For the Branches above, the Financial Stress and Credit scores are for the Headquarters locations. Branch locations are not scored.

Figure 2

2.3 Section & Watch list Customization

Customize the Dashboard to select up to 10 Alerts, News, Trade Group, Watch list or Risk Charts sections to make it more useful for you.

To customize, click on the “Customize Dashboard” button and select the sections you would like to see by clicking “Add Item”.

Choose from the list of other sections to add or remove more sections to the Dashboard and move them around the page to set their position by clicking on the cross-arrows icon and selecting whether to move the item up/down/left/right.

Next, select the ‘Top Companies’ option to show a list of the most risky companies in a watch list by a data element you would like to display in the columns. You can select to display scores for either Canadian or U.S. companies. You will see a * for scores in place of the score for the country not selected. (Scores are not mathematically comparable across countries and have different scales.)

In addition, instead of the default display of the All Companies folder, you can choose another folder to be displayed on the watch list. This allows you to select and monitor the companies of the most importance to you.

Example: If you want to see the companies in your Portfolio with the riskiest Commercial Credit Score Percentile, select “Commercial Credit Score Percentile” from the Sort By list and “Most Risk to Least Risk” as the Sort Order.

DNBi will auto-generate your watch list based on the preferences you have chosen.



The screenshot shows the DNB i dashboard 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 red box highlights the 'Customize' button in the top right corner. Below the search bar, the text 'You are in: Dashboard' and 'Welcome to DNB i!' is visible. The main content area displays a table titled 'Top 10 Companies by Most Risky Commercial Credit Score Percentile (US)'. The table has columns for Company Name, D-U-N-S# Number, PAYDEX®, Financial Stress Score Percentile (US), and Commercial Credit Score Percentile (US). The table lists 10 companies, with Google at the top and Yellow Corporation at the bottom. A 'More >>' button is located at the bottom right of the table.

	Company Name	D-U-N-S# Number	PAYDEX®	Financial Stress Score Percentile (US)	Commercial Credit Score Percentile (US)
1	Google	06-090-2413	74	0	0
2	STARDUST INC	03-833-3548	60	6	3
3	INT CONSULTING	01-062-3564	UN	36	4
4	DISNEY WORLD	11-037-5305	UN	18	37
5	eeeeee	00-613-6076	UN	91	44
6	SYBARI SOFTWARE INC	00-272-8145	70	92	66
7	HP Business	01-364-2884	UN	29	68
8	TALL TIMBERS PIZZA HUT IN	05-378-2129	80	60	92
9	GOOGLE, INC	02-778-1967	UN	92	94
10	YELLOW CORPORATION	10-710-1248	87	98	99

Figure 3

2.4 Charts Selection

The Portfolio Risk Distribution charts you have chosen to display on the Dashboard provide aggregate information on your DNBI Portfolio.

This information is automatically updated each night by D&B.

In addition, you can customize the layout of the Dashboard by selecting where you want the individual sections of the Dashboard displayed.

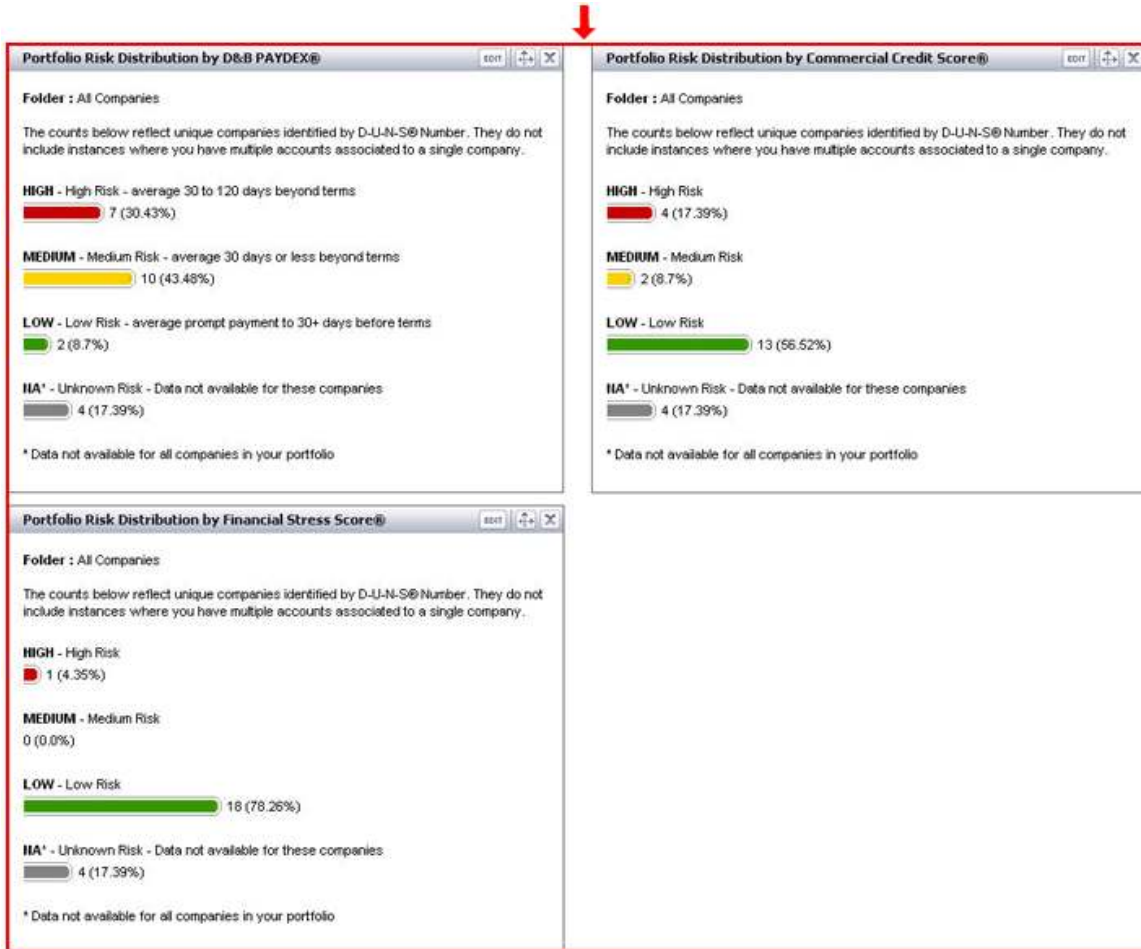


Figure 4

2.5 Charts

Click on the chart's bars to see a list of customers that fall into each risk segment – high, medium, or low.

You can view the company details for these customers by clicking on the business name.

