

# DNBi Product Tours

*Decision Maker Admin - Tour*

## Table of Contents

1. DNBI Overview .....	3
2. Configure Your Credit Application .....	4
2.1 Overview .....	4
2.2 Configure Application .....	5
2.3 Create Custom Questions .....	6
2.4 View All Questions .....	7
3. Build Application Scores .....	8
3.1 Overview .....	8
3.2 View and Edit Scores .....	9
3.3 Create New Application Score .....	10
3.4 Review and Save New Score .....	12
4. Define Credit Limits and Terms .....	13
4.1 Overview .....	13
4.2 View Credit Limits and Terms .....	14
4.3 Edit Credit Limits and Terms .....	15
5. Set Decision Rules .....	17
5.1 Overview .....	17
5.2 Create New Rule .....	18
5.2.1 Create New Decision Rule .....	19
5.2.2 Set Decision Outcome .....	20
5.2.3 Define AND conditions .....	21
5.2.4 Define OR conditions .....	22
5.2.5 Define OVERRIDE conditions .....	23
5.2.6 Set Credit Terms .....	24
5.2.7 Enter Processing Instructions .....	25
5.2.8 Review and Save .....	26
5.3 RuleSets .....	27
5.4 Set Evaluation Order .....	28
5.5 Set Default Outcome .....	29
6. Documents .....	30
6.1 Overview .....	30
6.2 Edit a Template .....	31
7. Summary .....	32

## 1. DNBi 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. Decision Maker will automatically apply them 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.

## 2. Configure Your Credit Application

### 2.1 Overview

The Configure Your Credit Application link allows you to customize your credit application according to your company's policy and requirements.

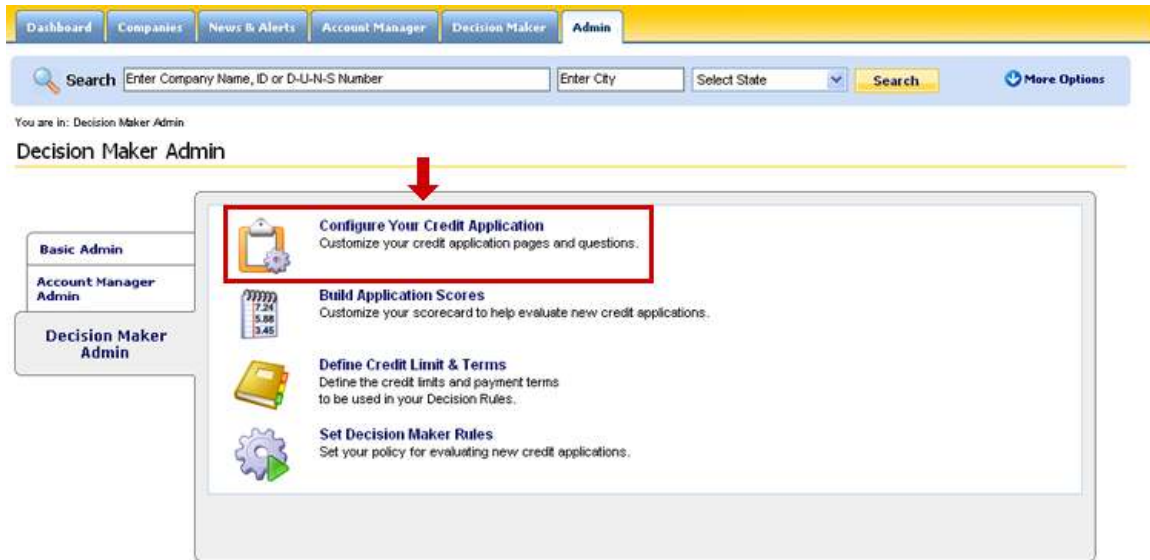


Figure 1

## 2.2 Configure Application

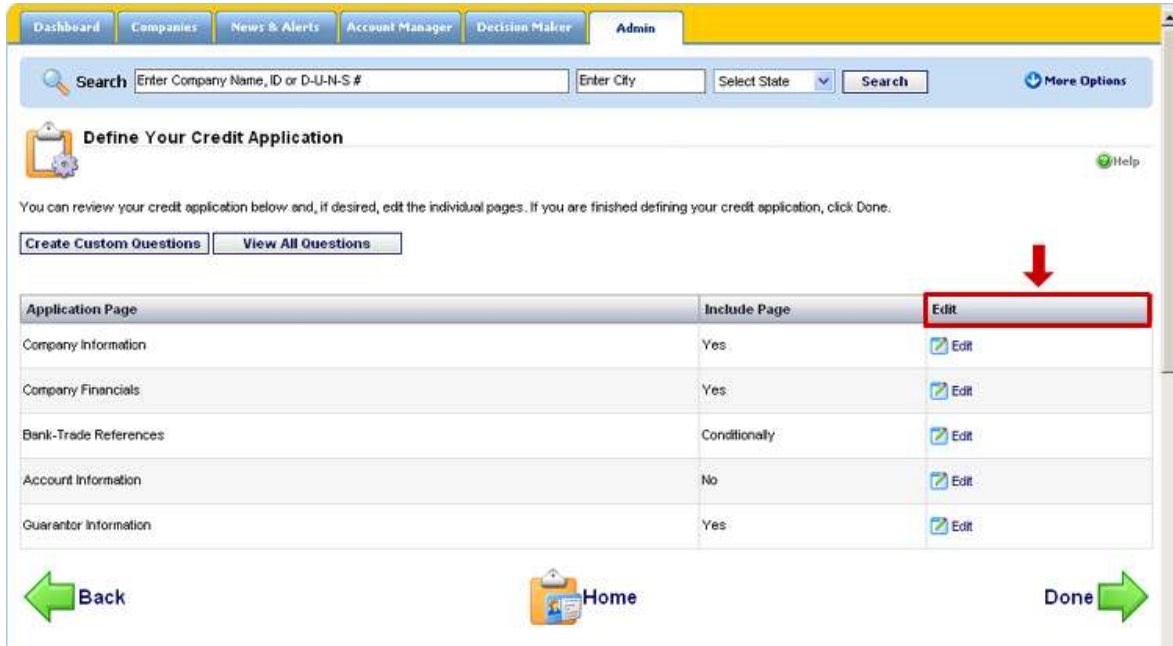
This screen allows you to edit credit application pages saved in DNBi. The application is organized into four pages.

Company Details page is required. However, you can select whether to display, not display or conditionally display the Company Financials, References and Account Information pages.

You can edit the display text and display settings of each questions contained in each page of the application, as well as add your own custom questions.

Click the Edit link to make changes to the question on that page.

For each question on a page, review/edit the Display Text, and select whether or not the question should be displayed and is required.



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

### Define Your Credit Application Help

You can review your credit application below and, if desired, edit the individual pages. If you are finished defining your credit application, click Done.

Create Custom Questions View All Questions

Application Page	Include Page	Edit
Company Information	Yes	<input checked="" type="checkbox"/> Edit
Company Financials	Yes	<input checked="" type="checkbox"/> Edit
Bank-Trade References	Conditionally	<input checked="" type="checkbox"/> Edit
Account Information	No	<input checked="" type="checkbox"/> Edit
Guarantor Information	Yes	<input checked="" type="checkbox"/> Edit

Back Home Done

Figure 2

## 2.3 Create Custom Questions

To add your own custom questions to the application pages, click on the Create Custom Questions link.

