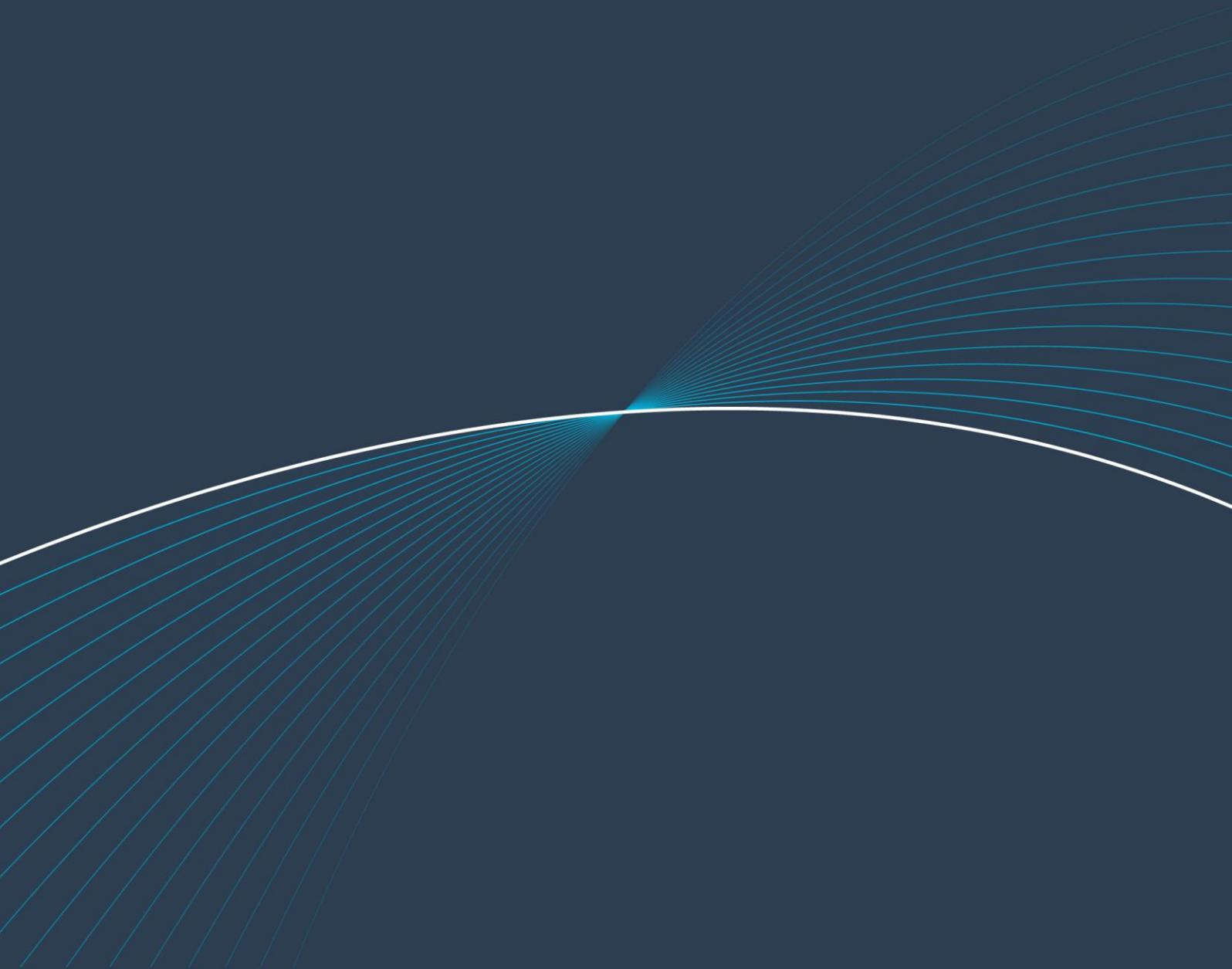


creditsafe<sup>✓</sup>

# Check & Decide

Manual Approval User Guide



## Check & Decide Manual Approval Functionality

### **What is Manual Approval?**

The “Manual Approval” feature allows certain users of the web-based Check & Decide service, to manually amend a ‘Refer’ (or ‘Pending’ or ‘Status 2’) decision following further investigation. The decision can be changed to either a Positive (‘Accepted’) or Negative (‘Rejected’) decision.

A user will also be able to include notes alongside the amended decision, providing details of why the decision was changed. This note and new decision is then included in the audit trail, along with the previous decision outcome, for a full comprehensive audit trail.