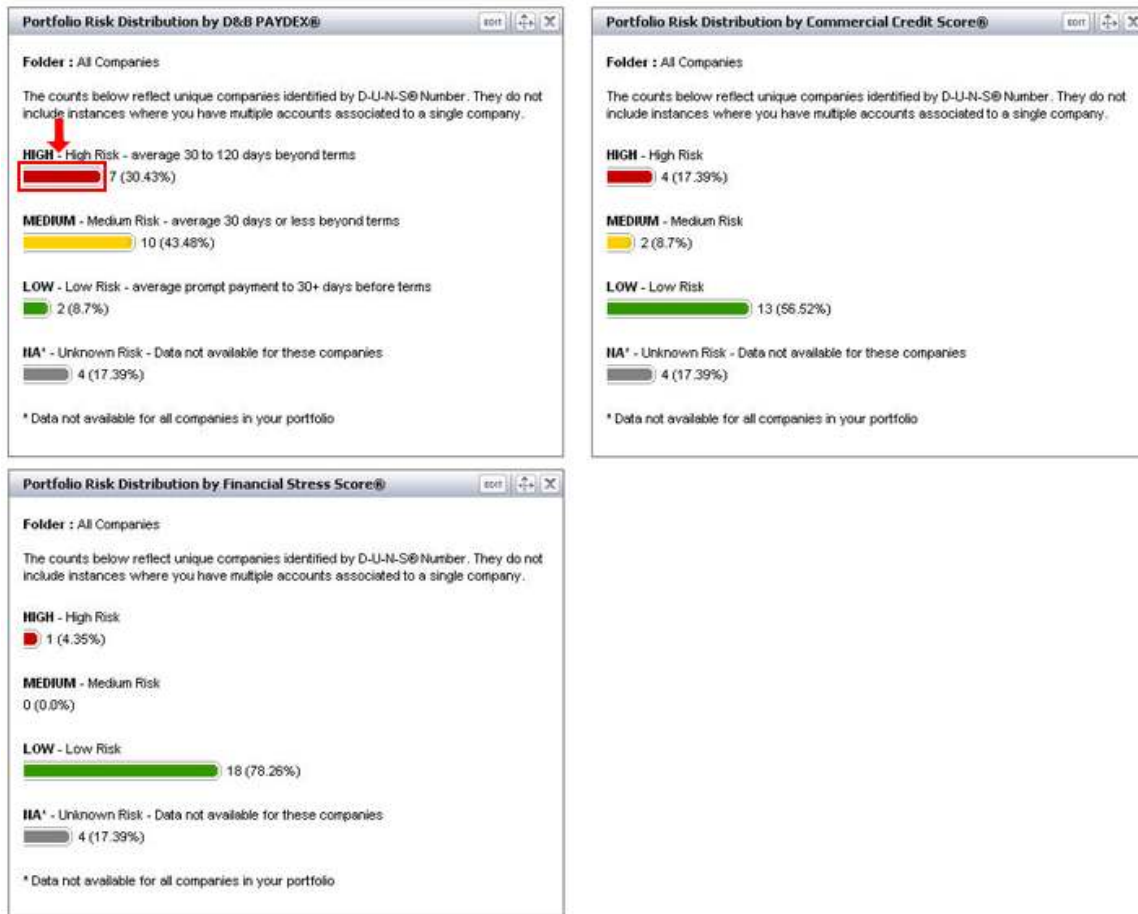


Figure 5

2.6 News and Alerts

The Dashboard also allows you to access and view the most recent News and Alerts for each company in your Portfolio.

Click "More" to view the Alert details.

The screenshot displays three panels from a dashboard. The top panel, 'Recent Company Alerts', is highlighted with a red border and a red arrow pointing to it. It shows a table of alerts with columns for Date, Company Name, and Type. Below the table is a 'View More' button. The middle panel, 'US News Ticker', shows a news item about 'Epicerie Roch Arseneau Enr' with a 'More' button. The bottom panel, 'All Your Submitted Applications', shows a list of applications with columns for Company Name and Application Created Date, and a 'More' button. Each panel includes a note: 'Data displayed is based on your territory settings.'

Date	Company Name	Type
08/11/2007	STRAIGHT ARROW	Commercial Credit Score Class
08/09/2007	NATIONAL MONEY MART COMPANY	PAYDEX
08/09/2007	NATIONAL MONEY MART COMPANY	PAYDEX
08/09/2007	NATIONAL MONEY MART COMPANY	PAYDEX
08/09/2007	NATIONAL MONEY MART COMPANY	PAYDEX

Company Name	Application Created Date
GORMAN CATALOG PRINTING	08/16/2007 02:49 AM ED
GORMAN CATALOG PRINTING	08/14/2007 02:37 AM ED
GORMAN CATALOG PRINTING	08/14/2007 02:14 AM ED
GORMAN CATALOG PRINTING	08/14/2007 01:12 AM ED
XYZ CORPORATION INC	08/09/2007 02:07 AM ED

Figure 6

2.7 Quick Search

Finally, the Dashboard's "Quick Search" feature provides easy access to your monitored companies in both DNBI as well as the D&B global database. Enter the company name and state to initiate the search.

You can click on "More Options" to expand your search criteria. We will review how to conduct a more focused Full Company search in the next section.

You can also include an Endorsement / Billing reference when performing an advanced search. This information will be carried to your monthly usage statement along with your transaction details.

The screenshot shows the dashboard navigation menu with 'Decision Maker' selected. Below the menu 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. Below the search bar is a 'Customize Dashboard' section and a 'Join Trade Groups for DNBI, provided by Smyth Solutions' banner. The main content area displays a table titled 'Top X by Most Risky Commercial Credit Score Percentile' with the following data:

	Company Name	D-U-N-S® Number	PAYDEX®	Financial Stress Score Percentile	Commercial Credit Score Percer
1	James A Kiley Company Inc	00-001-0001	1	2	0
2	HYATT EQUITIES L L C	01-654-1075	72		0
3	CAMELOT CLEANERS, INC	02-262-6972	UN	0	0
4	METROPOLITAN BAPTIST CHURCH	04-055-1525	77423	-10	0
5	NORTHROP GRUMMAN CORP	04-766-5836	63	0	0
6	WASSER, STEVEN M	04-834-2091	UN	0	0
7	JANITEX RUG SERVICE CORP	04-951-5752	64	0	0
8	IBM INC	05-279-2129	79	0	0
9	E & K INC	05-377-7277	UN	0	0
10	ANNAPOLIS HOSPITALITY COMPANY	06-657-0008	UN		0

Below the table is a 'More >>' button and a note: 'NOTE: For the Branches above, the Financial Stress and Credit scores are for the Headquarters locations. Branch locations are not scored.'

Figure 7

3. Search

3.1 Overview

DNBi has robust company search tools that let you be as accurate as possible to find the company you are looking for. You can conduct a Full Company Search, which has advanced search capabilities. Click on "More Options" to expand your search criteria to include address, DUNS Number, phone number, and Executive Name.

The screenshot shows the D&B Risk Management Solutions dashboard. 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 the following fields: "Search" (with a magnifying glass icon), "Enter Company Name, ID or D-U-N-S #", "Enter City", "Select State" (a dropdown menu), and a "Search" button highlighted with a red box and a red arrow pointing to it. To the right of the search bar is a "More Options" link. Below the search bar is a "Customize Dashboard" checkbox. The main content area features a section titled "Join Trade Groups for DNBi, provided by Smyth Solutions" with a sub-header and a "Learn More" button. Below this is a section titled "Top X by Most Risky Commercial Credit Score Percentile" with an "EDIT" button. Underneath is a table with the following data:

	Company Name	D-U-N-S® Number	PAYDEX®	Financial Stress Score Percentile	Commercial Credit Score Percer
1	James A Kiley Company Inc	00-001-0001	1	2	0
2	HYATT EQUITIES L L C	01-654-1075	72		0
3	CAMELOT CLEANERS, INC	02-262-6972	UN	0	0
4	METROPOLITAN BAPTIST CHURCH	04-055-1525	77423	-10	0
5	NORTHROP GRUMMAN CORP	04-766-5836	63	0	0
6	WASSER, STEVEN M	04-834-2091	UN	0	0
7	JANITEX RUG SERVICE CORP	04-951-5752	64	0	0
8	IBM INC	05-279-2129	79	0	0
9	E & K INC	05-377-7277	UN	0	0
10	ANNAPOLIS HOSPITALITY COMPANY	06-657-0008	UN		0

Below the table is a "More >>" button and a note: "NOTE: For the Branches above, the Financial Stress and Credit scores are for the Headquarters locations. Branch locations are not scored."

Figure 8

Click "Search" to find the company you're looking for.

Dashboard Companies News & Alerts Account Manager Decision Maker Admin

Search Fewer Options

Company Search

Location Search

Executive Search

Advanced Search

Company Name

Country United States Of America

Address

Town/City

State Select State

Zip/Postal Code

D-U-N-S® Number

Phone Number (Do not include country code)

Include Snapshots?

Endorsement / Billing Reference mohit_jk@gmail.com

Search Reset Fields

Figure 9

3.2 Results

Detailed search results are displayed, with matches already in your portfolio listed first.

If you wish to find a new company not in your DNBI portfolio, click on “Search D&B” to search D&B’s Global Database.

Once you find the company you are looking for, you can click on the report to view the company summary.

Company not found? Request an investigation online.

The screenshot shows the D&B search results 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 '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 page indicates 'You are in: Search » Search Results'.

Search Results

Your Search Criteria
 Company: gorman manufacturing State: Nationwide

Folders 3 matches
 D&B Search Now

Buttons: Add to Folder, Delete Items 1-3 of 3

<input type="checkbox"/>	Type	Company Name	Location Type	Options
<input type="checkbox"/>	D&B Live Report D-U-N-S Number 19-965-0169	GORMAN MANUFACTURING 12 W KENTUCKY AVE WOODLAND, CA 95695-5837 ph: 530-662-7750	Single Location	» Apply for Credit » Create Account
<input type="checkbox"/>	D&B Live Report D-U-N-S Number 80-473-5132	GORMAN MANUFACTURING COMPANY, INC 492 KOLLER STREET SAN FRANCISCO, CA 94110 ph: 650-555-0000	Headquarters	» Apply for Credit » Create Account
<input type="checkbox"/>	D&B Live Report D-U-N-S Number 03-873-2116	GORMAN MANUFACTURING COMPANY, INC 1073 S BOYLE AVE LOS ANGELES, CA 90023-1246 ph: 650-555-0000	Single Location	» Apply for Credit » Create Account

View Items: 20 Items 1-3 of 3

Figure 10

You can extend your search to find businesses that have not yet qualified for a D&B D-U-N-S® Number in the Small Business Risk Insight Unmatched database (Available through additional subscription – Conditions and fees apply).

