

DNBi Product Tours

Decision Maker - Tour

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1. Decision Maker Overview

D&B Decision Maker for DNBI™ generates immediate credit decisions on new applicants by applying the latest and most complete D&B information to your credit policies.

Decision Maker will transform your credit decision process by providing:

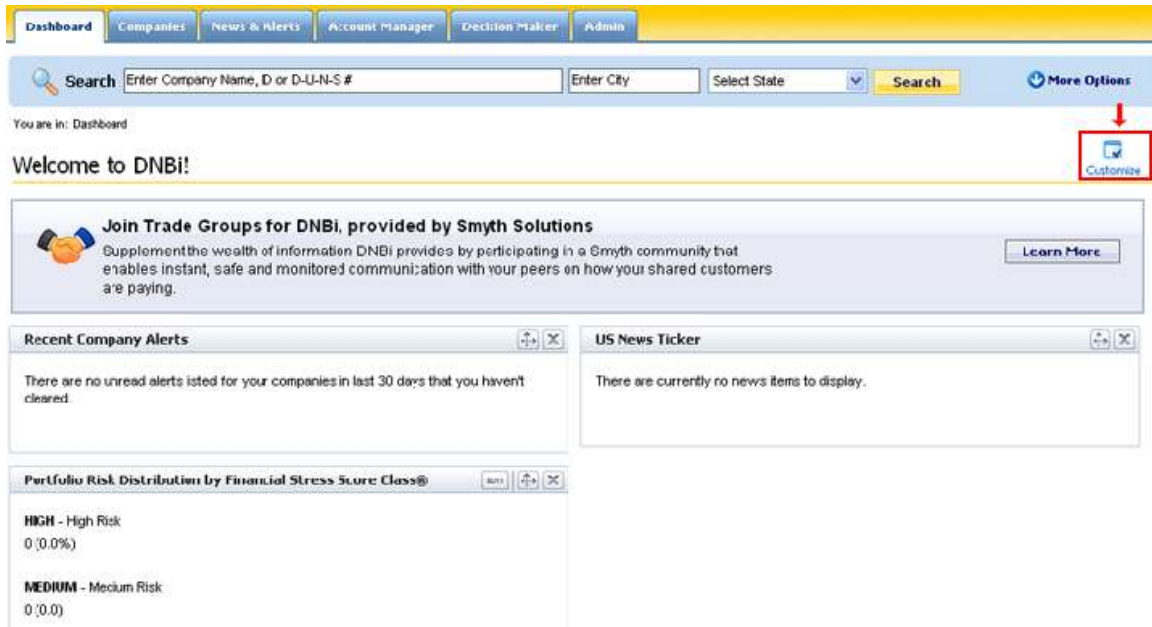
- **Decision Scorecards:**
Establish your own rules for evaluating credit applications based on the latest D&B business information, our Small Business Risk Insight unmatched data, or information from other credit bureaus. Decision Maker will automatically apply your credit policy to all new applicants.
- **Automated Credit Decisions:**
For new credit applicants, Decision Maker will generate an immediate decision and credit limit or escalate applications that require further review, bringing speed and consistency to your credit process.
- **Comprehensive Audit Trail:**
Leverage automatic, time-stamped documentation of critical events, ensuring that each decision is backed up and recorded throughout the credit decision process.
- **User Approval Limits:**
Assign each user an approval limit, and Decision Maker will automatically route applications to the proper team member for review.
- **Document Generation:** the ability to create and store standard and customized documents which can be added to an account and emailed to your account contacts.

2. Dashboard

With Decision Maker, you can add sections to the Dashboard to show your individual workflow queues. You can also add sections from your Decision Maker Inbox overview to display the status of your applications.

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

Click Cancel and return to Dashboard page.



Dashboard Companies News & Alerts Account Manager Decision Maker Admin

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

You are in: Dashboard

Welcome to DNBI!