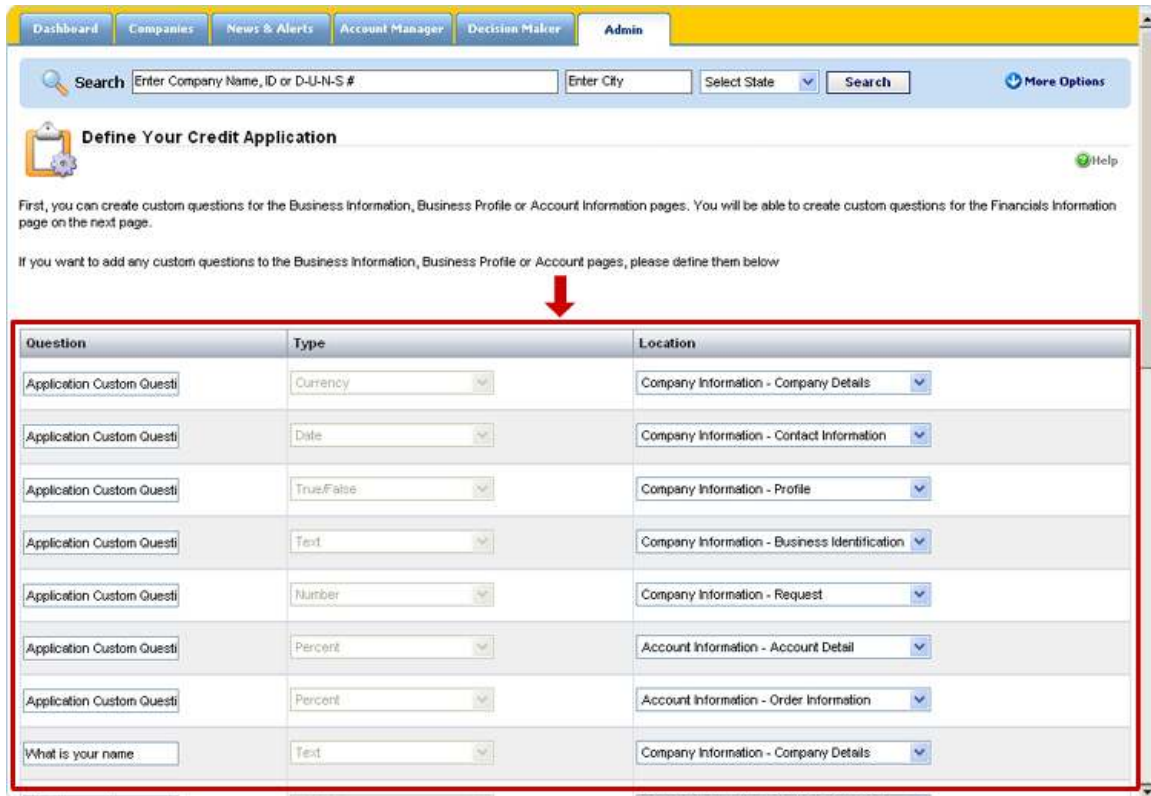
On the first page, you can enter custom questions for the Company Information and Account Information pages. On the second page, you can create custom questions for the Financials page.

To create a custom question, first enter the text for the new question.

Select the type of format for the question.

Specify the page and the page section where the question should appear in the credit application.

**Note:** Once you have created and saved a custom question, you cannot change the Type of the question. However, you can edit the question text and display location.



The screenshot shows the 'Define Your Credit Application' section in the Decision Maker Admin interface. It includes a search bar and a table of custom questions. A red arrow points to the table.

Question	Type	Location
Application Custom Questi	Currency	Company Information - Company Details
Application Custom Questi	Date	Company Information - Contact Information
Application Custom Questi	True/False	Company Information - Profile
Application Custom Questi	Text	Company Information - Business Identification
Application Custom Questi	Number	Company Information - Request
Application Custom Questi	Percent	Account Information - Account Detail
Application Custom Questi	Percent	Account Information - Order Information
What is your name	Text	Company Information - Company Details

Figure 3

## 2.4 View All Questions

To review all the application questions, click on the View All Questions button. A separate window will open displaying all the questions defined for the application.

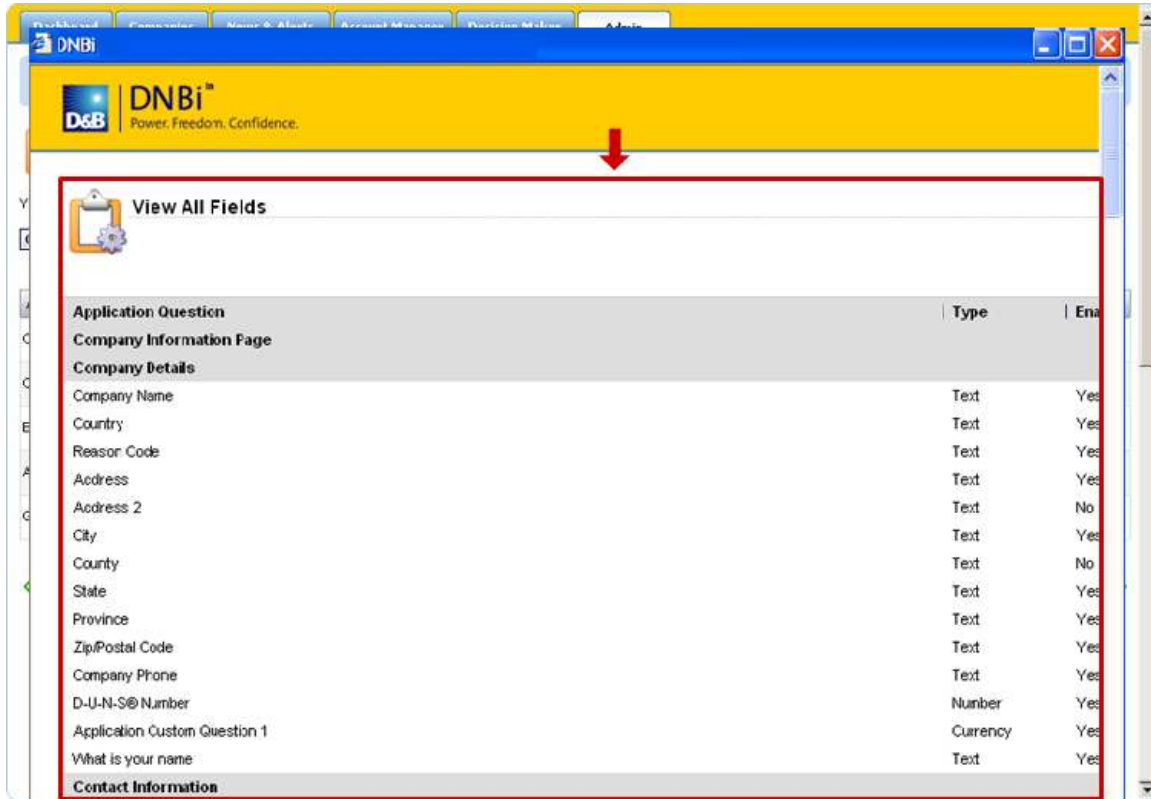


Figure 4

### 3. Build Application Scores

#### 3.1 Overview

This section allows you to build custom scores based on your business' unique credit rules.

To develop a model, you will need to identify the statistical characteristics of your customer base that determine creditworthiness. Then, you will assign a weight to each characteristic.

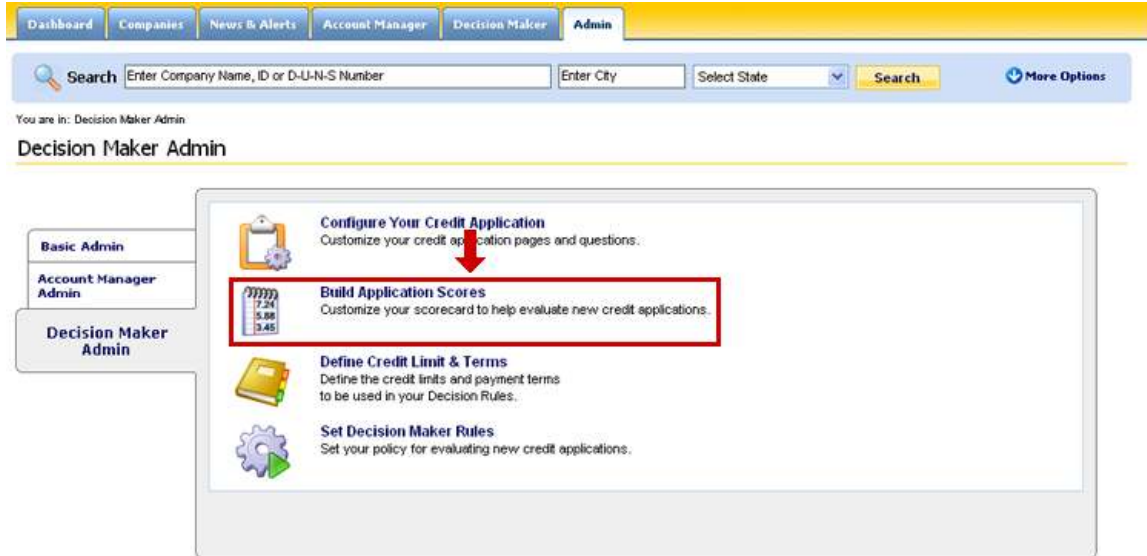


Figure 5

### 3.2 View and Edit Scores

This screen allows you to create, edit and delete application scores.

The list displays all of the application scores that have been created in the system.

A check mark in the box means a score is enabled.

Click the View link to open a separate window containing information about the score, including score name, re-allocation method, start range, end range, value and weight.

Click on the Edit link to open the Build Application Scores wizard and make changes to a saved score.