Your Search Criteria
 Company: GORMAN MANUFACTURING | State: California

Search Results

Can't find the company you are searching for?
 Order investigation from D&B
 Search Small Business Risk Insight Database: 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.

Add to Folder

<input type="checkbox"/>	Type	Company Name	Location Type	Options
<input type="checkbox"/>	D&B Live Report D-U-N-S Number 80-473-5132	GORMAN MANUFACTURING COMPANY, INC 492 KOLLER STREET SAN FRANCISCO, CA 94110 ph: 650-555-0000	Headquarters	» Apply for Credit » Create Account
<input type="checkbox"/>	D&B Live Report D-U-N-S Number 03-673-2116	GORMAN MANUFACTURING COMPANY, INC 1073 S BOYLE AVE LOS ANGELES, CA 90023-1246 ph: 650-555-0000	Single Location	» Apply for Credit » Create Account
<input type="checkbox"/>	D&B Live Report D-U-N-S Number 00-917-5688	GORMAN MFG CO INC 8129 JUNPERO ST STE A SACRAMENTO, CA 95828-1603 ph: 530-555-0000	Single Location	» Apply for Credit » Create Account

Figure 11

4. Company Details

4.1 Company Summary

DNBi is dynamic and comprehensive. Each time you view company information in DNBi, you see the **most complete and up-to-date** information D&B has available.

Each time you view company information in DNBi, you start with the **DNBi Company Summary**, a customizable executive summary that allows you to review key information and statistics at a glance.

You can request an investigation on this company by clicking the “Order an Investigation” button in the header of the report.

The screenshot displays the DNBi interface for GORMAN MANUFACTURING COMPANY, INC. The top navigation bar includes links for Dashboard, Companies, News & Alerts, Account Manager, Decision Maker, and Admin. A search bar is present with fields for company name, city, and state. The main content area shows the company's D&B Address, including the address (492 Koller Street, San Francisco, CA - 94110), phone number (650 555-0000), and location type (Headquarters). A red arrow points to the 'Order Investigation' button in the right-hand sidebar. Below the address is a 'Score Bar' section with various metrics: PAYDEX® (41), Commercial Credit Score Class (5), Financial Stress Class (4), Credit Limit - D&B (UN), and D&B Rating (3A4). Two PAYDEX® score charts are shown: a 3-month chart with a score of 53 and a 12-month chart with a score of 41. Both charts include a color-coded scale from 1 (120 Days Slow) to 100 (Prompt).

Figure 12

4.2 Customize

Customize the Company Summary to make it more useful for you. (Available for U.S. and Canadian Companies; all other country reports are in a fixed snapshot format.)

Customization is easy. Just add the content you want to see by clicking on "Add item" and save your changes.

DNBi will automatically show this customized Company Summary each time you view information on a company.

Get more information about the sections by clicking on the "i" icon in the top corner of each section added.

You can also customize the elements displayed in the Scorebar section of the report. Click on the Customize button in the scorebar section to begin.

The default elements will appear at the top of the customize page.

Select an item from the list of elements below and click on the 'Add item' button to move the element to the list above.

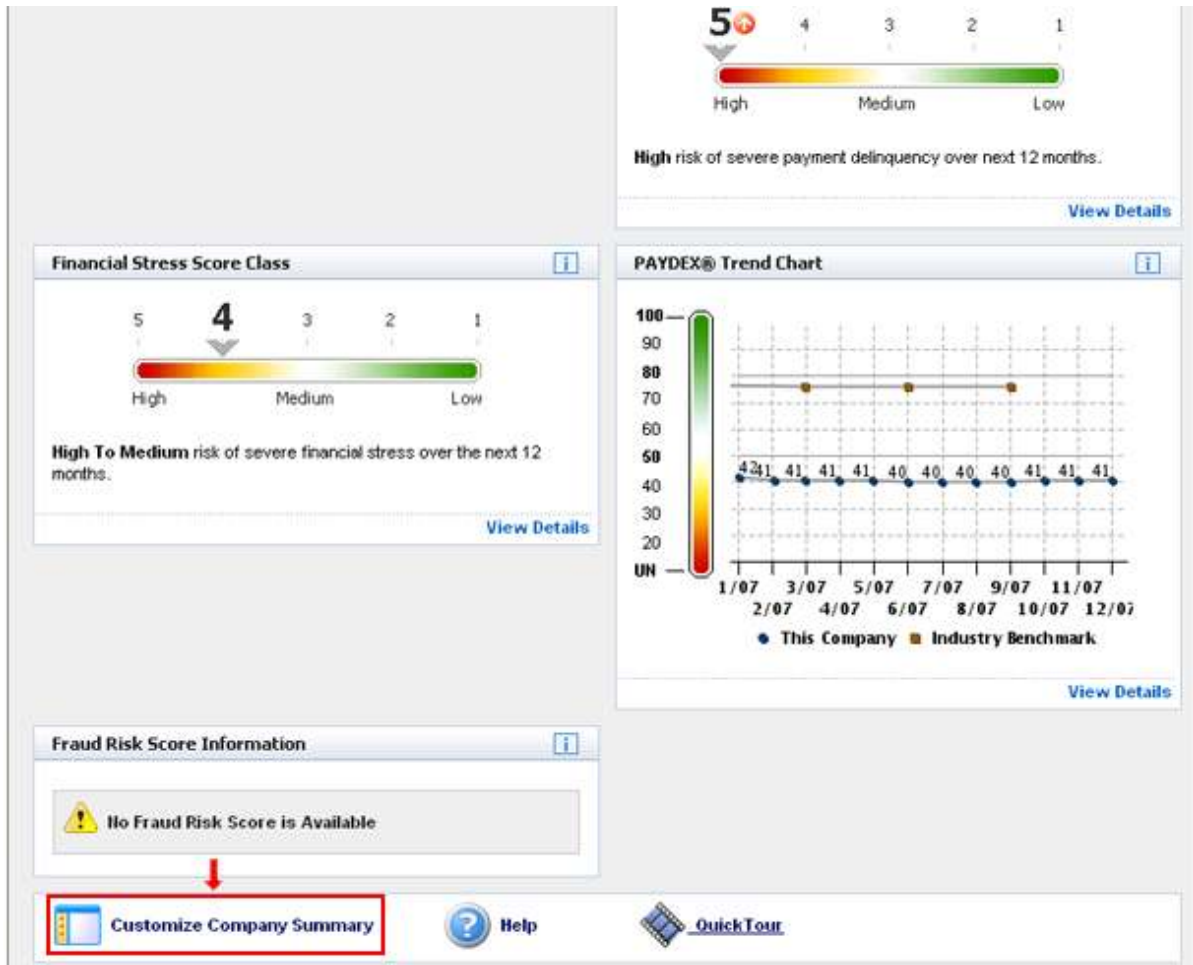


Figure 13

Once an element moves up to the “scorebar” preview section at the top of the page, you can click and drag the elements in the top section from left to right to position them on the page.

Live Report : GOOGLE, INC

D-U-N-S® Number: 02-776-1967 / Trade Names: No trade names for this company.

D&B Address

Address: 401 N Michigan Ave Ste 1200 Chicago, IL - 60611	Location Type: Branch
Phone: None	Web: www.google.com
Fax:	

Added to Portfolio: 02/01/2008
Last View Date: 02/20/2008

Score Bar

PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative	D&B Rating
NA	1	1	\$400,000.00	NO

Customize Score Bar

Figure 14

4.3 Header

The header displays the company name, trade names and Ticker symbol for public companies. Icons representing key features such as adding this company to a folder, Printing, Emailing or Converting this report to a PDF file are on the top right. The preferences icon is used to select the sections to be shown in Email, Printed copies and PDF files saved."

"Below the Heading, boxed sections below will contain address and phone information followed by the status of this report and then buttons for actions you can take regarding this report.

One action is to request an investigation on this company. To do this, simply click on the "Order an Investigation" button in the header of the report.

By clicking on Map Using Google, you can view the company's location through Google Maps. The Map, Satellite, and Hybrid views of the company and its corporate family are available.

Next to the tabs, you will see the current status of this company and buttons that enable you to take action on this company.