Join Trade Groups for DNBI, provided by Smyth Solutions
Supplement the wealth of information DNBI provides by participating in a Smyth community that enables instant, safe and monitored communication with your peers on how you shared customers are paying. [Learn More](#)

Recent Company Alerts There are no unread alerts listed for your companies in last 30 days that you haven't cleared.

US News Ticker There are currently no news items to display.

Portfolio Risk Distribution by Financial Stress Score Class

HIGH - High Risk	0.00%
MEDIUM - Medium Risk	0.00

Figure 1

3. Application Inbox

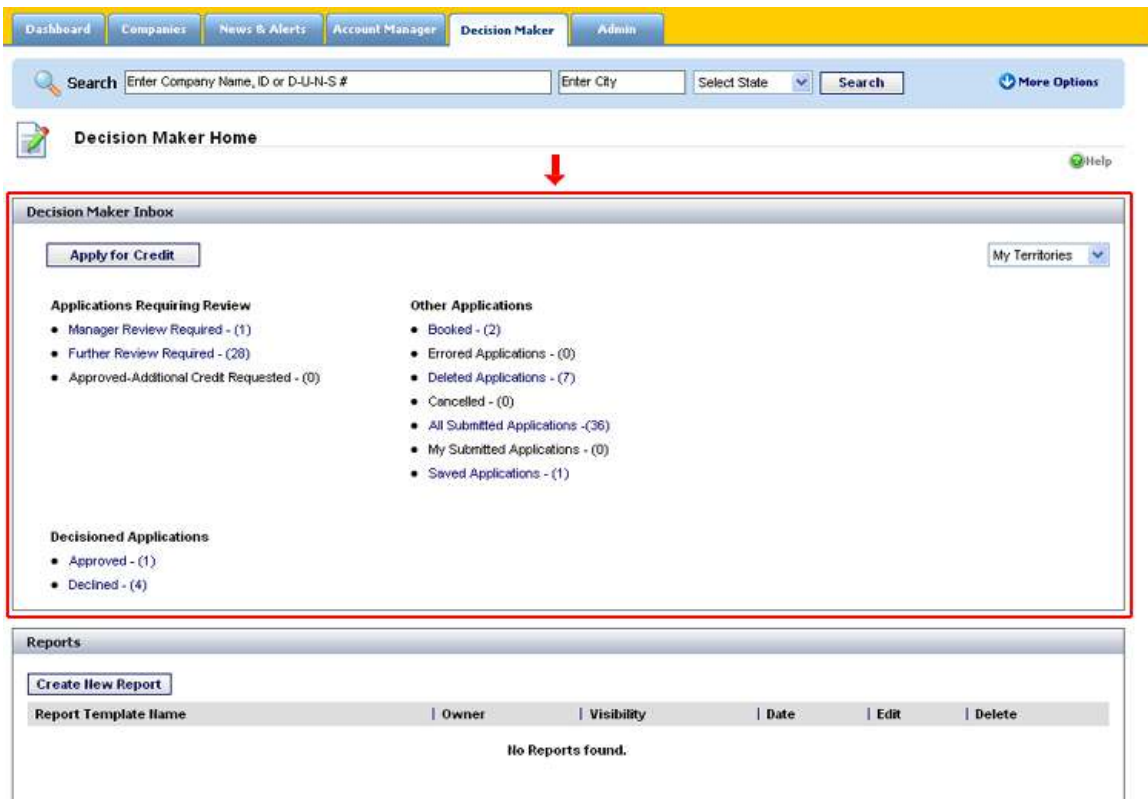
3.1 Overview

The Decision Maker Home page provides an at-a-glance view of all your credit applications. These applications are grouped in work queues by status.

Application statuses are based on your company's Application Decision Rules. Decision Maker reviews your applications against these Decision Rules using the latest D&B information and the Application information you have uploaded, and then recommends specific actions. You can also apply a filter to view work queues by Territories predefined by your Admin user.

Configuring these Decision Rules is easy – the process is facilitated with online wizards found in the Admin section.