Click on the Delete link to delete a score

The screenshot shows the 'Build Application Score' page. 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 'Build Application Score' and includes a 'Help' icon. Below the title, there is a text block: 'Below is a list of all your application scores. You can either edit an existing score or create a new one. If you are finished building scores, click Done.' A 'Create New Application Score' button is located below this text. The main part of the page is a table with the following data:

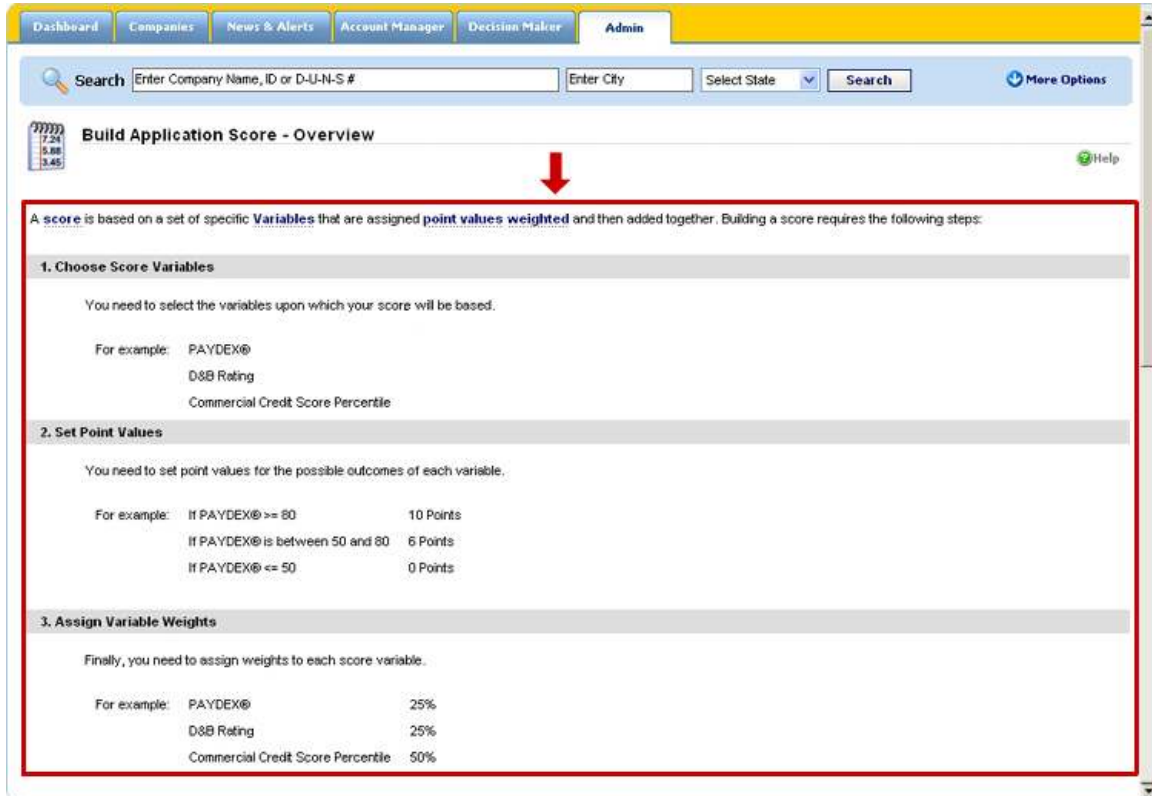
Name	Enabled	Details	Edit	Delete
New Score	<input checked="" type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
New Application Scorecard	<input checked="" type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
DNBi Application Scorecard	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>

At the bottom of the table, there are three buttons: 'Back' (with a left-pointing arrow), 'Home' (with a home icon), and 'Done' (with a right-pointing arrow). A red arrow points to the 'Enabled' column header in the table.

Figure 6

### 3.3 Create New Application Score

To build a score, you will need to first identify the individual variables used to measure customer creditworthiness.



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

**Build Application Score - Overview**

A score is based on a set of specific **Variables** that are assigned **point values weighted** and then added together. Building a score requires the following steps:

- 1. Choose Score Variables**

You need to select the variables upon which your score will be based.

For example: PAYDEX®  
D&B Rating  
Commercial Credit Score Percentile
- 2. Set Point Values**

You need to set point values for the possible outcomes of each variable.

For example: If PAYDEX® >= 80 10 Points  
If PAYDEX® is between 50 and 80 6 Points  
If PAYDEX® <= 50 0 Points
- 3. Assign Variable Weights**

Finally, you need to assign weights to each score variable.

For example: PAYDEX® 25%  
D&B Rating 25%  
Commercial Credit Score Percentile 50%

Figure 7

Then you will use point values to define values for each variable. Each variable has the potential to rate between 0 (very high credit risk) to 10 (very low credit risk).

Finally, you will assign weights to each variable that reflect that variable's importance relative to the other variables in your score. The total percentages for all variables must equal 100%

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

**Set Point Values** Score Name: New Application Score | Help

You next need to set for each variable. In the table below, you can define the possible outcomes for each variable and assign points to each outcome. For example, you might define 3 ranges for Years in Business: Less Than 2, 2-10, and Greater Than 10. You would then define a specific point value for each of these ranges (e.g., 0 points for < 2, 5 points for 2-10, 10 points for > 10).

Please fill out the table below for each variable.

Variable	Points	Delete
<b>Commercial Credit Score Percentile</b> <span style="float: right;">Add Range</span>		
91	100	10 <span>Delete</span>
71	90	8 <span>Delete</span>
50	70	6 <span>Delete</span>
30	49	2 <span>Delete</span>
0	29	0 <span>Delete</span>
<b>Employees</b> <span style="float: right;">Add Range</span>		
100	99999	10 <span>Delete</span>
51	99	8 <span>Delete</span>
11	50	6 <span>Delete</span>
6	10	4 <span>Delete</span>
0	5	0 <span>Delete</span>

Figure 8

Sometimes variables may be missing from a customer's information. This gives you the option to either ignore the missing variable in the calculation by keeping the remaining variable weights unchanged. Or, you can choose to re-allocate the weights to available variables.

### 3.4 Review and Save New Score

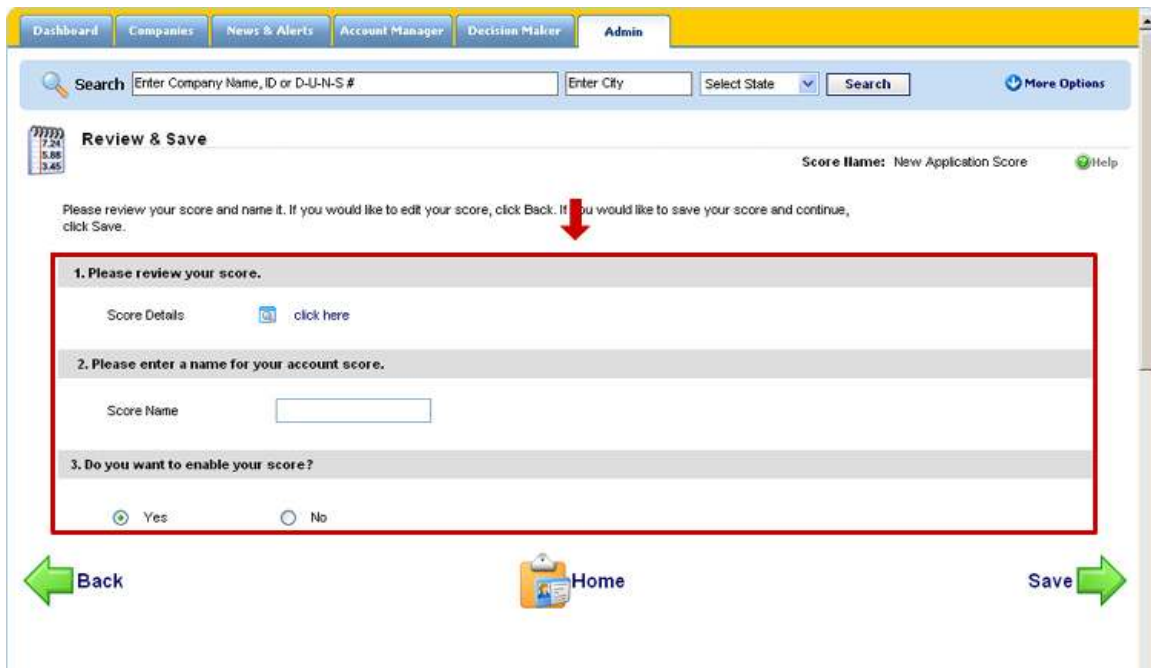
This screen allows you to name, enable, review and save the score you have just created.

To review the score, click the link to open a separate window and view the score name, re-allocation method, start to end range and point values and weights applied to each variable.

To name the score, type a name in the Score Name text box. You should enter a name which will help you identify the score.

Finally, you have the option to enable or disable each score. By default, the Yes option to enable the score is selected on the screen.

When you are finished, click on Save to save the score.




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

**Review & Save** Score Name: New Application Score Help

Please review your score and name it. If you would like to edit your score, click Back. If you would like to save your score and continue, click Save.

**1. Please review your score.**

Score Details  click here

**2. Please enter a name for your account score.**

Score Name

**3. Do you want to enable your score?**

Yes  No




 Back  Home  Save

Figure 9

## 4. Define Credit Limits and Terms

### 4.1 Overview

This section enables you to create Credit Limits and Terms to apply against new credit applications in combination with Decision Rules. These rules and credit limits and terms reflect your company's credit policy.