The screenshot shows 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. The main content area is titled 'Live Report : GOOGLE, INC' and includes a breadcrumb trail: 'You are in: Companies > My Companies Folder > Live Report : GOOGLE, INC'. To the right of the title are icons for 'Add to Folder', 'Remove from Folder', 'Print', 'E-Mail', 'PDF', and 'Preferences'. Below the title, the 'D-U-N-S@ Number' is 02-778-1967 and 'Trade Names' are listed as 'No trade names for this company.'. The 'D&B Address' section shows: Address: 401 N Michigan Ave Ste 1200, Chicago, IL - 60611; Location Type: Branch; Web: www.google.com; Phone: None; Fax: (blank). A 'Map using Google' button is located below the address. To the right of the address is a 'Score Bar' section with 'Add to Portfolio' (02/01/2008) and 'Last View Date' (02/20/2008). Below the score bar are buttons for 'Save a Snapshot', 'Create Application', 'Create Account', and 'Order Investigation'. The 'Company Summary' section is visible below, featuring a 'Score Bar' with columns for PAYDEX®, Commercial Credit Score Class, Financial Stress Class, Credit Limit - D&B Conservative, and D&B Rating. The values shown are: PAYDEX®: NA, Commercial Credit Score Class: 1, Financial Stress Class: 1, Credit Limit - D&B Conservative: \$400,000.00, and D&B Rating: NO.

Figure 15

4.4 Drill Down

In addition to the Company Summary tab, which displays an executive summary of key statistics and data, you can access additional information on the company by clicking on the tabs in the left navigation. Each section may contain links to obtain more information about the section.

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: Deliver a statistically based assessment of the company's likelihood of future severe payment delinquency and business failure.

By clicking on the "i" icon in the top corner of each section, you will see help content about this section of the report.



Figure 16

Trade Payments: Help you quickly assess payment habits of prospects and customers.

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

Special Events: List recent developments 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 and banking information.

In the Location on Map section, you can view the location of this company through Google Maps.

Financial Statements: Gives access to public company financial statements as well as the most complete listing of private company financial statements available anywhere. Key business ratios are included here, as is the option to request financials from your company contact. Compare annual and quarterly financial statements from Edgar.

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

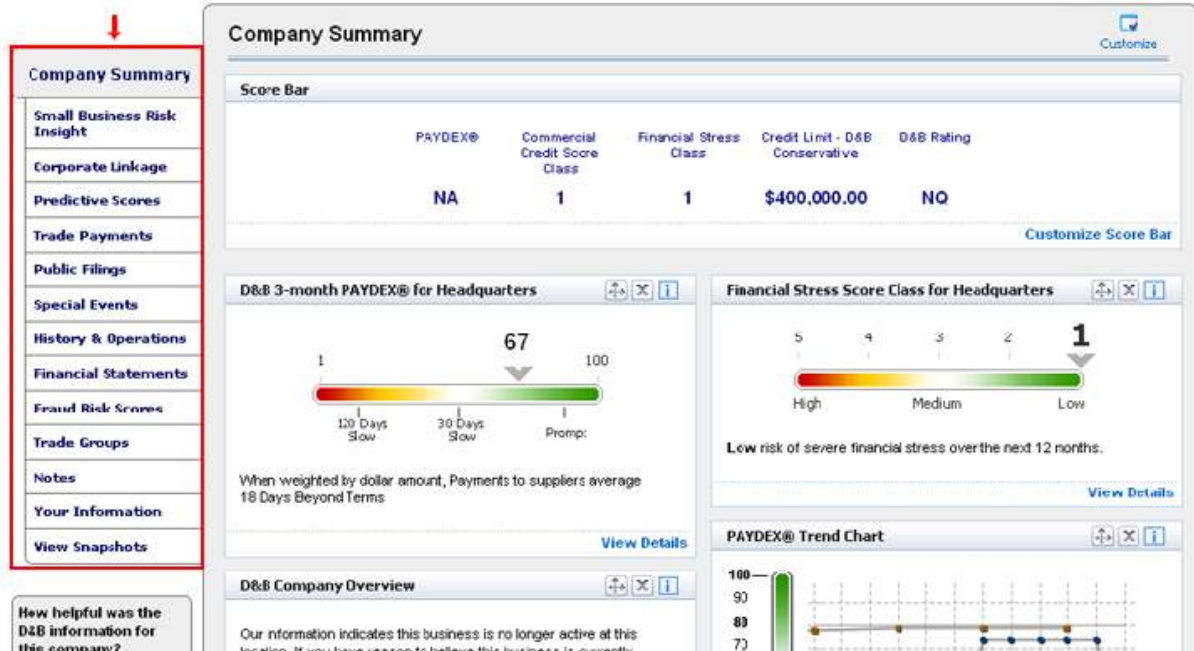


Figure 17

Trade Groups: Gives DNB users the ability to join or form industry sector groups. These groups enable members to exchange, request and submit trade information in real time.

Notes: Displays a list of notes that have been entered about the company.

Your Information: Lets you add information about this company.

View Snapshots: Maintain a historical record of D&B data at the time you made the decision by saving a “point in time” archive data on a business.

Small Business Risk Insight: Provides access to the revealing account-level payment performance details on small business loans, lines of credit, credit cards, and leases, plus a set of highly predictive origination scores. (Available through additional subscription – Conditions and fees apply)

4.5 Corporate Linkage Tab

In DNBI, you have access to the Interactive Family Tree which is a Java application which will provide a dynamic visual means of viewing the D&B family linkage information for the company you are reviewing.

To view the Dynamic Family Tree, open a report and navigate to the Corporate Linkage tab.

Click on the Link “View Dynamic Family Tree Information” and the java application will open in a new window.

The menu bar across the top of the page allows you to expand or contract the layers of family tree members displayed. You can also click to close top or bottom levels shown to reduce the number of companies displayed in the tree.

If the company options would display more than 10 companies, a list will appear on the right side showing all companies in the family tree and designate if they type of location (such as S for Single, B for Branch)

Live Report : GORMAN MANUFACTURING COMPANY, INC.
 D-U-N-S® Number: 80-473-5132 / Trade Names: No trade names for this company.

D&B Address

Address	492 Koller Street San Francisco, CA - 94110	Location Type	Headquarters
Phone	650 555-0000	Web	
Fax			

Corporate Linkage

View Dynamic Family Tree Information

Increase your understanding of the links and risks between your customers and suppliers with D&B's Interactive Global Family Tree

Subsidiaries (Domestic)

Company	City, State	D-U-N-S® NUMBER
GORMAN POSTER PRINTING INC	SAN FRANCISCO, California	05-806-3731
GORMAN CATALOG PRINTING INC	SAN FRANCISCO, California	05-963-3730

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Figure 18

You can display the risk level associated with each of the displayed companies by clicking on the “Show Risk level” checkbox which will color code the company boxes displayed based on their current Commercial Credit Score when available.

Click View Details inside any company box to order that company’s D&B report in DNBi and you will be returned to the main DNBi screen showing the report for the company selected

Click Expand below to show any related subsidiaries or branches that are owned by the company in the box you are viewing and click ‘close level below’ to remove those boxes from view. Expand above does the same for entities which have ownership of the company of focus.

Click “Center this” within the company box to make that company the center of focus and display the related company’s directly above and below it in the family tree.

You can also click on Center this on the list of companys that appears on the right side to center any of those companies instead.

Click Exit to close the Family Tree window and return to DNBi.

4.6 Print

Print the company information to keep a print record of the decision in your paper files.

- Print the entire report, or just the sections that matter most to you by using the preferences icon to the right of the Print icon.
- Customized Company Summary can also be printed.

The screenshot displays the D&B Risk Management Solutions interface. 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 '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 top right corner of the search results area.

The main content area shows the search results for 'GORMAN MANUFACTURING COMPANY, INC.'. It includes the company's D&B Address, D-U-N-S# Number (80-473-5132), and Trade Names. A 'D&B Address' box lists the address as 492 Koller Street, San Francisco, CA - 94110, with a phone number of 650 555-0000. To the right of this box are buttons for 'Save a Snapshot', 'Create Application', 'Create Account', and 'Order Investigation'. Below the address box is a 'Score Bar' section with a 'Customize' button. The Score Bar displays the following metrics: PAYDEX® (41), Commercial Credit Score Class (5), Financial Stress Class (4), Credit Limit - D&B Conservative (UN), and D&B Rating (3A4).

Below the Score Bar are two 'D&B PAYDEX®' score bars. The 'D&B 3-month PAYDEX®' score is 53, and the 'D&B 12-month PAYDEX®' score is 41. Both score bars include a color-coded scale from 1 (120 Days Slow) to 100 (Prompt). Below the 3-month score bar, it states: 'When weighted by dollar amount, Payments to suppliers average 28 Days Beyond Terms'. Below the 12-month score bar, it states: 'When weighted by dollar amount, Payments to suppliers average 57 days beyond terms'. On the left side of the interface, there is a 'Company Summary' sidebar with various categories like Small Business Risk Insight, Corporate Linkage, Predictive Scores, Trade Payments, Public Filings, Special Events, History & Operations, Financial Statements, and Fraud Risk Scores.