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



The screenshot displays the Decision Maker 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 #, City, and State, along with a Search button and a More Options link. The main content area is titled 'Decision Maker Home' and features a red arrow pointing to the 'Decision Maker Inbox' section. This section is highlighted with a red border and contains the following information:

Decision Maker Inbox

[Apply for Credit](#) My Territories ▾

Applications Requiring Review

- Manager Review Required - (1)
- Further Review Required - (28)
- Approved-Additional Credit Requested - (0)

Other Applications

- Booked - (2)
- Errored Applications - (0)
- Deleted Applications - (7)
- Cancelled - (0)
- All Submitted Applications - (36)
- My Submitted Applications - (0)
- Saved Applications - (1)

Decided Applications

- Approved - (1)
- Declined - (4)

Reports

[Create New Report](#)

Report Template Name	Owner	Visibility	Date	Edit	Delete
No Reports found.					

Figure 2

3.2 Application List

This is a list of applications with a system-recommended Manager Review Required.

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

The screenshot displays the 'Decision Maker' application interface. At the top, there are navigation tabs: Dashboard, Companies, News & Alerts, Account Manager, Decision Maker (selected), 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 'Manager Review Required' and includes a 'View:' dropdown set to 'Applications', an 'All In List' dropdown, and a filter for 'My Territories'. Below this is a list of letters for filtering company names. A table of applications is shown, with one entry highlighted by a red box and a red arrow pointing to it. The table has columns for Type, Company Name, Application Created Date, Credit Limit, Status, and D&B Alerts. The highlighted entry is for 'IBM - IE 7 Test' with a credit limit of \$802.50 and a status of 'Manager Review Required'. There are also 'Add to Folder' and 'Delete' buttons, and a note about showing percentile and classes for Canada companies.

Type	Company Name	Application Created Date	Credit Limit	Status	D&B Alerts
Application #FCCTWAH6	IBM - IE 7 Test 1, New Orchard Road Armonk, NY 39302	05/21/2007 11:12 AM EDT	\$802.50	Manager Review Required	<input type="checkbox"/>

Figure 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.

The screenshot displays the 'Reporting' section of the Decision Maker application. 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. The main content area is titled 'Reporting' and features a 'Report Layout' section. A red arrow points to the 'Tabular Report' option, which is highlighted with a red box. The 'Tabular Report' option is selected, and its description reads: 'A Tabular Report displays your information in columns.' The other two options are 'Summary Report' and 'Summary Report with Drill-Down', both of which are unselected. A green arrow labeled 'Next' is located at the bottom right of the interface.

Figure 4

5. New Application

5.1 Overview

To start a new credit application, click on the **Apply for Credit** button. Applications can also be generated from Live reports and from company search results in DNBI.