Using decision rules is an automated, objective way to evaluate all customers using the same criteria. In addition, decision rules allow you to evaluate different types of customers using criteria specific to their industry or business structure.

The screenshot shows the 'Manage Credit Limit & Terms' page in the Decision Maker Admin 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 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 breadcrumb trail indicates the user is in 'Account Manager Admin > Define Credit Limits & Terms'. The main heading is 'Manage Credit Limit & Terms'. Below this, there is a message: 'Below is a list of all your Credit Limit & Terms. You can either edit an existing Credit Limit & Term or create a new one. If you are finished setting up Credit Limits & Terms click Done.' There are two buttons: 'Create New Credit Limit & Terms' and 'Create New Credit Limit Methodology Table'. A red arrow points from the second button to a table. The table has two tabs: 'Credit Limit & Terms' and 'Credit Limit Methodology Table'. The table is titled 'View by Credit Limit & Terms | View by Rules' and contains three rows of data. Each row has columns for 'Credit Limit & Terms Name', 'Rule Name', 'Date Modified', 'Assign/UnAssign', 'View Details', 'Edit', and 'Delete'. The first row is 'Increase Recommended Rule\_Credit\_Limit\_Term' with a date of 11/28/2007. The second row is 'Review Required Rule\_Credit\_Limit\_Term' with a date of 11/28/2007. The third row is 'RanjitCredit1000' with a date of 02/19/2008. At the bottom of the table, there is a 'View Items: 20' dropdown and 'Items 1-3 of 3' on the right.

Credit Limit & Terms Name	Rule Name	Date Modified	Assign/UnAssign	View Details	Edit	Delete
Increase Recommended Rule_Credit_Limit_Term		11/28/2007	Assign/UnAssign	View	Edit	Delete
Review Required Rule_Credit_Limit_Term		11/28/2007	Assign/UnAssign	View	Edit	Delete
RanjitCredit1000		02/19/2008	Assign/UnAssign	View	Edit	Delete

Figure 10

## 4.2 View Credit Limits and Terms

This screen allows you to create, edit and delete credit limits and terms from DNBI. The list displays all the credit limit and terms in the system and the date it was last modified.

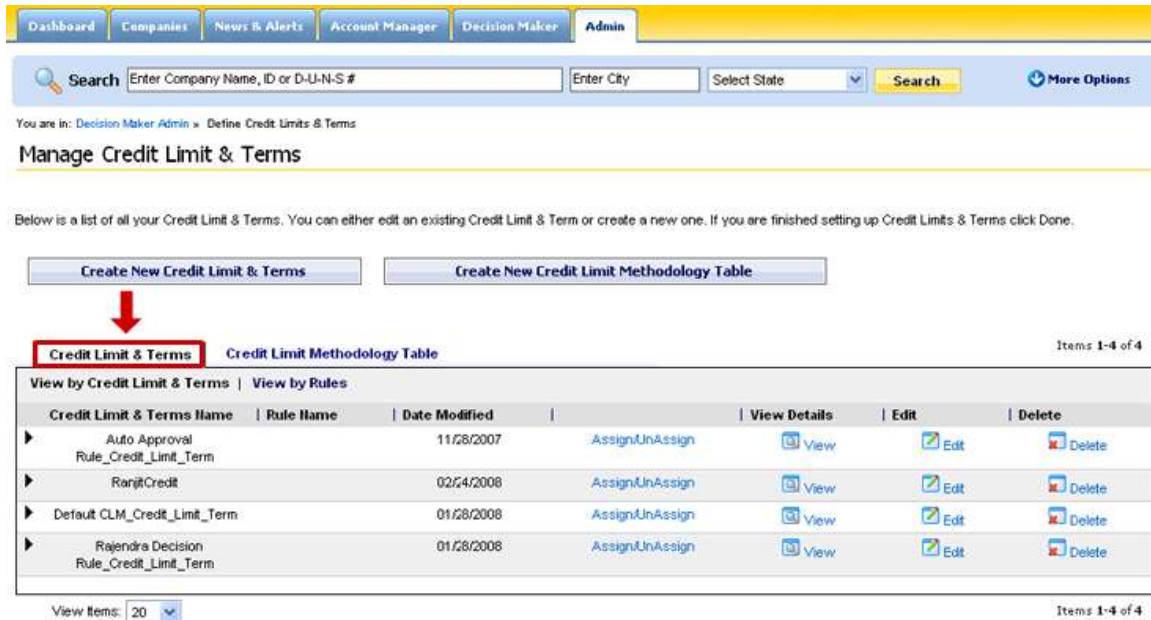
To view Decision Rules which are using a specific Credit Limits and Terms item, click on the arrow next to the item and a list of all Rules using this item is displayed.

Click on Assign /Unassign to apply this Credit Limit and Terms criteria to a Decision Rule. Select a rule and click add to assign this criteria to the rule.

Click the View link to open a separate window containing information about the credit Limit and terms criteria.

Click on the Edit link to open the Define Credit Limit and Terms Wizard and makes change.

Click on the Delete link to delete a rule.



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: Decision Maker Admin > Define Credit Limits & Terms

### Manage Credit Limit & Terms

Below is a list of all your Credit Limit & Terms. You can either edit an existing Credit Limit & Term or create a new one. If you are finished setting up Credit Limits & Terms click Done.

Create New Credit Limit & Terms Create New Credit Limit Methodology Table

Credit Limit & Terms Credit Limit Methodology Table Items 1-4 of 4

Credit Limit & Terms Name	Rule Name	Date Modified	View Details	Edit	Delete
Auto Approval Rule_Credit_Limit_Term		11/28/2007	Assign/UnAssign View	Edit	Delete
RanjitCredit		02/24/2008	Assign/UnAssign View	Edit	Delete
Default CLM_Credit_Limit_Term		01/28/2008	Assign/UnAssign View	Edit	Delete
Rajendra Decision Rule_Credit_Limit_Term		01/28/2008	Assign/UnAssign View	Edit	Delete

View Items: 20 Items 1-4 of 4

Figure 11

### 4.3 Edit Credit Limits and Terms

This screen allows you to tailor your credit terms and credit limit depending not only on the rule's outcome, but also the conditions that triggered the rule.

Specify the payment terms you want to recommend for this outcome. Then, specify any early payment discount you want to offer to the customer

In this section, you can specify to not set a credit limit, enter a fixed credit limit, a percentage calculation, use an expression to calculate a limit, or use a credit limit methodology table. The percentage calculation method allows the credit limit to be calculated as a percentage of an account field value. The Credit limit table will set a limit based on simple table criteria using 2 variables.

To define an calculation to set the credit limit select the Create an Expression option and click on the Build Expression Button.

Choose from a list of variables to include in your expression and choose mathematical operators to build your expression which will calculate the credit limit.

Click Evaluate to test how this expression will work with your data.

To apply a credit limit method table, you must first define the table and then it will be listed here for you to select. Set up a new table method from the main Manage Credit Limits and Terms home page.

To define your own credit limit using a simple table, select the variables to be used in the x and y axis of the table and their ranges or values.

Search

You are in: Decision Maker Admin > Define Credit Limits & Terms > Manage Credit Limits & Terms

### Define Credit Limit & Terms

Please fill in the name for the Credit Limit & Terms

You can now define the recommended credit terms, including credit limits, if the recommended action is triggered.

#### 1. Please select the payment terms.

Payment Terms

Early Payment Discount

#### 2. Please select the method for determining the recommended credit limit.

Do not set a recommended credit limit

Fixed Limit

Choose a limit

Percentage Calculation

% of

Maximum Limit:  Minimum Limit:

Create an Expression

Need help with Expression Builder? [Click here](#)

Click on Build Expression to set a formula-based credit limit.

Maximum Limit:  Minimum Limit:

Use a Credit Limit Methodology Table

Select the Credit Limit Methodology table you would like to associate with this rule. To create a new Credit Limit Methodology table, click on Define Credit Limits and Terms on the Admin Home page.

Choose a Table

Maximum Limit:  Minimum Limit:

Figure 12

Next, enter credit limit values in each cell of the table or create an expression to derive the cell values and save the table. You can create several tables which you can use when setting up new decision rules.

A list of credit limit tables you have created is displayed by clicking on the tab.

This information is used to recommend credit terms and a credit limit to the analyst. The system does not automatically set the credit limit using this information.

## 5. Set Decision Rules

### 5.1 Overview

This section enables you to create rules to evaluate your existing customers' creditworthiness. These rules reflect your company's credit policy.

Using decision rules is an automated, objective way to evaluate all customers using the same criteria. In addition, decision rules allow you to evaluate different types of customers using criteria specific to their industry or business structure.

