creditsafe Check & Decide User Guide

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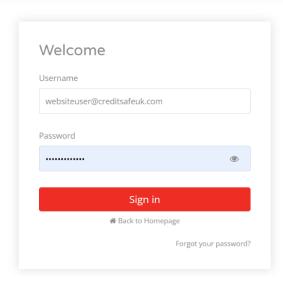
Login

Home

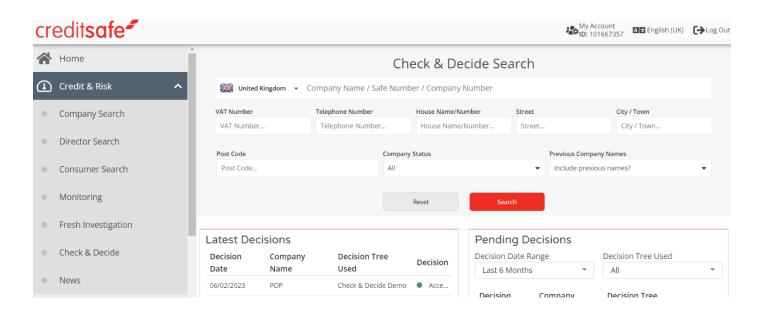
To navigate to the features available within Check and Decide, users must log in to the Creditsafe website by selecting Login from the right-hand menu.

You will be presented with a Login page. In here, you should enter your Creditsafe credentials and click 'Sign In'. Once logged in, users will see a number of options, a summary of which is contained within this section.

creditsafe-



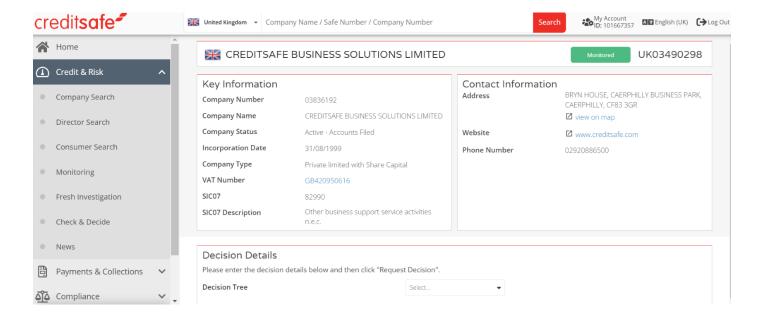
From the 'Home' tab in the left-hand menu, select the Credit & Risk section and navigate to Check and Decide.



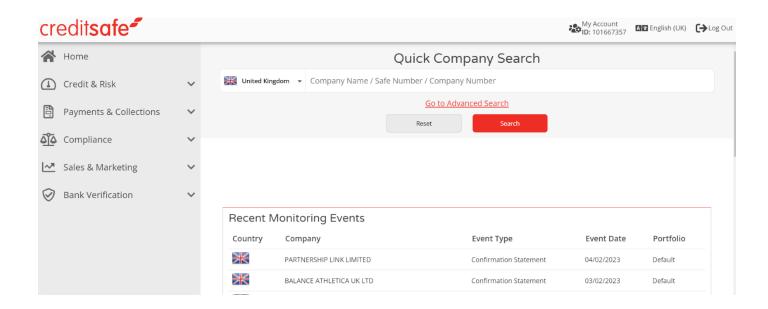


Using Check & Decide

In the Check & Decide Search, type in the name of the business you are searching for. Selecting the business you are looking for will direct you to the Check & Decide Company Summary page.

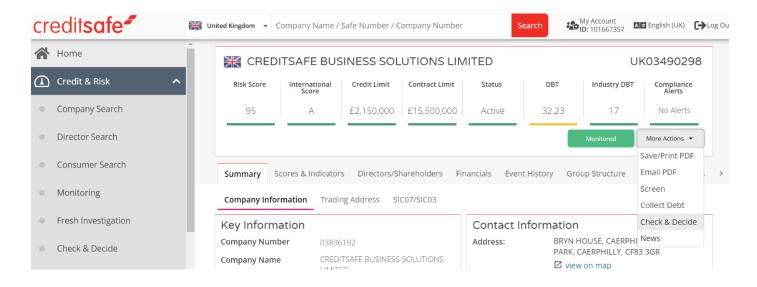


Alternatively, from the Home section you can search for a Company using the Quick Company Search. Selecting the chosen company from the search results will direct you to the Company Report.