Figure 19

4.7 PDF

After August of 2007, you can convert a Live report or Snapshot to a PDF file. The PDF will be generated with sections you selected in the preferences window. You can print or save the PDF to your PC for future reference.

The screenshot displays the D&B Risk Management Solutions interface. 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 '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 'PDF' icon in the top right corner of the search bar area, which is highlighted with a red box. Below the search bar, the breadcrumb trail reads 'You are in: Search > Search Results > Live Report : GORMAN MANUFACTURING COMPANY, INC.'. The main heading is 'Live Report : GORMAN MANUFACTURING COMPANY, INC.' followed by 'D-U-N-S® Number: 80-473-5132 / Trade Names: No trade names for this company.'. On the right side, there are buttons for 'Add to Folder', 'Print', 'E-Mail', 'PDF', and 'Preferences'. Below the heading, there is a 'D&B Address' section with fields for Address, Location Type, Phone, and Fax. To the right of this section are buttons for 'Save a Snapshot', 'Create Application', 'Create Account', and 'Order Investigation'. The main content area is divided into a 'Company Summary' sidebar and a 'Score Bar' section. The 'Score Bar' displays various metrics: PAYDEX® (41), Commercial Credit Score Class (5), Financial Stress Class (4), Credit Limit - D&B Conservative (UN), and D&B Rating (3A4). Below the Score Bar are two sections for 'D&B 3-month PAYDEX®' and 'D&B 12-month PAYDEX®', each with a color-coded scale from 1 to 100 and a corresponding score (53 and 41 respectively). The 3-month PAYDEX® section also includes a note: 'When weighted by dollar amount, Payments to suppliers average 28 Days Beyond Terms'. The 12-month PAYDEX® section includes a note: 'When weighted by dollar amount, Payments to suppliers average 57 days beyond terms'.

Figure 20

4.8 Email

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

The email will contain the report sections in your saved Preferences. If you would like to e-mail the entire report.

The screenshot displays the D&B Risk Management Solutions interface. 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 'Enter Company Name, ID or D-U-N-S #', 'Enter City', and 'Select State', along with a 'Search' button and a 'More Options' dropdown. A red arrow points to the 'E-Mail' icon in the top right corner of the search bar area.

The main content area shows the 'Live Report' for 'GORMAN MANUFACTURING COMPANY, INC.'. It includes the following information:

- D-U-N-S@ Number:** 80-473-5132 / **Trade Names:** No trade names for this company.
- D&B Address:**

Address	492 Koller Street San Francisco, CA - 94110	Location Type	Headquarters
Phone	650 555-0000	Web	
Fax			
- Score Bar:**

PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative	D&B Rating
41	5	4	UN	3A4
- D&B 3-month PAYDEX®:** 53. When weighted by dollar amount, Payments to suppliers average 28 Days Beyond Terms.
- D&B 12-month PAYDEX®:** 41. When weighted by dollar amount, Payments to suppliers average 57 days beyond terms.

On the right side of the report, there are buttons for 'Save a Snapshot', 'Create Application', 'Create Account', and 'Order Investigation'. On the left side, there is a 'Company Summary' sidebar with links to 'Small Business Risk Insight', 'Corporate Linkage', 'Predictive Scores', 'Trade Payments', 'Public Filings', 'Special Events', 'History & Operations', 'Financial Statements', and 'Fraud Risk Scores'.

Figure 21

4.9 Preferences

You can select a unique Preferences profile for the printing, emailing, and saving of a PDF for each type of DNBI report. Select from a robust list of report sections and sub sections to be included prior to performing a print, email or PDF conversion. Once you have saved the sections to your Preferences of a particular report, they will be saved until you decide to change the Preference profile again.

You can also select whether to include graphs, or just print text. You must select these section preferences for each report type: Live Report and Snapshot.

The screenshot displays the D&B Risk Management Solutions interface. 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 '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 'Preferences' icon in the top right corner of the search results area.

The main content area shows a 'Live Report' for 'GORMAN MANUFACTURING COMPANY, INC.'. Below the company name, there is a 'D-U-N-S® Number: 80-473-5132 / Trade Names: No trade names for this company.' and a 'D&B Address' section with the following details:

Address	492 Koller Street San Francisco, CA - 94110	Location Type	Headquarters
Phone	650 555-0000	Web	
Fax			

On the right side of the address section, there are buttons for 'Save a Snapshot', 'Create Application', 'Create Account', and 'Order Investigation'. Below the address section is a 'Score Bar' with the following metrics:

PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative	D&B Rating
41	5	4	UN	3A4

Below the Score Bar are two 'PAYDEX' score charts:

- D&B 3-month PAYDEX®:** Score of 53. The chart shows a scale from 1 to 100, with markers for '120 Days Slow', '30 Days Slow', and 'Prompt'. Below the chart, it states: 'When weighted by dollar amount, Payments to suppliers average 28 Days Beyond Terms'.
- D&B 12-month PAYDEX®:** Score of 41. The chart shows a scale from 1 to 100, with markers for '120 Days Slow', '30 Days Slow', and 'Prompt'. Below the chart, it states: 'When weighted by dollar amount, Payments to suppliers average 57 days beyond terms'.

On the left side of the interface, there is a 'Company Summary' sidebar with a list of links: Small Business Risk Insight, Corporate Linkage, Predictive Scores, Trade Payments, Public Filings, Special Events, History & Operations, Financial Statements, and Fraud Risk Scores.

Figure 22

4.10 Add to Folder

Finally, if you would like to monitor the company in the future, you can add it to your DNBI Portfolio by clicking on the “Add to Folder” button.

You can save the company in an existing folder or create a new folder and set options for folder sharing.

You can choose to create a folder to organize your portfolio for easy monitoring. Or, you can create a Smart Folder. A Smart Folder allows you to set rules that automatically populate the folder with companies added to your other folders. Simply choose the Smart Folder option when creating a new folder and build your rules for the folder.

Once you save the company to a folder, it is **registered for monitoring**. To find the company in the future, you can search for it using either the Quick Search or advanced search features, or locate it within its folder on the Companies tab.

The screenshot shows the D&B Risk Management Solutions interface. 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 '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 main content area displays a 'Live Report : GORMAN MANUFACTURING COMPANY, INC.' with a 'D-U-N-S® Number: 80-473-5132 / Trade Names: No trade names for this company.' A red box highlights the 'Add to Folder' button, which is located next to 'Print', 'E-Mail', 'PDF', and 'Preferences' options. Below the report, there is a 'D&B Address' section with contact information and a 'Locate using Google' button. To the right, there are buttons for 'Save a Snapshot', 'Create Application', 'Create Account', and 'Order Investigation'. The bottom section of the screenshot shows a 'Company Summary' sidebar and a 'Score Bar' with various metrics: PAYDEX® (41), Commercial Credit Score Class (5), Financial Stress Class (4), Credit Limit - D&B Conservative (UN), and D&B Rating (3A4). Below the score bar are two 'D&B PAYDEX®' charts: 'D&B 3-month PAYDEX®' with a score of 53 and 'D&B 12-month PAYDEX®' with a score of 41. Both charts include a color-coded scale from 1 to 100 and labels for '120 Days Slow', '30 Days Slow', and 'Prompt'.

Figure 23

5. Companies

5.1 Overview

The **DNBi Companies** section helps you organize your portfolio.

You can get a holistic view of your customer base by viewing all of the companies in your DNBi portfolio, providing you with current information on all of the companies you have reviewed and filed.

You can view all of the companies in your DNBi portfolio by selecting “All Companies” folder.

You can view the status of investigations you have requested via DNBi.

Click to view the status of individual investigation requests or view the investigation response.

The screenshot shows the 'Companies Home' interface. At the top, there are navigation tabs for 'Dashboard', 'Companies', 'News & Alerts', and 'Admin'. Below these is a search bar with fields for 'Enter Company Name or D-U-N-S #', 'Enter City', and 'Select Province/State', along with a 'Search' button and a 'More Options' link. The page indicates 'You are in: Companies' and 'Companies Home'. A 'Create New Folder' button is visible on the left. A table lists various folders, with 'All Companies' highlighted by a red box and a red arrow. The table columns are 'Folder Name', '#', 'Owner', 'Alert Profile', and 'Options'. The 'View' dropdown is set to 'All Folders' and 'Items 1-7 of 7' are displayed.

Folder Name	#	Owner	Alert Profile	Options
All Companies	-	-	Standard	Options
All Credit Files	12	-	Standard	Options
Investigations	-	-	--	-
My Companies	7	-	Standard	Options
Snapshots	5	-	--	Options
ALERTS - 19 NOV	5	DIV EXT	Standard	Options Delete
Smart_Folder_Test	-	DIV EXT	--	Options Delete

Figure 24

5.2 Creating Folders

If you need to segment your portfolio, you can create your own personal folders so that you can **monitor and save similar companies in one place** and always **know where to go** for information.