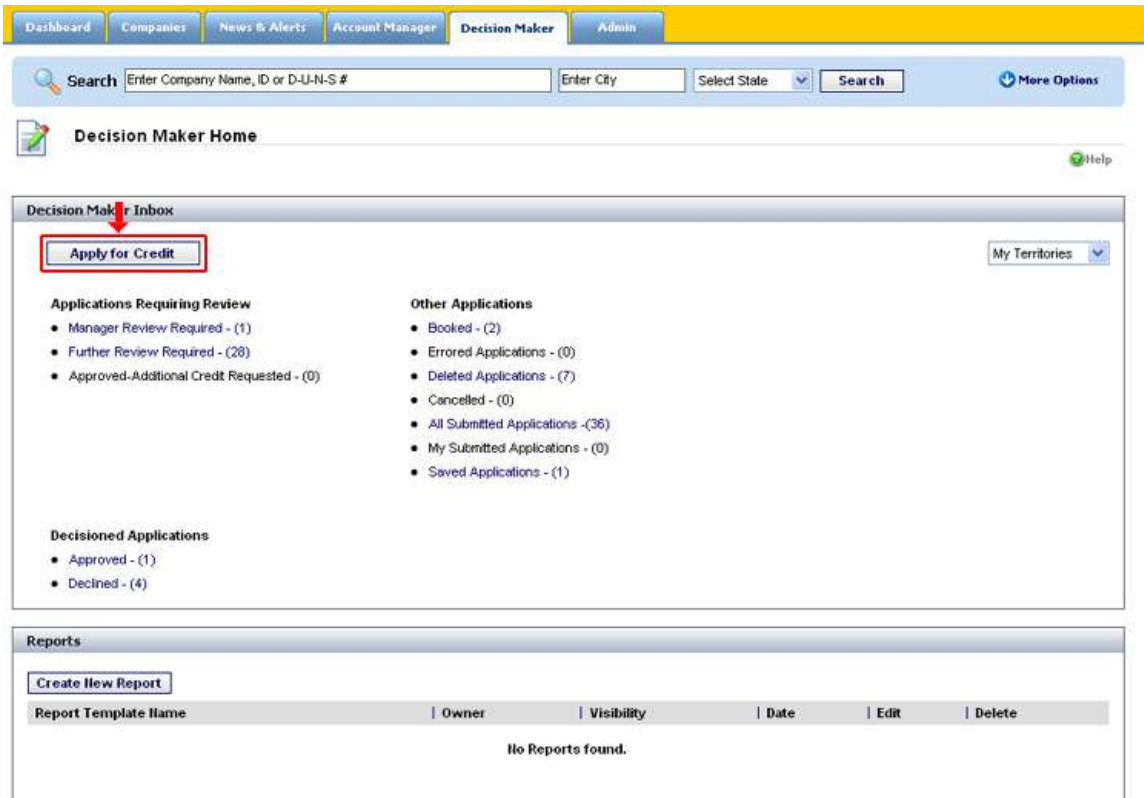


Figure 5

5.2 Company Information

Start by filling out the credit application with company information.

Decision Maker allows you to configure the credit application to your company's specifications. For example, the DNBI administrator at your company can change which pages and questions are displayed and which questions are required. Your DNBI administrator can also create custom questions.

Click "Next" to go to the next page of the application.

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

You are in: Decision Maker > Apply For Credit

Company Information

* = Required fields

Company Details

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

Business Name * GORMAN CATALOG PRINTING

Country * United States Of America

Address - Primary Street (No P.O. Boxes) 492 KOLLER STREET

City SAN FRANCISCO

County

Province/State * California

Zip/Postal Code 94110

Company Phone

D-U-N-S@ Number

Shipping Address

Country United States Of America

Primary address street (No P.O. Boxes)

Secondary Street Address

City

State Select State

Figure 6

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 credit application.

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 or other credit bureaus. (NOTE: This functionality is only available with authorized access to SBRI or other credit bureaus. SBRI is available through additional subscription – Conditions and fees apply)

The screenshot shows the D&B Decision Maker 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. Below the search bar, the "D&B Search Results" section displays the search criteria: Company Name or Id: GORMAN CATALOG PRINTING, Address: 492 KOLLER STREET, Town/City: SAN FRANCISCO, and State: CA. A "Fraud Risk Score Information" widget shows a scale from 5 (HIGH) to 1 (LOW) with a score of 2975. Below this is a table of search results with columns for Type, Company Name, and Location Type. A red arrow points to the first result in the table.

Type	Company Name	Location Type
D&B Live Report D-U-N-S Number 05-963-3730	GORMAN CATALOG PRINTING IIC 492 KOLLER STREET SAN FRANCISCO, CA 94110 ph: 650-555-0000	Headquarters
D&B Live Report D-U-N-S Number 05-806-3731	GORMAN POSTER PRINTING IIC 492 KOLLER STREET SAN FRANCISCO, CA 94110 ph: 650-555-0000	Single Location
D&B Live Report D-U-N-S Number 80-480-0217	Gorman Printing Co., Inc 492 Koller St San Francisco, CA 94110 ph: 650-555-0000	Single Location

Figure 7

5.4 Financials

You can enter financial information on the Financials page.

The DNBI administrator at your company can customize your Decision Maker application to request financials only in certain situations. For example, only require financials for orders over a certain dollar amount or for customers with a certain business structure.

Use the "Calculate" button to save time.