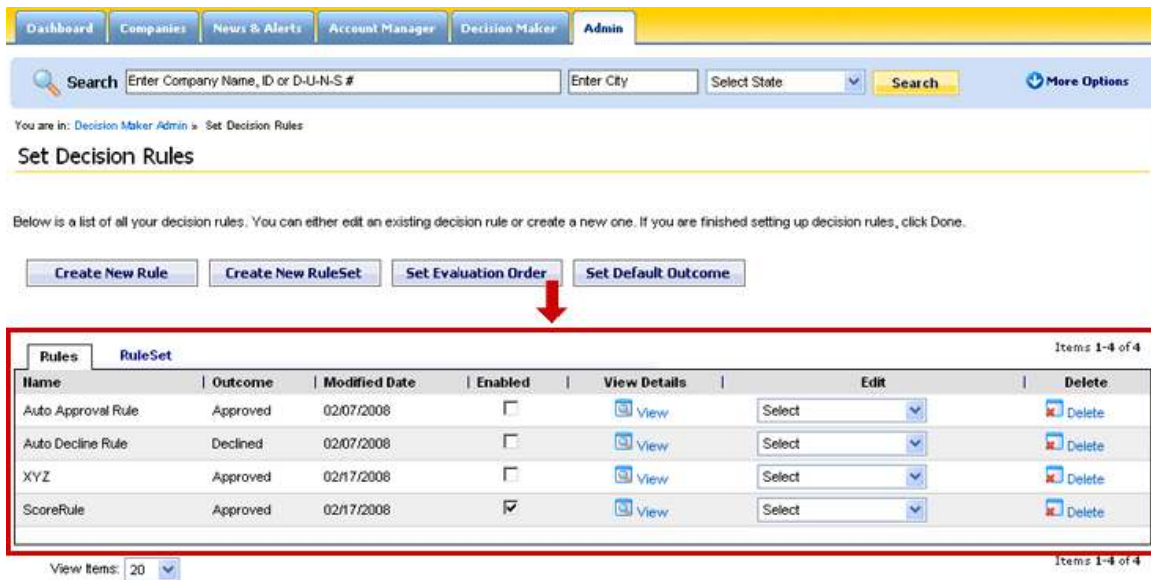
This screen allows you to create, edit and delete decision rules from DNBI. The list displays all the rules in the system and the date it was last modified.

A check mark in the box means a rule is enabled.

Click the View link to open a separate window containing information about the conditions of the rule, and the processing instructions.

Select a section in the Edit drop-down list to open the rules and conditions and make changes.

Click on the Delete link to delete a rule



Below is a list of all your decision rules. You can either edit an existing decision rule or create a new one. If you are finished setting up decision rules, click Done.

[Create New Rule](#)
[Create New RuleSet](#)
[Set Evaluation Order](#)
[Set Default Outcome](#)

Rules	RuleSet	Items 1-4 of 4					
Name	Outcome	Modified Date	Enabled	View Details	Edit	Delete	
Auto Approval Rule	Approved	02/07/2008	<input type="checkbox"/>	<a href="#">View</a>	Select <input type="button" value="v"/>	<a href="#">Delete</a>	
Auto Decline Rule	Declined	02/07/2008	<input type="checkbox"/>	<a href="#">View</a>	Select <input type="button" value="v"/>	<a href="#">Delete</a>	
XYZ	Approved	02/17/2008	<input type="checkbox"/>	<a href="#">View</a>	Select <input type="button" value="v"/>	<a href="#">Delete</a>	
ScoreRule	Approved	02/17/2008	<input checked="" type="checkbox"/>	<a href="#">View</a>	Select <input type="button" value="v"/>	<a href="#">Delete</a>	

View Items: 20  Items 1-4 of 4

Figure 13

## 5.2 Create New Rule

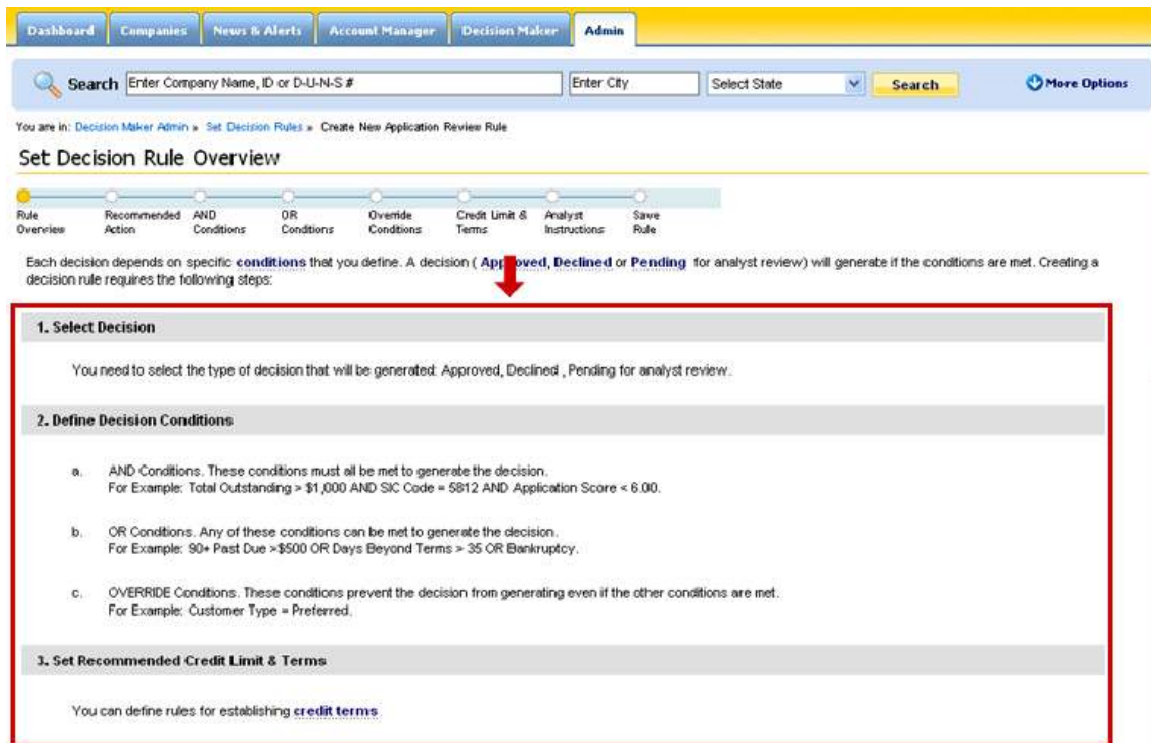
This screen allows you to develop decision rules by identifying characteristics of your application that determine creditworthiness.

First, select the type of rule that will be generated.

Then, you will define AND, OR and OVERRIDE conditions to define the conditions that will generate the rule.

Next, you will select from a list of Credit Limits and Terms you established previously to assign to this rule for establishing credit terms.

Finally, you will use Enter Analyst Instructions to enter instructions to help guide your credit analysts.



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: Decision Maker Admin » Set Decision Rules » Create New Application Review Rule

### Set Decision Rule Overview

Rule Overview Recommended Action AND Conditions OR Conditions Override Conditions Credit Limit & Terms Analyst Instructions Save Rule

Each decision depends on specific **conditions** that you define. A decision (**Approved, Declined or Pending** for analyst review) will generate if the conditions are met. Creating a decision rule requires the following steps:

- 1. Select Decision**  
You need to select the type of decision that will be generated: Approved, Declined, Pending for analyst review.
- 2. Define Decision Conditions**
  - AND Conditions:** These conditions must all be met to generate the decision.  
For Example: Total Outstanding > \$1,000 AND SIC Code = 5812 AND Application Score < 6.00.
  - OR Conditions:** Any of these conditions can be met to generate the decision.  
For Example: 90+ Past Due > \$500 OR Days Beyond Terms > 35 OR Bankruptcy.
  - OVERRIDE Conditions:** These conditions prevent the decision from generating even if the other conditions are met.  
For Example: Customer Type = Preferred.
- 3. Set Recommended Credit Limit & Terms**  
You can define rules for establishing **credit terms**.

Figure 14

### 5.2.1 Create New Decision Rule

To create a new rule, select Create Rule from Scratch. You can also create a new rule by cloning and modifying an existing rule using Copy an Existing Rule.



Figure 15

### 5.2.2 Set Decision Outcome

This screen enables you to specify the result if the application meets the condition of the rule.

**Pending:** Based on the conditions, the system recommends further review of the application. Applications that do not meet the conditions for Approved or Declined are also given this status.