SHARING:

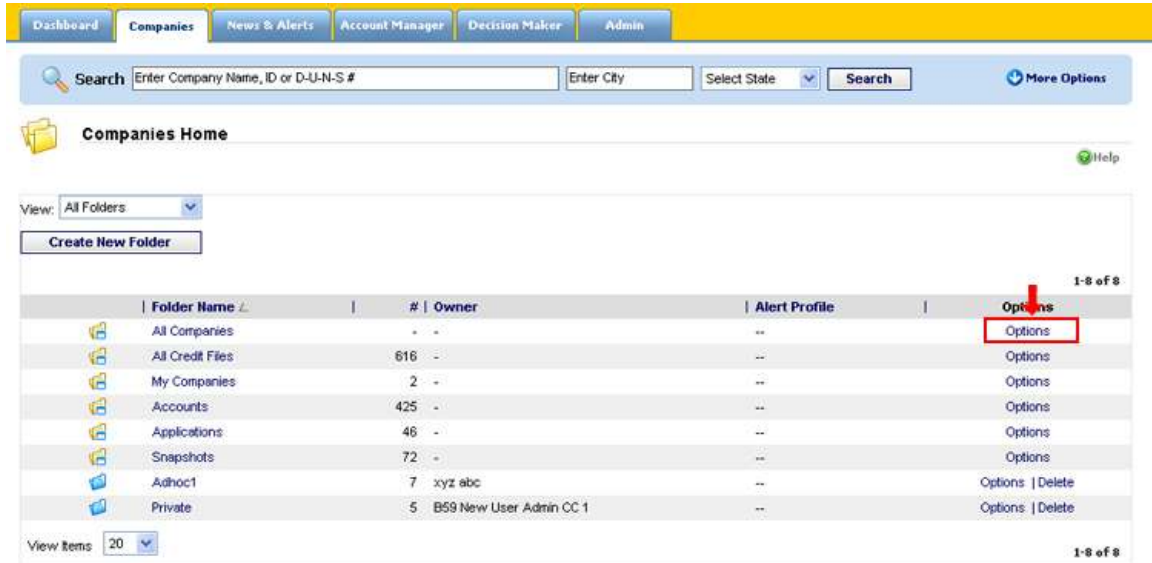
You can choose to share a folder or keep it private. To manage sharing on folders you have created previously, click on the “Option” link and “>Show Sharing Options” link to select users or roles in the workspace who can see this folder.

ALERTS:

Choose an alert profile to apply to this folder and customize alerts on the companies tracked in each folder.

Restricted / Unrestricted views:

Your DNBi Admin user can apply a Restricted or Unrestricted option to a user’s profile. A Restricted user will be able to see, search and receive alerts only on the reports he/she has pulled. An Unrestricted user, on the other hand, will be able to see, search and receive alerts on all the reports pulled by every user in the workspace.



Folder Name	#	Owner	Alert Profile	Options
All Companies	-	-	--	Options
All Credit Files	616	-	--	Options
My Companies	2	-	--	Options
Accounts	425	-	--	Options
Applications	46	-	--	Options
Snapshots	72	-	--	Options
Adhoc1	7	xyz abc	--	Options Delete
Private	5	B59 New User Admin CC 1	--	Options Delete

Figure 25

5.3 Using Folders

To view the companies in a particular folder, click on the folder name.

You will automatically see detailed statistics on each of the companies in that folder, and you can get detailed information on any of the companies by clicking on the company name.

The screenshot shows the 'Adhoc1 Folder' view in the D&B Risk Management Solutions application. 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 '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 main content area displays a list of companies under the 'Adhoc1 Folder'. The list includes columns for 'Type', 'Company Name', 'PAYDEX®', 'Commercial Credit Score Percentile(US)', 'Financial Stress Score Percentile(US)', and 'D&B Alerts'. A red box highlights the 'D&B Live Report' for 'BARTH&DREYFUSS OF CALIFORNIA' with a D-U-N-S Number of 00-824-6290. A red arrow points to the 'Application #FCC3YTPR' entry above it. The table also shows entries for 'BEVERLY DEVELOPMENT CORP', 'D&B GROUP, LTD.', 'EXXON MOBIL CORPORATION', and 'INTERNATIONAL BUSINESS MACHINES CORPORATION'. The interface includes buttons for 'Copy To Folder', 'Move To Folder', and 'Delete', and a filter for 'All Credit Files'.

Type	Company Name	PAYDEX®	Commercial Credit Score Percentile(US)	Financial Stress Score Percentile(US)	D&B Alerts
Application #FCC3YTPR	ABC gh ggh, AK 11111	433638	54	34	
D&B Live Report D-U-N-S Number 00-824-6290	BARTH&DREYFUSS OF CALIFORNIA 2255 N ONTARIO ST STE 300 BURBANK, CA 915043191	5	1	1	
D&B Live Report D-U-N-S Number 00-708-0239	BEVERLY DEVELOPMENT CORP 1361 S EMVY DENVER, CO 80210	74	93	91	
D&B Live Report D-U-N-S Number 01-964-4983	D&B GROUP, LTD. 103 JFK PARKWAY SHORT HILLS, NJ 07078	5	70	95	
Application #FCC3Q9X	EXXON MOBIL CORPORATION 5859 LAS COLINAS BLVD IRVING, MA 750394202	50	30	40	6 ⚠
D&B Live Report D-U-N-S Number	INTERNATIONAL BUSINESS MACHINES CORPORATION	64	76	70	4 ⚠

Figure 26

5.4 Customize Columns

You can also **customize** company information to display what is most important to you.

Choose the statistics you would like to see when viewing your companies, and click on “Update List” button to save your preferences.

The screenshot shows the 'Adhoc1 Folder' interface. 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 a 'Customize' button in the top right corner of the folder view, which is highlighted with a red box. Below the search bar, there are 'Filter' and 'Reset List' buttons. A dropdown menu shows 'View: All Credit Files'. Below this is a filter for company names starting with letters A through Z and a '#' symbol. There are also buttons for 'Copy To Folder', 'Move To Folder', and 'Delete'. A note indicates that percentile and classes are only shown for US companies. The main table displays company information with columns for Type, Company Name, PAYDEX®, Commercial Credit Score Percentile(US), Financial Stress Score Percentile(US), and D&B Alerts. The table shows 7 of 7 items.

Type	Company Name	PAYDEX®	Commercial Credit Score Percentile(US)	Financial Stress Score Percentile(US)	D&B Alerts
Application #FCC5YTPR	ABC gh ggh, AK 11111	433638	54	34	
D&B Live Report D-U-N-S Number 00-824-6290	BARTH&DREYFUSS OF CALIFORNIA 2255 N ONTARIO ST STE 300 BURBANK, CA 915043191	5	1	1	
D&B Live Report D-U-N-S Number 00-706-0239	BEVERLY DEVELOPMENT CORP 1361 S EMVY DENVER, CO 80210	74	93	91	
D&B Live Report D-U-N-S Number 01-964-4983	D&B GROUP, LTD. 103 JFK PARKWAY SHORT HILLS, NJ 07078	5	70	95	
Application #FCC3QG9X	EXXON MOBIL CORPORATION 5959 LAS COLINAS BLVD IRVING, MA 750394202	50	30	40	6 ⚠
D&B Live Report	INTERNATIONAL BUSINESS MACHINES CORPORATION				

Figure 27

5.5 Snapshots

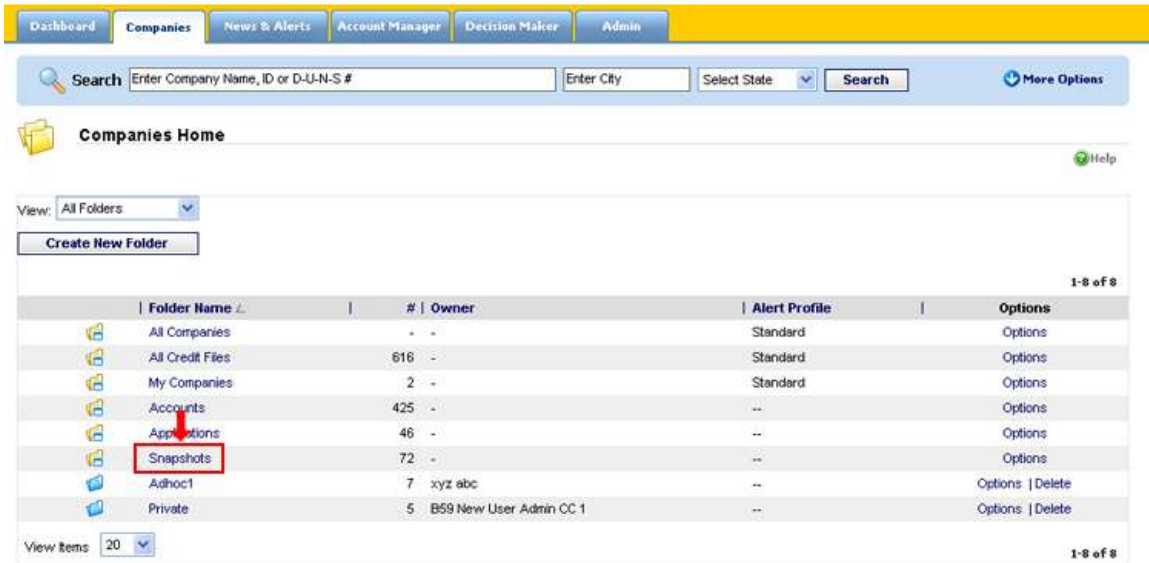
Snapshots allow you to capture **today's information** about a company and store it in your DNBI account, along with your notes for future reference.