Click "Save" at any time if you would like to save the application and come back to it later. All of the information you've entered will be saved.

The screenshot shows the 'Company Financials' page in the Decision Maker application. 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 bar with the text 'Enter Company Name, ID or D-U-N-S #' and 'Enter City', along with a 'Select State' dropdown and a 'Search' button. A 'More Options' link is also present. Below the search bar, the breadcrumb trail reads 'You are in: Decision Maker > Apply For Credit > Search Results'. The main heading is 'Company Financials' with an 'Add Note' icon. A red arrow points down to the 'Financial Information' section, which contains several dropdown menus: 'Date of Financials (mm/dd/yyyy)', 'Financials Period', 'Fiscal Year-End Month', 'Fiscal / Interim Period', 'Consolidated/Individual', 'Audited/Unaudited', and 'Currency Type'. Below this is the 'Balance Sheet - Assets' section, which includes input fields for 'Net Trade Receivables', 'Inventory', 'Cash and Cash Equivalents', 'Other Current Assets', 'Total Current Assets', 'Furnitures and Fixtures', 'Net Fixed Assets', and 'Net Tangible Asset'. A 'Calculate' button is located next to the 'Total Current Assets' field.

Figure 8

5.5 Business References

You can enter bank and trade references on the Business References page.

As with Financials, your DNBI administrator can customize your Decision Maker application to request references only in certain situations.

Click "Next Business Reference" to add another business reference.

The screenshot shows the 'Trade and Bank References' form in the Decision Maker application. The form is highlighted with a red border and contains the following fields:

- Reference Business Name
- Type (Select One)
- Reference Account Number
- Country (Select One)
- Street Address
- City
- State (None)
- ZIP Code
- Phone Number
- Fax Number
- Contact Name
- Department of Contact
- Date Opened
- Limit/Line Size
- Current Balance
- Average Balance
- Past Due Amount
- Payment Manner

To the right of the form is a table titled 'Entered Trade and Bank References'.

Figure 9

5.6 Review Credit Application

Review your application to make sure all information is correct.

You can go back to any of the application pages to make changes.

Click here to add a note to the application before submitting it.

When you are ready, click "Next" to submit the application for an automated decision.

You are in: [Decision Maker](#) » [Apply For Credit](#) » [Search Results](#)

Review Credit Application Add Note

Return to:

Company Details	
Business Name	gorman
Country	United States Of America
Reason Code	
Address - Primary Street (No P.O. Boxes)	
City	
County	
Province/State	Nationwide
Province	
Zip/Postal Code	
Company Phone	
D-U-N-S@ Number	05-963-3730
RaQuest1	
RaQuest2	
RaQuest3	

Shipping Address	
Country	United States Of America
Primary address street (No P.O. Boxes)	
Secondary Street Address	
City	
State	
Province	
Zip code	

Figure 10

5.7 Automated Decision

Once an application is submitted, Decision Maker will apply all of the information included in the application to your company's decision rules and recommend whether the application should be approved, declined, or reviewed further.

Decision Maker can also calculate recommended credit limits based on your company's rules.

Configuring your credit policies is easy with Decision Maker – the process is facilitated with online wizards.

The screenshot displays the Decision Maker web application 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 Company Name, ID or D-U-N-S #, City, and State, along with a Search button and a More Options link. The main content area shows the application details for GORMAN CATALOG PRINTING, including the application number (FCCQ5VAC), D-U-N-S # (05-963-3730), and trade names. It also displays D&B and Application addresses, location type, phone, fax, and web information. A section titled 'Application Decision Reasons' shows the status as 'Pending' and provides a list of actions: Approve, Decline, Re-Decision, Refresh D&B Data, Send to Credit Manager, and Cancel. A red box highlights these action buttons, and a red arrow points to the 'Approve' button. Below this is a 'Score Bar' section with a table of scores and a credit limit.

PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative
NA	3	3	\$20,000.00

Figure 11

6. Application Credit File

6.1 Decision Reasons

Once Decision Maker has generated a recommendation, you will see the applicant's electronic credit file. The credit recommendation is clearly displayed. All of the information you have entered is stored for future reference.