**Declined:** Based on the conditions, the system recommends that the application is declined.

**Approved:** Based on the conditions, the system recommends that the application is approved.

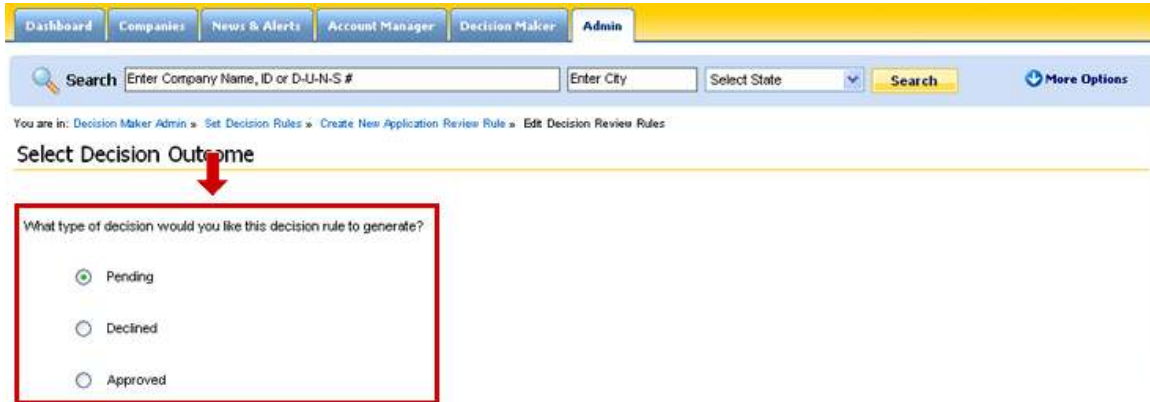


Figure 16

### 5.2.3 Define AND conditions

This screen allows you to edit credit application pages saved in DNBi. The application is organized into four pages.

The list on the left side of the screen displays the available variables, organized in various categories such as All Business Variables, D&B, and Financials. Once you select a variable, it displays in the Selected Variables list on the right side of the screen.

AND variables trigger the rule ONLY IF all conditions are met.

Figure 17

### 5.2.4 Define OR conditions

This screen allows you to select OR conditions for your rule. If all AND conditions have been met, the OR conditions are evaluated next. Once you select a variable, it displays in the Selected Variables list on the right side of the screen.

OR variables trigger the rule if ANY conditions are met.

Figure 18

### 5.2.5 Define OVERRIDE conditions

This screen allows you to select OVERRIDE conditions for your rule. Once you select a variable, it displays in the Selected Variables list on the right side of the screen.

Any OVERRIDE conditions that are met prevent the rule from being triggered, even if AND or OR conditions are met.

Typical examples of override conditions include bankruptcy, judgments, or liens against the customer.

You are in: [Decision Maker Admin](#) > [Set Decision Rules](#) > [Create New Application Review Rule](#) > [Edit Decision Review Rules](#)

#### Define OVERRIDE Conditions - Select Variables

Decision: Pending  
Name: New Decision Rule

You now need to define your **OVERRIDE conditions**. These will prevent the rule from triggering the recommended action even if the AND and OR conditions are met.

Category: All Business Variables

**Available Variables**

- Accounts Payable to Sales Ratio (%)
- Assets - Current
- Assets - Total
- Assets to Sales Ratio (%)
- Balance - All Trade Lines
- Bankruptcy Court
- Bankruptcy Found
- Branch-Headquarter Indicator
- Business Net Worth
- Business Structure
- Business Unit
- CCS Class - 01 month ago
- CCS Class - 02 months ago
- CCS Class - 03 months ago
- CCS Class - 04 months ago
- CCS Class - 05 months ago
- CCS Class - 06 months ago

Add  
Remove

**Selected Variables**

Figure 19

### 5.2.6 Set Credit Terms

This screen allows you apply one of the Credit Limits and Terms criteria you setup previously to this rule. The Credit Limits and Terms criteria you have saved will be listed in the drop-down list.

This information is used to recommend credit terms and a credit limit to the analyst. The system does not automatically set the credit limit using this information.

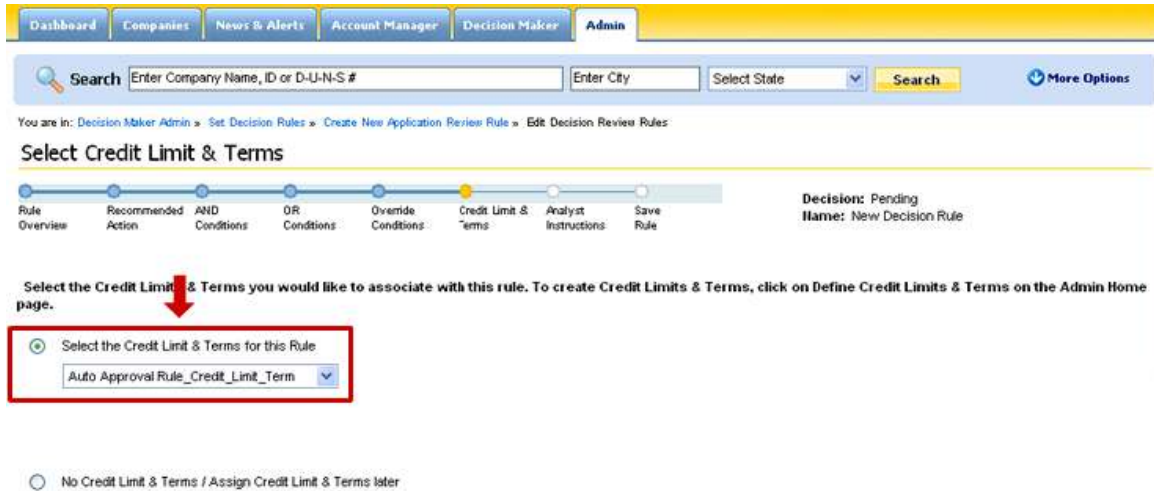


Figure 20

### 5.2.7 Enter Processing Instructions

This screen allows you to provide processing instructions. Depending on the rule triggered, instructions may be available to help the analyst process the application.



Figure 21

### 5.2.8 Review and Save

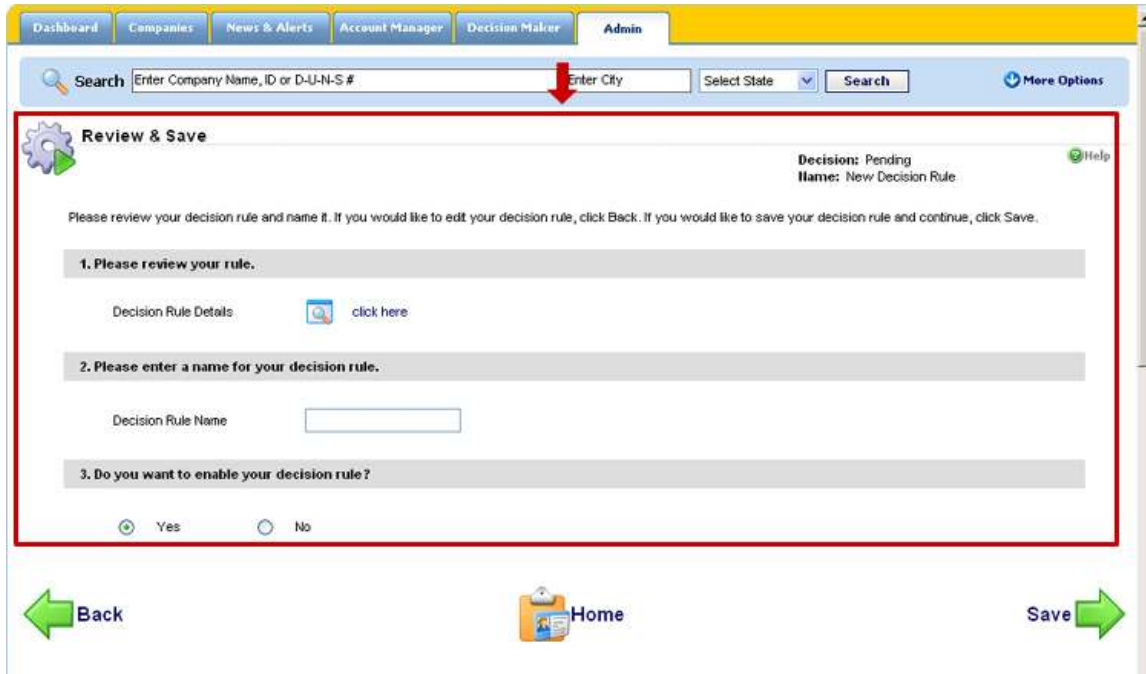
This screen allows you to review, name, enable and save the rule you have just created.

To review the rule, click the link to open a separate window to view the AND, OR and OVERRIDE conditions, credit terms, recommended credit limit and processing instructions

Type a name in the Rule Name text box.

By default, the new rule is enabled in the system. If you want to wait to enable the rule, mark the radio button next to No.

When you are finished, click on Save to save the rule.




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

**Review & Save** Decision: Pending Name: New Decision Rule Help

Please review your decision rule and name it. If you would like to edit your decision rule, click Back. If you would like to save your decision rule and continue, click Save.