You can save as many Snapshots as you need, and they will be stored indefinitely on D&B's servers.

The Snapshots folder contains each Snapshot you've taken, so you always have a **solid historical** record to consult.

You can:

- View your Snapshots in chronological order
- View Snapshot details
- Delete Snapshots you no longer need



The screenshot shows the DNBI interface with a navigation bar at the top containing 'Dashboard', 'Companies', 'News & Alerts', 'Account Manager', 'Decision Maker', and 'Admin'. Below the navigation bar 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 main content area is titled 'Companies Home' and features a 'View: All Folders' dropdown and a 'Create New Folder' button. A table lists various folders with columns for 'Folder Name', '#', 'Owner', 'Alert Profile', and 'Options'. The 'Snapshots' folder is highlighted with a red box, and a red arrow points to it from the 'Snapshots' folder icon in the left sidebar. The table shows the following data:

Folder Name	#	Owner	Alert Profile	Options
All Companies	-	-	Standard	Options
All Credit Files	616	-	Standard	Options
My Companies	2	-	Standard	Options
Accounts	425	-	--	Options
Applications	46	-	--	Options
Snapshots	72	-	--	Options
Adhoc1	7	xyz abc	--	Options Delete
Private	5	B59 New User Admin CC 1	--	Options Delete

At the bottom of the table, there is a 'View Items' dropdown set to '20' and a '1-8 of 8' indicator.

Figure 28

6. News and Alerts

6.1 Overview

News and Alerts is one of the most powerful benefits of DNBI. It is highly customizable and enables DNBI to actively monitor your portfolio for you, both online and via email

U.S. companies added to folders in DNBI are **automatically** registered for account monitoring; DNBI will **keep you up to date** when changes occur that would cause you to revisit your credit decisions; giving you the early warning system you need to manage risk effectively.

- **Automated notices** are shown whenever a significant change has taken place in a customer's financial condition or operating status
- **Severe Risk** warnings are generated when a trained D&B analyst believes that a change is severe enough to warrant an immediate change in your credit decision.

These Alerts are **seamlessly integrated** into the DNBI site, and accessible from every major section of DNBI, including your Dashboard.

The **News and Alerts** section holds all of the alerts that have been generated for your customers.

- View them in chronological order, or sort by subject headers
- Delete news/alerts you no longer need

To view the alert details, click on the link corresponding to the alert you want to view.

The screenshot shows the 'News & Alerts' section of the DNBI interface. At the top, there are navigation tabs: Dashboard, Companies, News & Alerts (selected), 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 main heading is 'News & Alerts' with 'Alert Options' and 'Help' links. A blue banner indicates 'You have 33 unread alerts'. A legend below shows symbols for Upward Trend (green), Down Trend (red), Informational (yellow), Bankruptcy (blue), and Severe Risk (red). The main content area has a filter set to 'My Unread Alerts' and 'All Companies'. A table lists alerts with columns for Date, Company, Type, Description, Status, and Alert Details. A red box highlights the 'Date' column header, and a red arrow points to the first date entry, '08/11/2007'. The table shows several alerts for STRAIGHT ARROW and NATIONAL MONEY MART COMPANY, with descriptions like 'Financial Stress Score Class' and 'PAYDEX'.

Date	Company	Type	Description	Status	Alert Details
08/11/2007	STRAIGHT ARROW D-U-N-S Number 00-189-2186	Financial Stress Score Class	Changed from 2400 to NA	Unread	View
08/11/2007	STRAIGHT ARROW D-U-N-S Number 00-189-2186	Commercial Credit Score Class	Changed from 4 to NA	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 77 to 55	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 66 to 77	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 55 to 74	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 77 to 55	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 66 to 77	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from UN to 74	Unread	View
08/09/2007	EXXON MOBIL CORPORATION D-U-N-S Number 00-121-3214	PAYDEX	Changed from 72 to 50	Unread	View

Figure 29

6.2 Customization

DNBi allows **extensive customization** of your Alerts.

You can customize the **default settings** for automated alerts by identifying the changes you want to know about. We will customize the Severe Only profile, however, you get three different profiles that you can tailor to your needs and assign to your folders.

First, identify which changes you want to know about by customizing a profile. For example, you might want to be notified when a company's Paydex score changes by more than 5 points.

Next, you need to assign the profile to the folder(s) that holds the companies you want to be notified on.

For Example; you can assign the Severe Only profile to the All Companies folder. This alert profile will then be applied to the companies in this folder.

All Alerts are posted to DNBI automatically, but you also may elect to receive alerts by email as well. You can enter up to six different email addresses in each alert profile.

The screenshot shows the 'News & Alerts' section of the D&B Risk Management Solutions interface. At the top, there is a navigation bar with tabs for Dashboard, Companies, News & Alerts, Account Manager, Decision Maker, and Admin. Below the navigation bar is a search area 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 'Alert Options' button, which is highlighted with a red box. Below the search area is a notification bar that says 'You have 33 unread alerts'. A legend below the notification bar indicates the meaning of different colored icons: green for Upward Trend, red for Down Trend, yellow for Informational, blue for Bankruptcy, and red for Severe Risk. Below the legend is a table of unread alerts. The table has columns for Date, Company, Type, Description, Status, and Alert Details. The table shows 10 rows of alerts, with the first two rows for STRAIGHT ARROW and the remaining eight rows for NATIONAL MONEY MART COMPANY and EXXON MOBIL CORPORATION.

Date	Company	Type	Description	Status	Alert Details
08/11/2007	STRAIGHT ARROW D-U-N-S Number 00-189-2186	Financial Stress Score Class	Changed from 2400 to NA	Unread	View
08/11/2007	STRAIGHT ARROW D-U-N-S Number 00-189-2186	Commercial Credit Score Class	Changed from 4 to NA	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 77 to 55	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 66 to 77	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 55 to 74	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 77 to 55	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from 66 to 77	Unread	View
08/09/2007	NATIONAL MONEY MART COMPANY D-U-N-S Number 24-594-8328	PAYDEX	Changed from UN to 74	Unread	View
08/09/2007	EXXON MOBIL CORPORATION D-U-N-S Number 00-121-3214	PAYDEX	Changed from 72 to 50	Unread	View

Figure 30

7. Trade Groups

7.1 Overview

Trade groups for DNBI, provided by Smyth Solutions, are forums that allow credit professionals servicing the same customer segments to share and compare information about the payment history of their shared customers and prospects. Trade Groups for DNBI supplement the wealth of information provided by DNBI by allowing you to view and share payment information with your industry peers in a safe and monitored online environment. With Trade Groups for DNBI, you can:

- Receive notifications of **customer changes** from other group members
- Evaluate the **latest payment information** on customers provided by other group members
- Examine current information on **subjects of interest** to your industry
- Eliminate the cost and meeting time required of traditional credit groups by **leveraging a virtual environment**.

Trade Groups for DNBI is an add-on service, additional fees apply.