Click "View Reasons" to see why the application was approved, based on your company's credit policies.

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

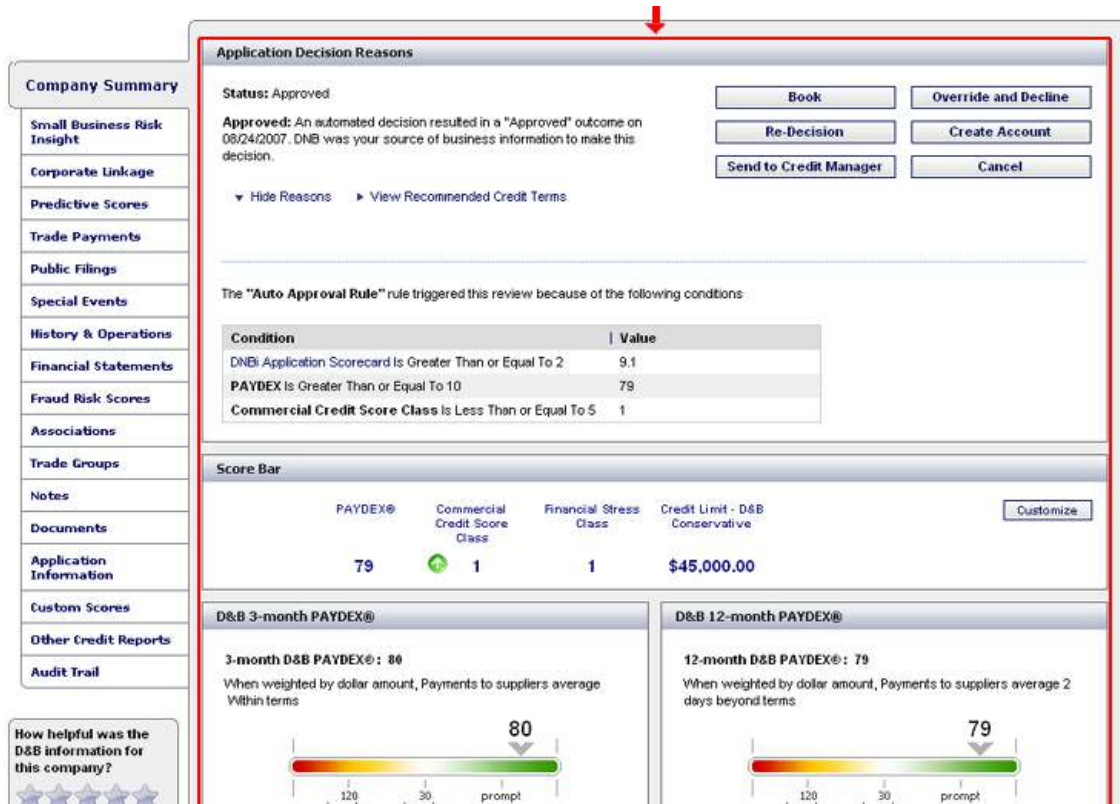


Figure 12

6.2 Company Details

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.

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 detailed financial services payment performance data and a set of highly predictive origination scores. (Available through additional subscription – Conditions and fees apply)

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 over 3,100 (current stat?) 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 and banking information

Financial Statements: Provides access to financials you have entered, 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 the company and to spread financial statements to compare and see variances across time periods.

This tab is also used to enter new financials.