### **Who can use Manual Approval**

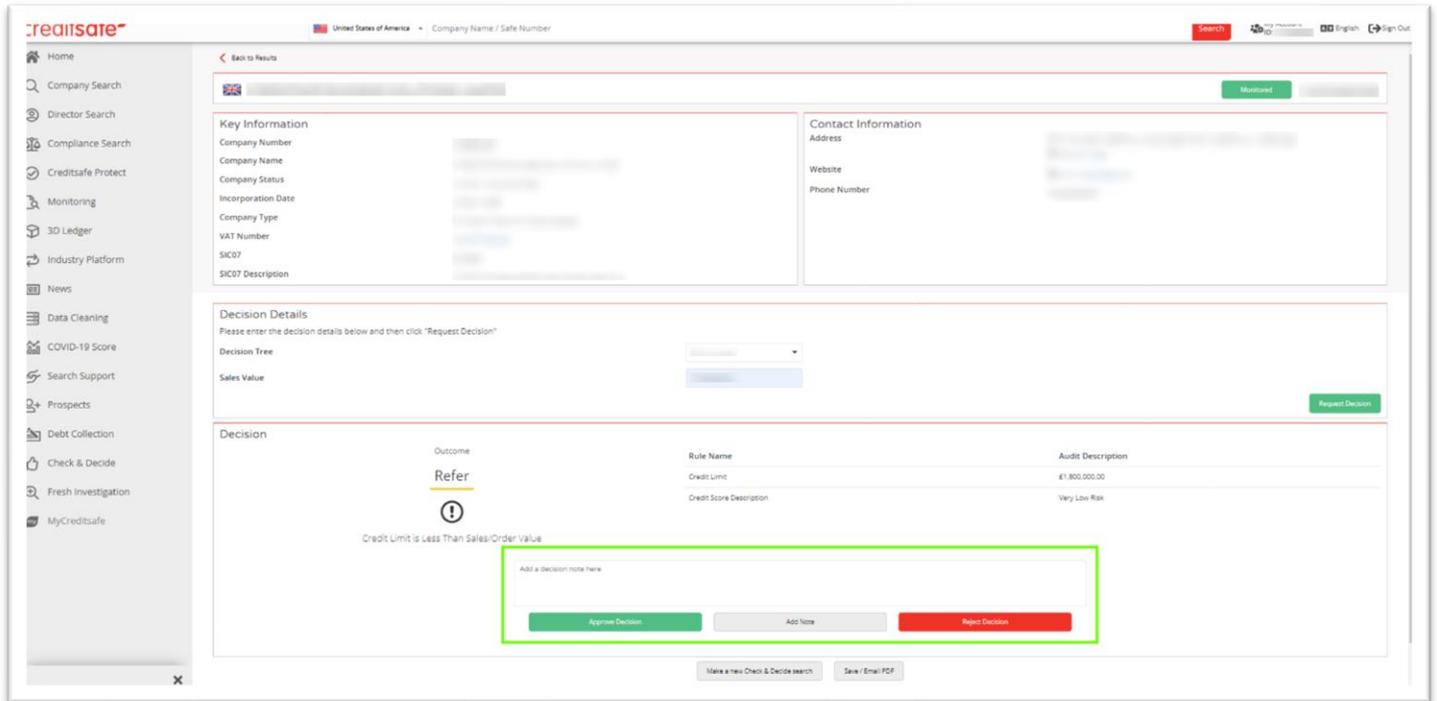
All users, except those assigned a ‘Basic’ user role, will be able to change ‘Refer’ (‘Status 2’) decisions. However, they must have access to the decision tree in question.

‘Senior’ users will be able to change decision outcomes for all decisions made by their ‘users’ on any of their decision trees.