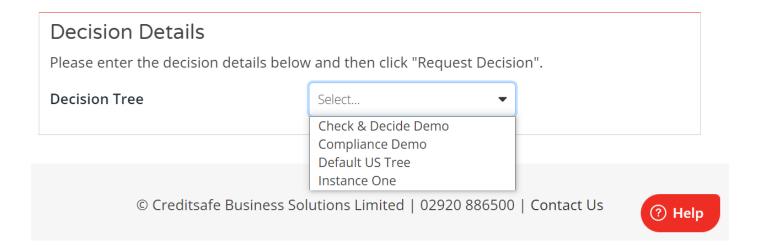
From the Company Report, select the More Actions button and then select Check & Decide.



This will take you to the Check & Decide Company Summary page, which can be found here.

Decision Trees

Scroll down to the Decision Details section. You will see a field named Decision Tree. A decision tree is an automated set of data checks that are performed to generate a decision. Decision trees can be designed using our Decision Templates or they can be a bespoke design and development. You can create as many decision trees as is needed for your business. You can grant Users access to one or more trees. The dropdown menu to the right will display a list of all the available decision trees you have access to.



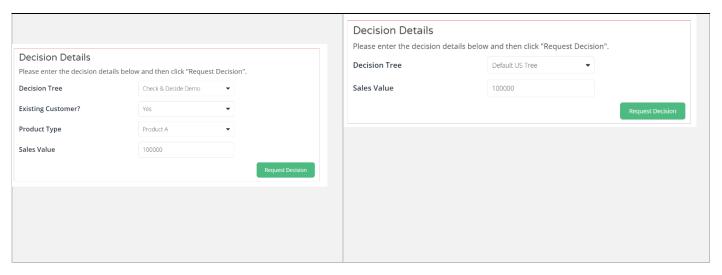


Select the Decision Tree you want to use. When you select the Decision Tree, the User input field or fields required to run the decision appears. The User must enter the relevant fields.

IMPORTANT: Both Custom and Template Trees you have access to will appear in this dropdown menu.

Sample Custom Decision Tree Input

Sample Template Tree Decision Input



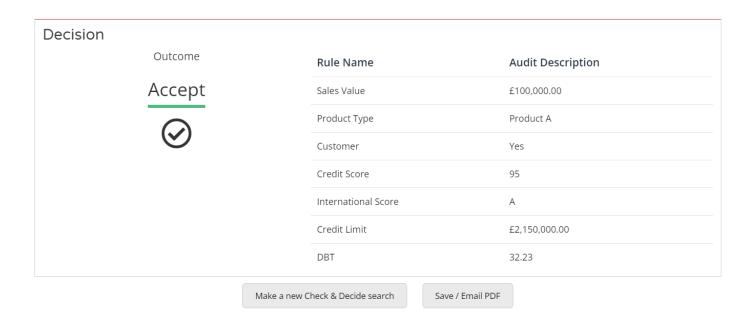
When the input values have been entered, select Request Decision on the bottom right-hand side. This will run the decision and return the decision results.



Decision Outcome

Once a decision has been made. You will be able to see the decision outcome and the decision rules that were used to make that decision. This is displayed in two columns, Rule Name and Audit Description.