Fraud Risk Score: Allows you to identify characteristics and behaviors which 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)

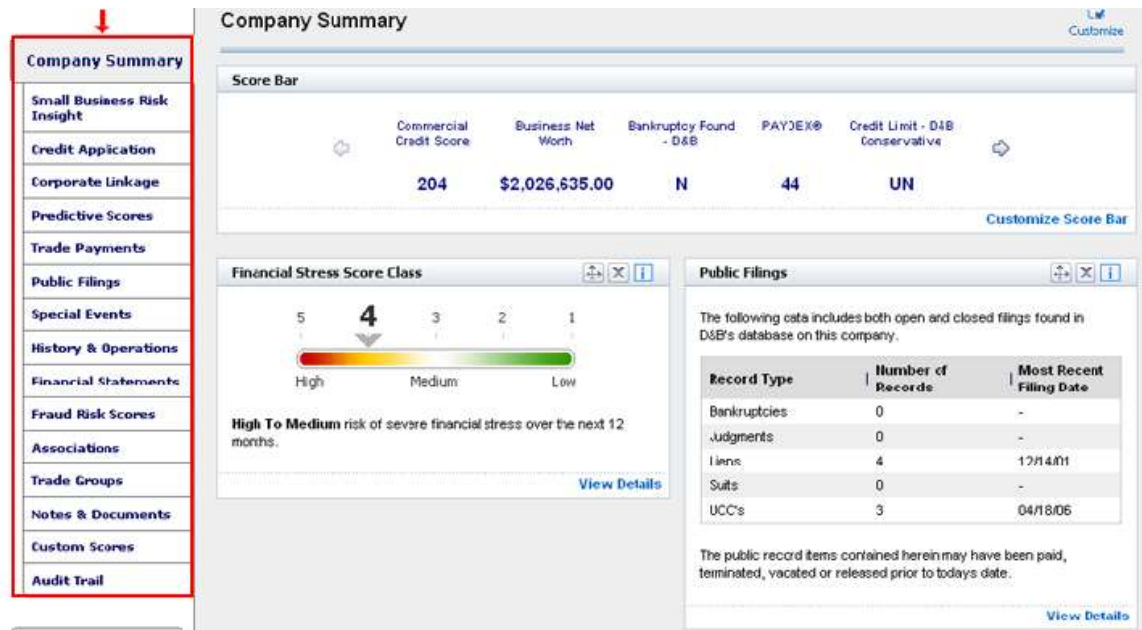


Figure 13

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

Documents: Enables you to upload documents to attach to credit applications, as well as displays a list of all documents you have uploaded to and saved within your DNBI account. You can add a document using templates your admin can customize for your company which can then be emailed or printed to send.

Application Information: All key information on the application

Custom Scores: Displays the latest scores and score trends based on custom scores your admin has created.

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

6.3 Print

You can **print** the application information to keep a print record of the decision in your paper files.

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

The screenshot shows the D&B Decision Maker interface for an application titled "GORMAN CATALOG PRINTING". 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 a "Print" icon in the top right corner of the application details section.

The application details section includes:

- Application:** GORMAN CATALOG PRINTING
- Application Number:** FCCQ5VAC / **D-U-N-S® Number:** 05-963-3730 - GORMAN CATALOG PRINTING INC
- Trade Names:** (SUBSIDIARY OF GORMAN MANUFACTURING COMPANY, INC, SAN FRANCISCO, CA)

There are three main data boxes:

- D&B Address:** Address: 492 Koller Street, San Francisco, CA - 94110; Location Type: Headquarters (Subsidiary); Phone: 650 555-0000; Fax; Web.
- Application Address:** Address: 492 KOLLER STREET, SAN FRANCISCO, CA - 94110; Phone; Fax.
- Assigned to:** Credit Department; **Application Submitted:** 08/14/2007.

Buttons for "Reassign" and "Order Investigation" are visible on the right.

The "Application Decision Reasons" section shows:

- Status:** Pending
- Pending:** An automated decision resulted in a "Pending" outcome on 08/14/2007.
- Buttons: Approve, Decline, Re-Decision, Refresh D&B Data, Send to Credit Manager, Cancel.

The "Score Bar" section displays:

PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative
NA	3	3	\$20,000.00

A "Customize" button is located to the right of the score bar.

On the left side, there is a "Company Summary" sidebar with links for Corporate Linkage, Predictive Scores, Trade Payments, Public Filings, Special Events, History & Operations, Financial Statements, Fraud Risk Scores, and Associations.