**1. Please review your rule.**

Decision Rule Details  click here

**2. Please enter a name for your decision rule.**

Decision Rule Name

**3. Do you want to enable your decision rule?**

Yes  No




 Back  Home  Save

Figure 22

### 5.3 RuleSets

Create New RuleSet is an option that allows you to specify which applications your decision rules will be applied to using filtering criteria which you specify by selecting variables and values.

Once the RuleSet is created, there are two views to manage RuleSets. View Rules shows all the rules that have been created. Here you are able to assign rules to a RuleSet or remove rules from a RuleSet.

View RuleSet shows all RuleSets that have been defined and the corresponding rules. Here again you can assign rules to a RuleSet or remove rules from a RuleSet.

Below is a list of all your decision rules. You can either edit an existing decision rule or create a new one. If you are finished setting up decision rules, click Done.

[Create New Rule](#)
[Create New RuleSet](#)
[Set Evaluation Order](#)
[Set Default Outcome](#)
[Manage Credit Limit Methodology Tables](#)

Name	Outcome	Modified Date	Enabled	View Details	Edit	Delete
Auto Approval Rule	Approved	08/17/2006	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
Auto Decline Rule	Declined	08/17/2006	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
1000-2000	Approved	11/20/2006	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
Fraudscorenotblank	Declined	11/22/2006	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
testrule	Approved	11/22/2006	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
NewFraudRisk	Approved	11/22/2006	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
frsTestRule	Pending	12/12/2006	<input type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>
great rule	Approved	03/02/2007	<input checked="" type="checkbox"/>	<a href="#">View</a>	<a href="#">Edit</a>	<a href="#">Delete</a>

View Items: 20

Figure 23

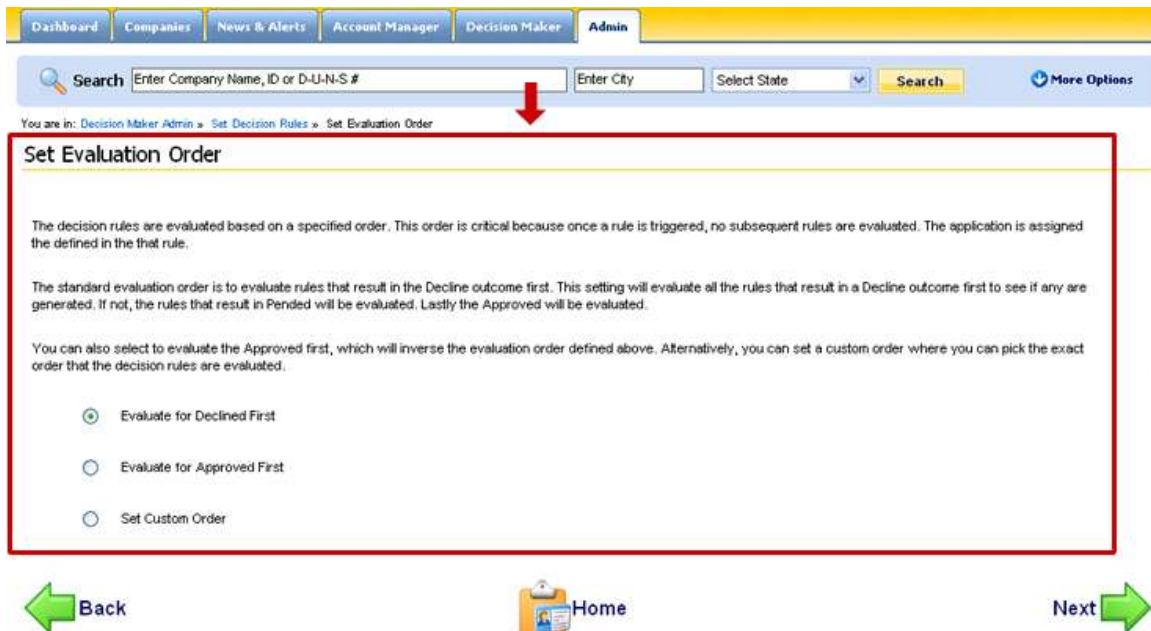
## 5.4 Set Evaluation Order

This option allows you to change the order in which the decision rules are applied to applications.

Evaluate for Decline First is the standard default evaluation order. This setting evaluates all the rules that result in a Decline first. If a Declined outcome is not generated, the rules that result in Pending will be evaluated. Finally if a Pending outcome is not generated, the rules that result in Approved will be evaluated.

Evaluate for Approved first is the inverse of the previous option. This will evaluate Approved first, Pending second and lastly, Declined.

If Set Custom Order is selected, this will open a screen where you can select the exact order that the decision rules are to be evaluated.



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: Decision Maker Admin » Set Decision Rules » Set Evaluation Order

### Set Evaluation Order

The decision rules are evaluated based on a specified order. This order is critical because once a rule is triggered, no subsequent rules are evaluated. The application is assigned the defined in the that rule.

The standard evaluation order is to evaluate rules that result in the Decline outcome first. This setting will evaluate all the rules that result in a Decline outcome first to see if any are generated. If not, the rules that result in Pended will be evaluated. Lastly the Approved will be evaluated.

You can also select to evaluate the Approved first, which will inverse the evaluation order defined above. Alternatively, you can set a custom order where you can pick the exact order that the decision rules are evaluated.

- Evaluate for Declined First
- Evaluate for Approved First
- Set Custom Order

Back Home Next

Figure 24

### 5.5 Set Default Outcome

This option allows you to set a default outcome if none of the decision rules are triggered.

It is recommended that the default outcome be pending to ensure it is reviewed by a credit analyst.

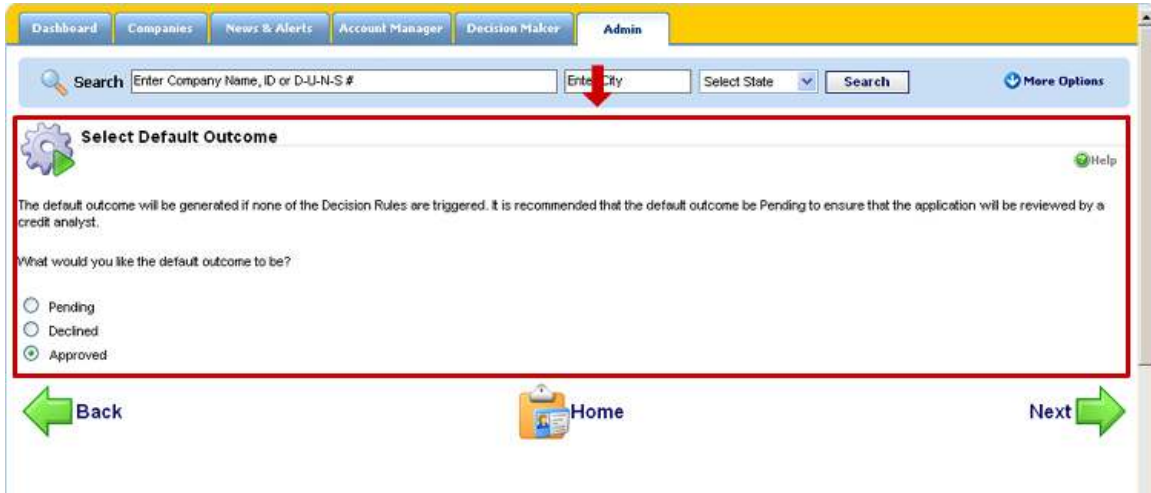


Figure 25

## 6. Documents

### 6.1 Overview

The Document Generation feature offers a powerful tool to create and edit document templates. You can create your own or use one of the standard templates provided.

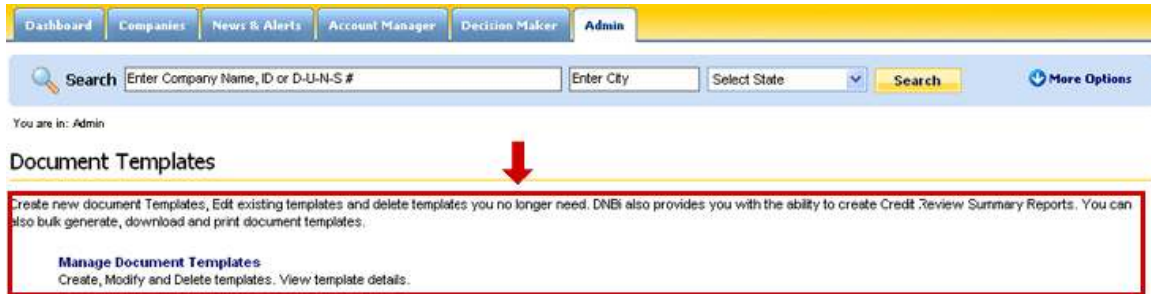


Figure 26

DNBi also provides you with the ability to create Credit Review Summary Reports.