- The Rule Name is the metric used to perform the check
- Audit Description is the data value used for that check

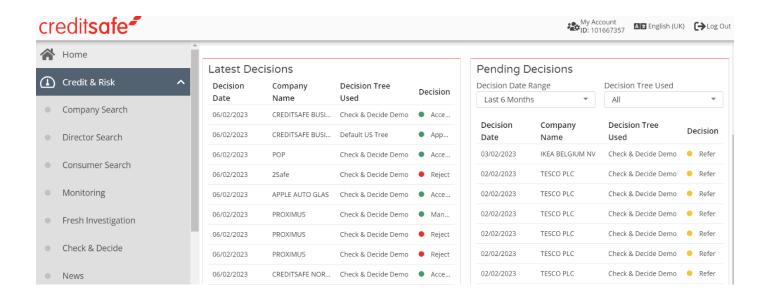


You can choose to save or email the details of the Outcome as a pdf.

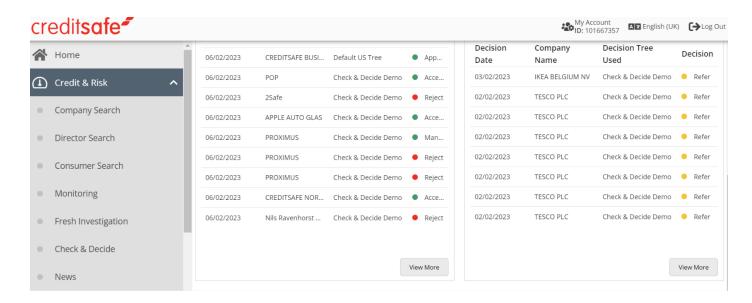


Latest and Pending Decisions

You can view recent decisions and the entire history of all checks made within your company. Select Check & Decide from the navigation menu on the left-hand side and scroll down from the Check & Decide Search to see the list of the Latest Decisions and Pending Decisions.



To see the decision history details, scroll down and select the View More button at the bottom of the page.

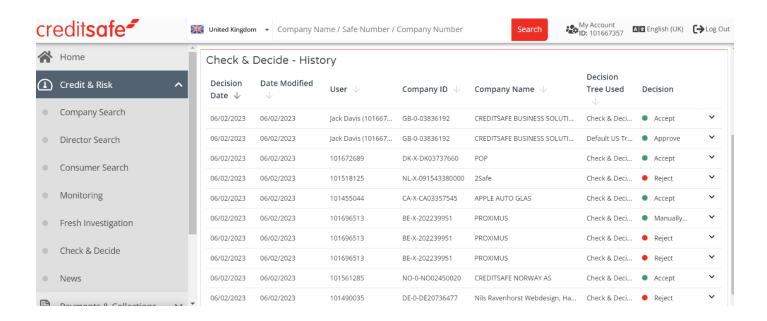




Check & Decide - History

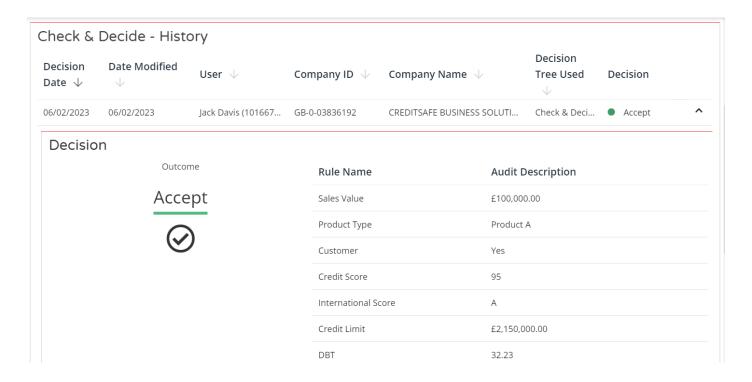
The Check & Decide History displays information about all the decisions that have been made. You will be able to see the key details, such as:

- Date of the Decision = When the original decision was requested.
- User = The name of the user who ran the decision.
- Company Name = The company name the decision was made against.
- Decision Tree Used = The name of the Decision Tree
- Decision = The decision outcome