# Instructions

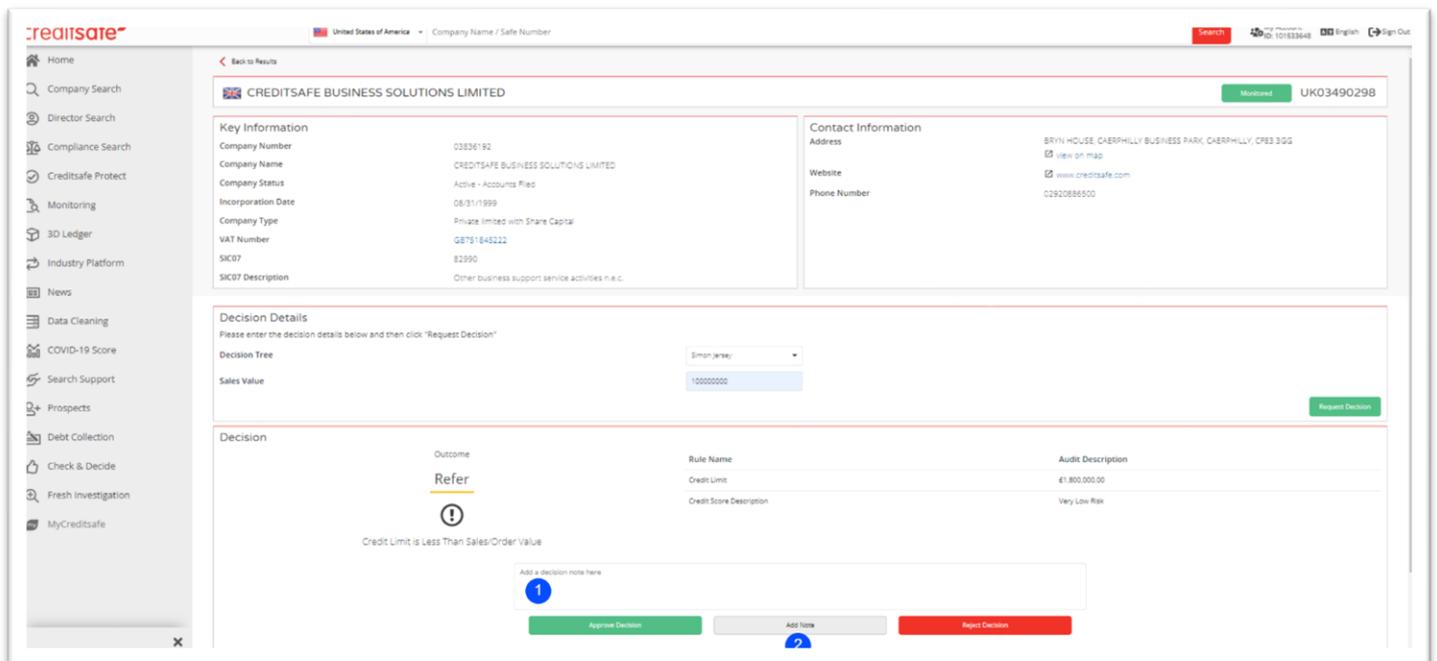
## Changes to the decision screen

As you can see from the image below, if a user has the right permissions and a decision comes back in status 2 there will be some new components rendered that will allow them to carry out a change of status and leave some notes:



## Adding a note

A user can add as many notes as they wish before they change the outcome:



1. Enter text in the box
2. Click 'Add Note'

This will save the note and then display a table showing the note and then any more changes that are made:

The screenshot shows the Creditsafe web interface. At the top, there is a navigation bar with the Creditsafe logo, a search bar, and user information. The main content area is divided into several sections:

- Key Information:** A table with fields like Company Number, Company Name, Company Status, Incorporation Date, Company Type, VAT Number, SIC07, and SIC07 Description.
- Contact Information:** A table with fields like Address, Website, and Phone Number.
- Decision Details:** A form with a dropdown for 'Decision Tree' (set to 'Simon, Jersey') and a text input for 'Sales Value' (set to '100000000'). A 'Request Decision' button is visible.
- Decision:** A section showing the outcome 'Refer' with a warning icon. Below it, a table shows rule details:
 

Rule Name	Audit Description
Credit Limit	£1,800,000.00
Credit Score Description	Very Low Risk
- Decision Updates:** A table with columns for User, Decision, Notes, and Update Date. A green box highlights this table.
 

User	Decision	Notes	Update Date
101533648 (Ben Cullen)	-	This is an example of the first not being added.	06/15/2022

At the bottom, there is a text input field 'Add a decision note here' and three buttons: 'Approve Decision' (green), 'Add Note' (grey), and 'Reject Decision' (red).

If there is no text to add, the Add Note button will not function.

A user can repeat 'adding a note' as many times as necessary to convey information and capture working processes or audit information.