Once a document is generated on a specific business, you can view the document, email or print it

From this page you can enable/disable, view, edit and create new templates for your workspace.

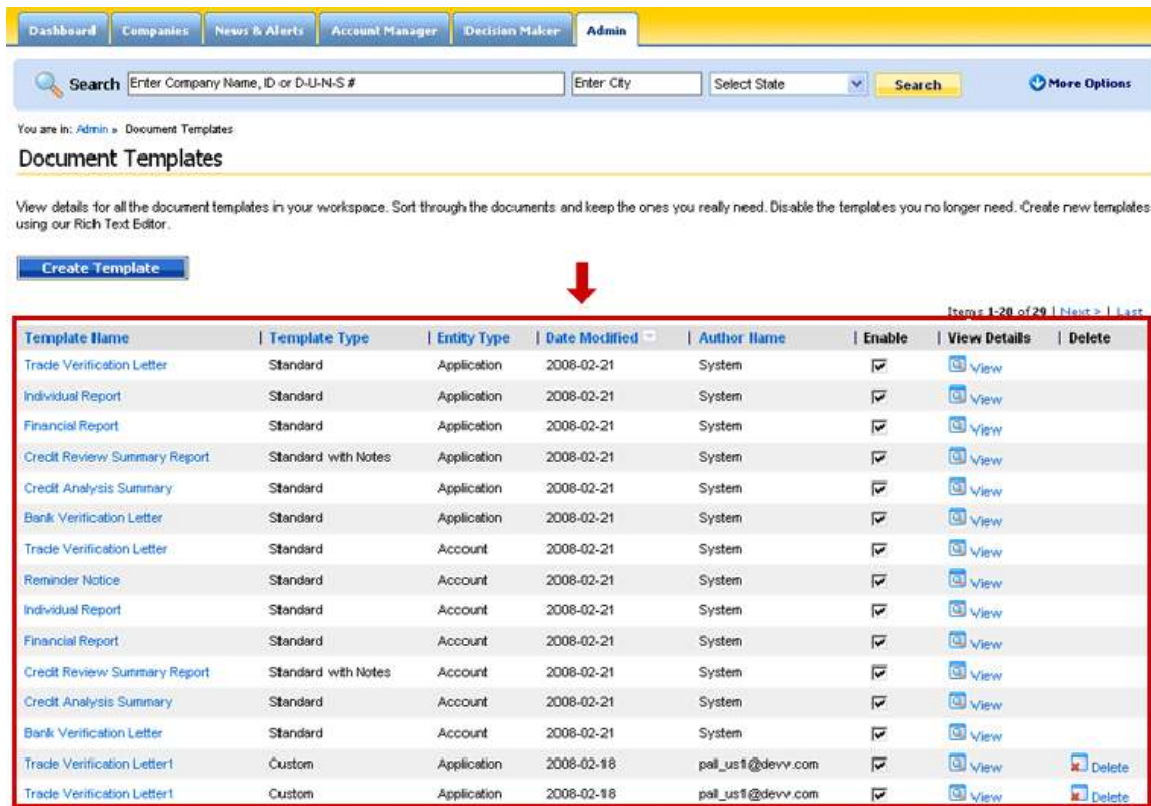


Figure 27

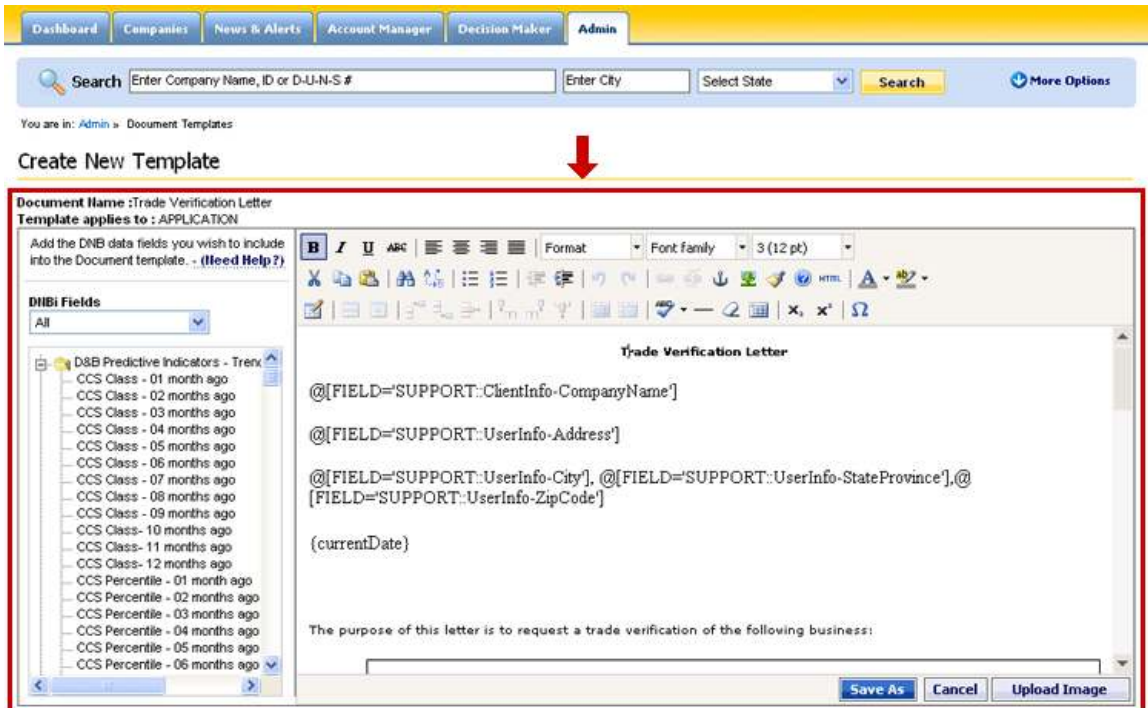
## 6.2 Edit a Template

You can edit the predefined document templates or create a new document.

DNBI provides an easy to use Rich-text editor to help you in creating new document templates.. You can add text and also drag-and-drop specific data elements into a template. You also can add your logo or another image to the template.

Click Save to store your template changes.

Templates will be available to users in your workspace once you have enabled them from the Document template list page.



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: Admin > Document Templates

Create New Template

Document Name :Trade Verification Letter  
Template applies to : APPLICATION

Add the DNB data fields you wish to include into the Document Template. - (Need Help?)

D&B Fields

- All
- D&B Predictive Indicators - Trend
  - CCS Class - 01 month ago
  - CCS Class - 02 months ago
  - CCS Class - 03 months ago
  - CCS Class - 04 months ago
  - CCS Class - 05 months ago
  - CCS Class - 06 months ago
  - CCS Class - 07 months ago
  - CCS Class - 08 months ago
  - CCS Class - 09 months ago
  - CCS Class - 10 months ago
  - CCS Class - 11 months ago
  - CCS Class - 12 months ago
  - CCS Percentile - 01 month ago
  - CCS Percentile - 02 months ago
  - CCS Percentile - 03 months ago
  - CCS Percentile - 04 months ago
  - CCS Percentile - 05 months ago
  - CCS Percentile - 06 months ago

Trade Verification Letter

@[FIELD=SUPPORT:ClientInfo-CompanyName]

@[FIELD=SUPPORT:UserInfo-Address]

@[FIELD=SUPPORT:UserInfo-City], @[FIELD=SUPPORT:UserInfo-StateProvince'],@[FIELD=SUPPORT:UserInfo-ZipCode]

(currentDate)

The purpose of this letter is to request a trade verification of the following business:

Save As Cancel Upload Image

Figure 28

## 7. Summary

### DNBi Decision Maker Admin Tutorial Review:

- **Define Your Credit Application: Allows for customization of field names**
  - Change display names for pre-defined fields
  - Create custom fields for application, company details and financials
- **Build Application Scores: Allows for objective assessment of credit risk.**
  - Built on variables defined by the user
- **Scores are assigned point values, weighted and then added together to provide a quantitative measure of risk****Define Credit Limits and Terms: Allows you to create credit limit and term conditions which can be applied across multiple Decision Rules.**
  - Set limits as a percentage of a variable.
  - Set a fixed limit
  - Set limits based on an Expression
  - Set limits based on a table value using the intersection of 2 variables.
- **Set Decision Rules: Allows for objective assessment of your existing customer's creditworthiness.**
  - Evaluate different types of customers using criteria specific to their industry or business structure.
  - Define credit rules according to your company's credit policy.
  - Set RuleSets to allow you to specify which applications your decision rules will be applied to.
  - Create a table to set suggested credit limits based on the combination of 2 variables.
- **Manage Document Templates: allows you to edit and create new document templates which can be generated from within DNB applications and emailed or saved as a PDF**

D&B Risk Management Solutions  
For more information about DNB, please contact D&B at 800.234.3867  
[www.DNB.com](http://www.DNB.com)