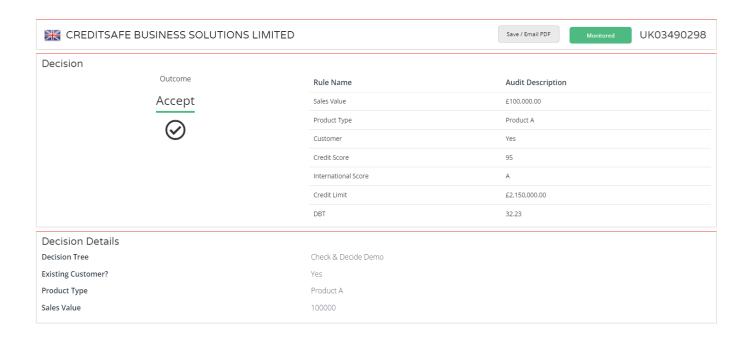




Expanding each decision displays the Rule Name and Audit Description for all checks in the decision model applied.



Selecting Accept (Decision Outcome) from the Decision column will direct you to the single decision view page. This page details all the key information in a single page view.





Changing the Outcome of Referred or Pending Decisions

Manual Approval allows Users to change the Outcome of Referred or Pending Decisions

The manual approval feature allows an authorised user to change the results of a decision that is in a 'Refer' or 'Pending' (dependent on decision tree specifics and language) state. These states are called Status 2 decision states.

The manual Approval functionality will allow UPP Users or Connect API Users to change the status of a decision from 'Pending' or 'Refer' etc to either a Positive/Accept or Negative/Reject (the value of these states depend on the rules of the tree in question).

When a User changes the decision outcome, they have the option to leave notes explaining the change. This is useful for a comprehensive audit trail.

Who can use Manual Approval

All users who have a role for the relevant tree except users with only the 'Basic Role' can change Status 2 decisions (refer or pending).

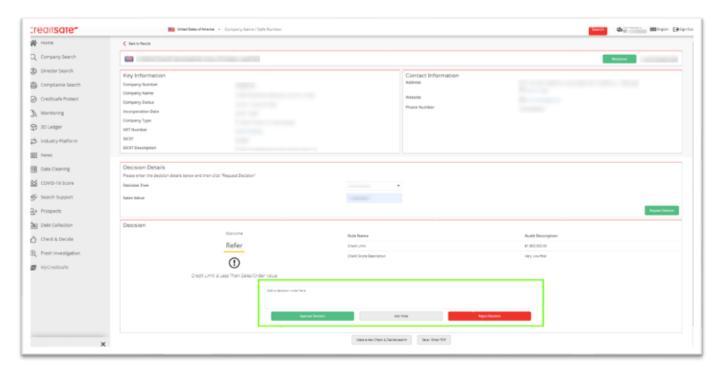
'Senior' Users can change decision outcomes for all decisions made by their 'users' (within their own business) on their own trees.

'Admin' Users can change decision outcomes for all users (regardless of business) for the given decision tree (at the moment this is limited to CreditSafe staff for support purposes).



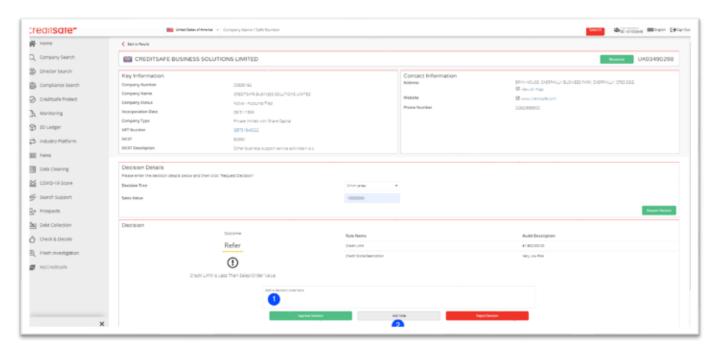
How to override a decision

As you can see from the image below, if you have the right permissions and a decision comes back in status 2 you can "Approve Decision" or "Reject Decision" and leave some notes using the "Add note" feature:



Adding a Note when changing a decision

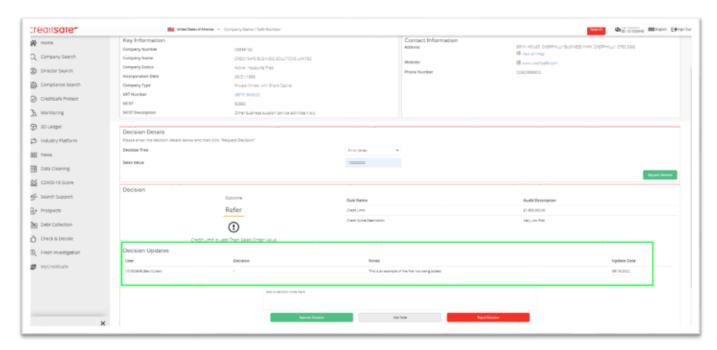
A user can add as many notes as they wish BEFORE they change the outcome:





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

This will save the note and then display a table showing all notes for this decision:



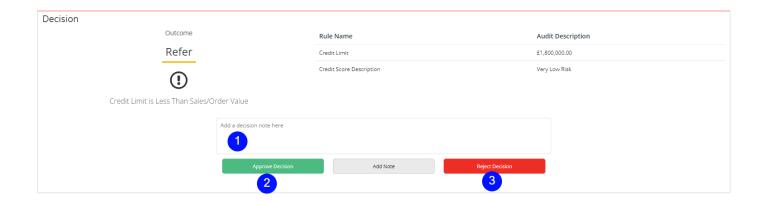
If there is no text to add, the Add Note button will not function.

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



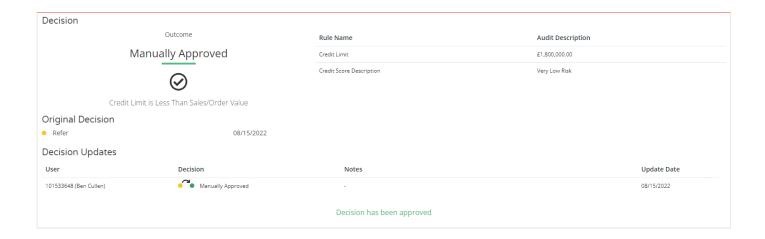
Changing a Decision Outcome

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:

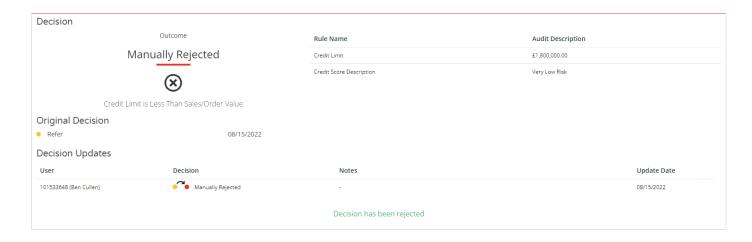


- 1. Add a note about the decision (this is not mandatory)
- 2. Choose to Approve the decision or
- 3. Choose to Reject the decision

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





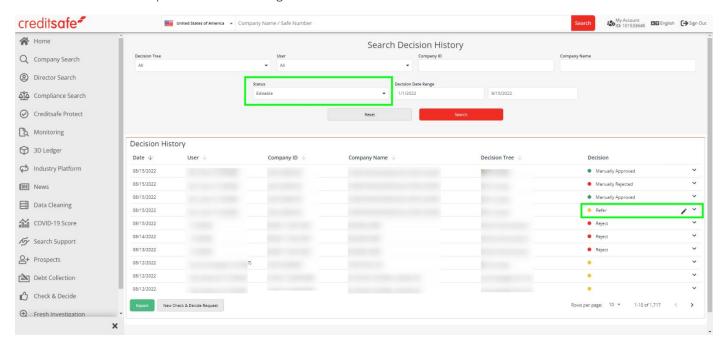


After changing the status of a decision, the functionality to change a decision is removed from the screen.