Figure 14

6.4 Email

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

Application : GORMAN CATALOG PRINTING

Application Number: FCCQSVAC / D-U-N-S® Number: 05-963-3730 - GORMAN CATALOG PRINTING INC Trade Names: (SUBSIDIARY OF GORMAN MANUFACTURING COMPANY, INC, SAN FRANCISCO, CA)

D&B Address	Application Address	Assigned to:
Address 492 Koller Street San Francisco , CA - 94110 Location Type Headquarters (Subsidiary) Phone 650 555-0000 Fax Web	Address 492 KOLLER STREET SAN FRANCISCO , CA - 94110 Phone Fax	Credit Department Application Submitted: 08/14/2007

Application Decision Reasons

Status: Pending

Pending: An automated decision resulted in a "Pending" outcome on 08/14/2007.

[View Reasons](#) [View Recommended Credit Terms](#)

Score Bar

PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative
NA	3	3	\$20,000.00

Figure 15

6.5 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.

Application : GORMAN CATALOG PRINTING

Application Number: FCCQ5VAC / D-U-N-S® Number: 05-963-3730 - GORMAN CATALOG PRINTING INC Trade Names: (SUBSIDIARY OF GORMAN MANUFACTURING COMPANY, INC, SAN FRANCISCO, CA)

D&B Address	Application Address	Assigned to:	Reassign
Address 492 Koller Street San Francisco , CA - 94110 Location Type Headquarters (Subsidiary) Phone 650 555-0000 Fax Web	Address 492 KOLLER STREET SAN FRANCISCO , CA - 94110 Phone Fax	Credit Department Application Submitted: 08/14/2007	<input type="button" value="Reassign"/> <input type="button" value="Order Investigation"/>

Application Decision Reasons

Status: Pending

Pending: An automated decision resulted in a "Pending" outcome on 08/14/2007.

Score Bar				Customize
PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative	
NA	3	3	\$20,000.00	

Figure 16

6.6 Take an Action

Once you have finished reviewing the application, you can take the action recommended by Decision Maker. You can limit the types of actions individual users can take on an application with Territories.

You can change the applicant's credit terms before granting final approval.

Select a reason for approving the application or enter notes of your own.

Once you've set the credit limit and approved the application, you're finished and can move on to another credit application.

Application : GORMAN CATALOG PRINTING

Application Number: FCCQ5VAC / D-U-N-S® Number: 05-963-3730 - GORMAN CATALOG PRINTING INC Trade Names: (SUBSIDIARY OF GORMAN MANUFACTURING COMPANY, INC, SAN FRANCISCO, CA)

D&B Address Address: 492 Koller Street San Francisco, CA - 94110 Location Type: Headquarters (Subsidiary) Phone: 650 555-0000 Fax: Web:	Application Address Address: 492 KOLLER STREET SAN FRANCISCO, CA - 94110 Phone: Fax:	Assigned to: Credit Department Application Submitted: 08/14/2007	Reassign Order Investigation
--	---	---	---------------------------------

Application Decision Reasons

Status: Pending

Pending: An automated decision resulted in a "Pending" outcome on 08/14/2007.

[View Reasons](#) [View Recommended Credit Terms](#)

Approve
Decline

Re-Decision
Refresh D&B Data

Send to Credit Manager
Cancel

Score Bar			
PAYDEX®	Commercial Credit Score Class	Financial Stress Class	Credit Limit - D&B Conservative
NA	3	3	\$20,000.00

Figure 17

7. Summary

DNBi Decision Maker Tutorial Review:

New Application

- Fill in Company Information, Financials, and References into an online credit application
- Customize your credit application to increase efficiency and ensure compliance with your company's credit policies
- Save the application at any time
- Get an automated decision of Approved, Declined, or Requires Further Review based on your company's rules and the latest, most complete information from D&B, or information from other credit bureaus

Application Credit File:

- View automated decision reasons and recommended 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 application and view an audit trail of every action taken
- Print or email information to communicate and document decisions
- Approve or decline the system's recommendations to complete the application
- Generate documents to append to this application or send to your contact.

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