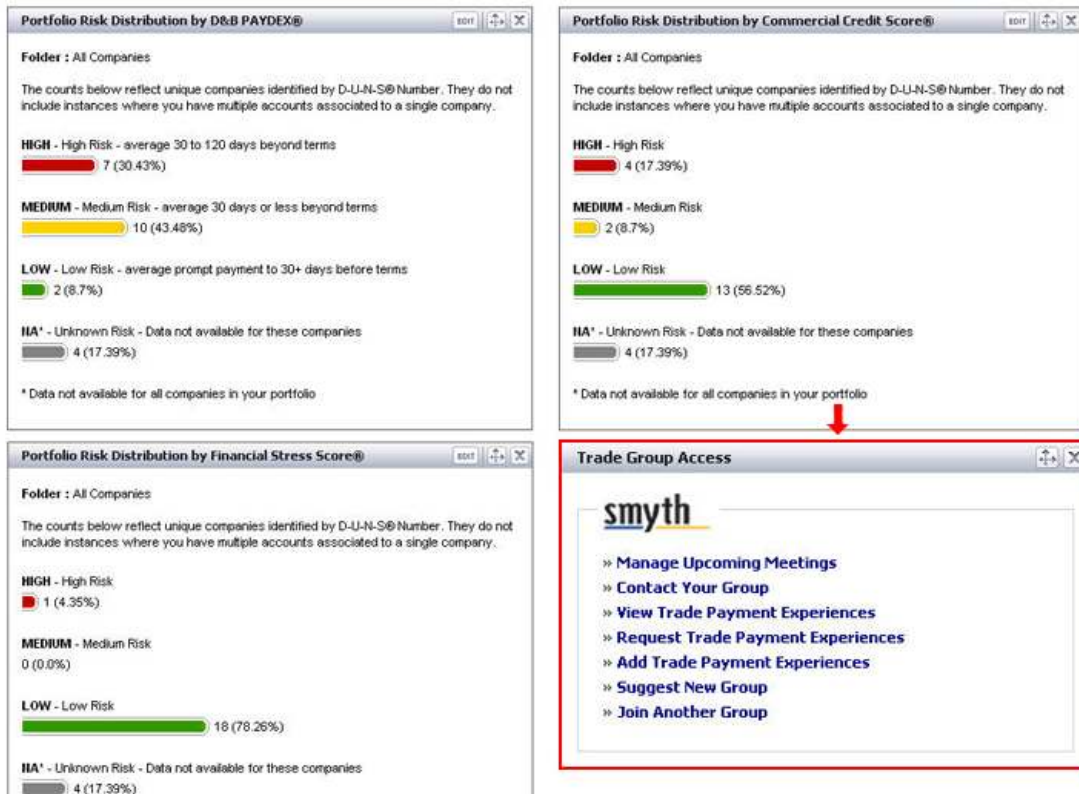


Figure 31

7.2 Access

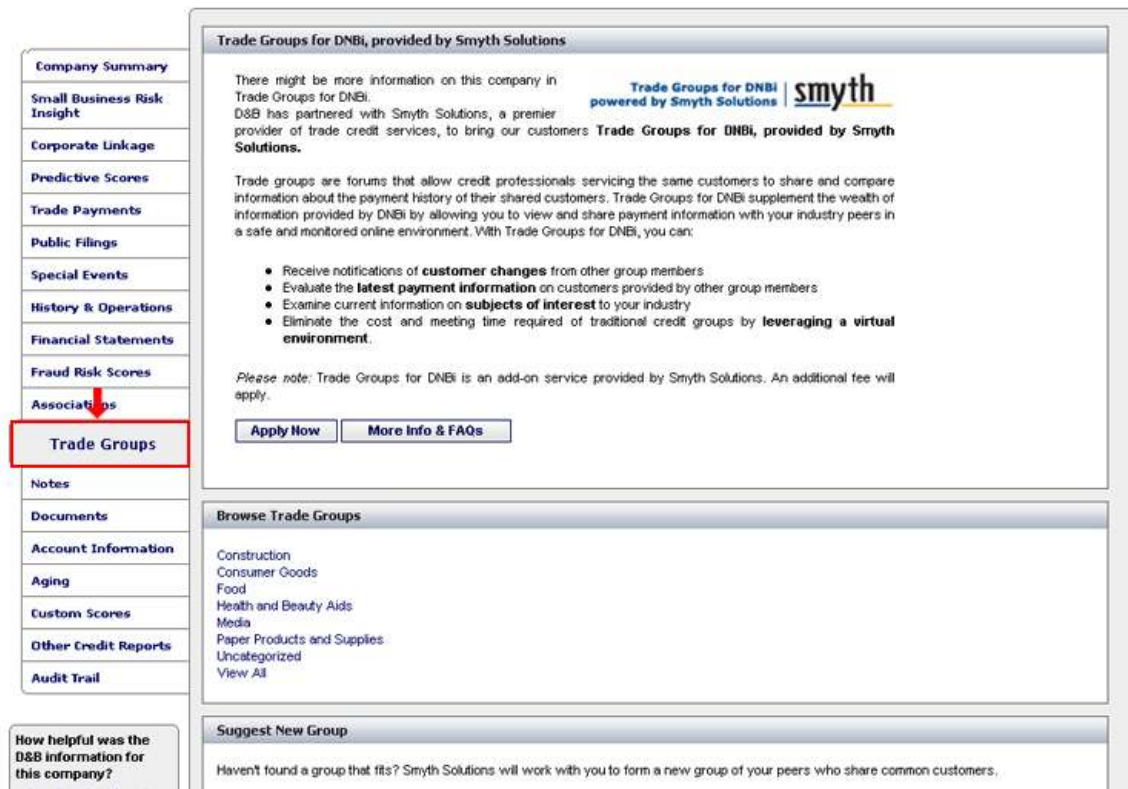
Trade Groups' real-time customer trade information is easily accessible through the DNBI Dashboard or through each of the company credit files.

On the Dashboard, the links displayed allow you to request or submit trade information in real-time on present or prospective customers with other group members. Trade Groups also allow you to view and add companies to be discussed at your group's next live or virtual meeting.

Within the company credit file, you can directly access trade information, request trade information, or submit trade information on a particular company.

In addition to the financial analysis and paytrend data collected by D&B within the DNBI company credit file, trade group members can view the payment experiences contributed by other trade group members.

As an added incentive for joining Trade Groups through DNBI, you will be able to view all public trade experiences contributed by members of all Trade Groups for DNBI.



Trade Groups for DNBI, provided by Smyth Solutions

There might be more information on this company in Trade Groups for DNBI. D&B has partnered with Smyth Solutions, a premier provider of trade credit services, to bring our customers **Trade Groups for DNBI, provided by Smyth Solutions**.

Trade groups are forums that allow credit professionals servicing the same customers to share and compare information about the payment history of their shared customers. Trade Groups for DNBI supplement the wealth of information provided by DNBI by allowing you to view and share payment information with your industry peers in a safe and monitored online environment. With Trade Groups for DNBI, you can:

- Receive notifications of **customer changes** from other group members
- Evaluate the **latest payment information** on customers provided by other group members
- Examine current information on **subjects of interest** to your industry
- Eliminate the cost and meeting time required of traditional credit groups by **leveraging a virtual environment**.

Please note: Trade Groups for DNBI is an add-on service provided by Smyth Solutions. An additional fee will apply.

[Apply Now](#) [More Info & FAQs](#)

Browse Trade Groups

- Construction
- Consumer Goods
- Food
- Health and Beauty Aids
- Media
- Paper Products and Supplies
- Uncategorized
- [View All](#)

Suggest New Group

Haven't found a group that fits? Smyth Solutions will work with you to form a new group of your peers who share common customers.

Figure 32

8. Summary

DNBi Tutorial Review:

- **Dashboard:** At-a-glance overview of your DNBi Portfolio
 - Watch List highlights key customer accounts.
 - Charts show aggregate portfolio information.
 - Easily customizable so you see the sections most important to you.

- **Companies:**
 - See the most complete and up-to-date information available each time you view company details on U.S. companies.
 - View responses and status of Investigations requested through DNBi.
 - View key information at a glance through the customizable DNBi Company Summary.
 - Add your information into DNBi to make it more useful.
 - Save a Snapshot, print or email information to communicate and document decisions.
 - Add a company to your portfolio to register it for monitoring and include it in the Dashboard charts.
 - Create your own personal folders so that you can monitor and save similar companies in one place and always know where to go for information.
 - Create Smart Folders to automatically consolidate companies added to other folders based on rules you build.
 - Holistic overview of your customer base
 - Analyze current statistics on every company you have reviewed and filed.
 - Compare segments of your customer base using folders.
 - Share folders with other users in your workspace.
 - Set users as Restricted or Unrestricted to limit access to other users' portfolios.

- **Snapshots:** Historical record of company information at the time you made a decision that is saved indefinitely in your DNBi account.

- **News and Alerts:** Comprehensive Account Monitoring
 - Every U.S. and Canadian company in the DNBi portfolio is registered for monitoring.
 - Alerts are seamlessly integrated into DNBi.
 - **Customize** the alerts, and elect to receive urgent notifications via email.

- **Trade Groups:** With Smyth's real-time customer trade information and D&B's comprehensive, up-to-date credit risk monitoring and portfolio management functionality, you will have the most accurate, timely and comprehensive view of the customer at your fingertips.