## Changing a decision outcome

Users will be able to change the decision outcome to either a positive or negative, in this example we have Approve Decision and Reject Decision as options:

Decision

<p>Outcome</p> <p><b>Refer</b></p> <p></p> <p>Credit Limit is Less Than Sales/Order Value</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid #ccc;">Rule Name</td> <td style="border-bottom: 1px solid #ccc;">Audit Description</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;">Credit Limit</td> <td style="border-bottom: 1px solid #ccc;">£1,800,000.00</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;">Credit Score Description</td> <td style="border-bottom: 1px solid #ccc;">Very Low Risk</td> </tr> </table>	Rule Name	Audit Description	Credit Limit	£1,800,000.00	Credit Score Description	Very Low Risk
Rule Name	Audit Description						
Credit Limit	£1,800,000.00						
Credit Score Description	Very Low Risk						

Add a decision note here

1

Approve Decision

Add Note

Reject Decision

2
3

1. Add a note about the decision (this is not mandatory)
2. Choose to Approve the Decision or
3. Choose to Reject the Decision

These actions will save the note to the decision (as above) and change the outcome of the decision to reflect the choice made:

Decision

<p>Outcome</p> <p><b>Manually Approved</b></p> <p></p> <p>Credit Limit is Less Than Sales/Order Value</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid #ccc;">Rule Name</td> <td style="border-bottom: 1px solid #ccc;">Audit Description</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;">Credit Limit</td> <td style="border-bottom: 1px solid #ccc;">£1,800,000.00</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;">Credit Score Description</td> <td style="border-bottom: 1px solid #ccc;">Very Low Risk</td> </tr> </table>	Rule Name	Audit Description	Credit Limit	£1,800,000.00	Credit Score Description	Very Low Risk
Rule Name	Audit Description						
Credit Limit	£1,800,000.00						
Credit Score Description	Very Low Risk						

Original Decision

● Refer 08/15/2022

Decision Updates

User	Decision	Notes	Update Date
101533648 (Ben Cullen)	Manually Approved	-	08/15/2022

Decision has been approved

Decision

<p>Outcome</p> <p><b>Manually Rejected</b></p> <p></p> <p>Credit Limit is Less Than Sales/Order Value</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid #ccc;">Rule Name</td> <td style="border-bottom: 1px solid #ccc;">Audit Description</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;">Credit Limit</td> <td style="border-bottom: 1px solid #ccc;">£1,800,000.00</td> </tr> <tr> <td style="border-bottom: 1px solid #ccc;">Credit Score Description</td> <td style="border-bottom: 1px solid #ccc;">Very Low Risk</td> </tr> </table>	Rule Name	Audit Description	Credit Limit	£1,800,000.00	Credit Score Description	Very Low Risk
Rule Name	Audit Description						
Credit Limit	£1,800,000.00						
Credit Score Description	Very Low Risk						

Original Decision

● Refer 08/15/2022

Decision Updates

User	Decision	Notes	Update Date
101533648 (Ben Cullen)	Manually Rejected	-	08/15/2022

Decision has been rejected

After changing the status of a decision, the functionality to do this will be removed from the screen.

## Changes to the decision history screen

Users will now be able to filter the history results to only show those that are editable to the current user.

They can then identify these decisions by the new 'pencil' icon on the right hand side:

The screenshot shows the Creditsafe interface with a search filter for 'Editable' status highlighted in green. Below the search filters is a table titled 'Decision History' with columns: Date, User, Company ID, Company Name, Decision Tree, and Decision. The 'Decision' column contains various statuses like 'Manually Approved', 'Manually Rejected', and 'Refer'. The 'Refer' status is highlighted in green, and a pencil icon is visible next to it, indicating that this decision is editable.

Date	User	Company ID	Company Name	Decision Tree	Decision
08/15/2022					Manually Approved
08/15/2022					Manually Rejected
08/15/2022					Manually Approved
08/15/2022					Refer
08/15/2022					Reject
08/14/2022					Reject
08/13/2022					Reject
08/12/2022		7)			
08/12/2022					
08/12/2022					

## Editing a decision from the history screen

Users with the correct permission will be able to expand an editable decision and then edit it in the same way as from the decision screen shown earlier:

1. Expand an editable decision by clicking the 'pencil' or the down arrow
2. Type a note
3. Save the note or
4. Accept the decision or
5. Reject the decision

The screenshot shows the Creditsafe interface with a decision in 'Refer' status. The decision details include Rule Name 'Credit Limit' and Audit Description 'Very Low Risk'. A table of 'Decision Updates' shows three entries by user 'Ben Cullen' with dates '08/15/2022'. At the bottom, there are buttons for 'Approve Decision', 'Add Note', and 'Reject Decision', with numbered callouts 1-5 indicating the steps for editing.

As previously, carrying out these actions will change the status of a decision and display the related changes in a table:

The screenshot shows the Creditsafe interface with the same decision now in 'Manually Approved' status. The 'Original Decision' section shows the previous 'Refer' status and date. The 'Decision Updates' table now shows a new entry by user 'Ben Cullen' with status 'Manually Approved' and date '08/15/2022'.