Searching for Decisions that can be changed

Users can search history results to show those that are editable to the current user.

These decisions have a 'pencil' icon on the right had side:

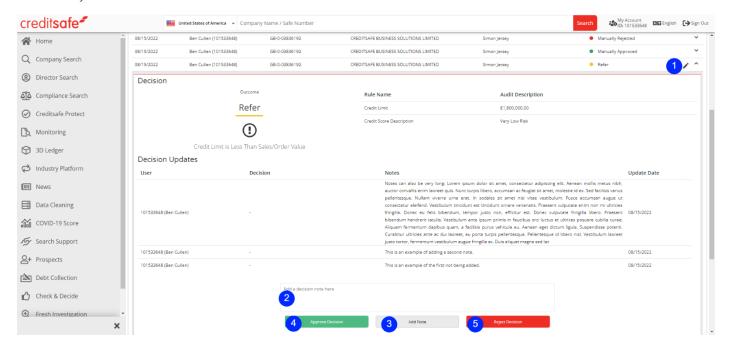




Editing a decision from the history screen

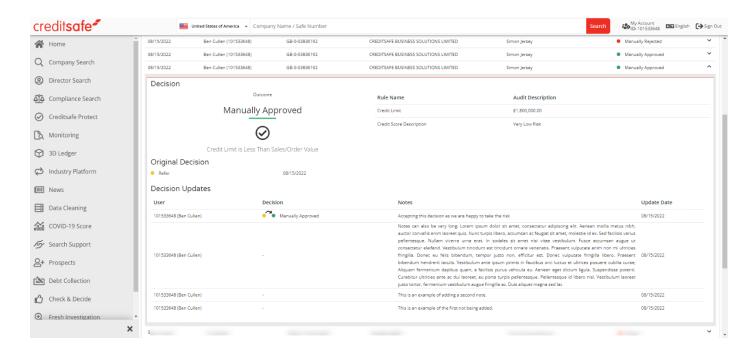
Users with the correct permission will be able to expand an editable decision and then edit it in the same way as from the Decision Screen shown earlier:

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



Carrying out these actions will change the status of a decision and display the related changes in a table:





User Permissions

Access to Check & Decide Decision Trees is managed by "Roles". Roles are used to define the level of access that a user has. In this section, we will explain the different roles available, and the access levels associated with each role.

Roles:

There are two roles available, each with its own set of permissions. The following is a list of the available roles:

- Basic Access: This role is designed for users who require basic access to Check & Decide. Users with this role can run decisions and view their own decision history.
- Senior Access: This role is designed for users who require more advanced access to Check & Decide. Users with this role can run decisions, view the entire decision tree history irrespective of which user ran the decision. They can also change the outcome of a decision using the manually approve or reject.

Managing Roles:

If you want to change a user(s) role, you will need to contact your local Creditsafe Account Manager.

Important Note:

It is important to ensure that users are assigned the appropriate role based on their level of access requirements. Assigning the wrong role can result in unauthorized access to sensitive information or the inability to perform necessary tasks.



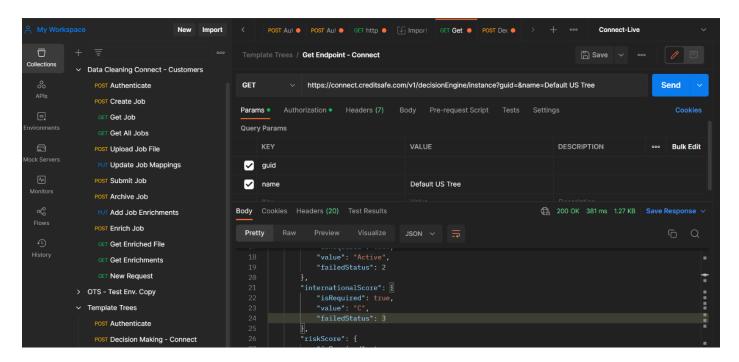
Using the API

Import the Postman Collection to be able to fetch your instance and request a decision.

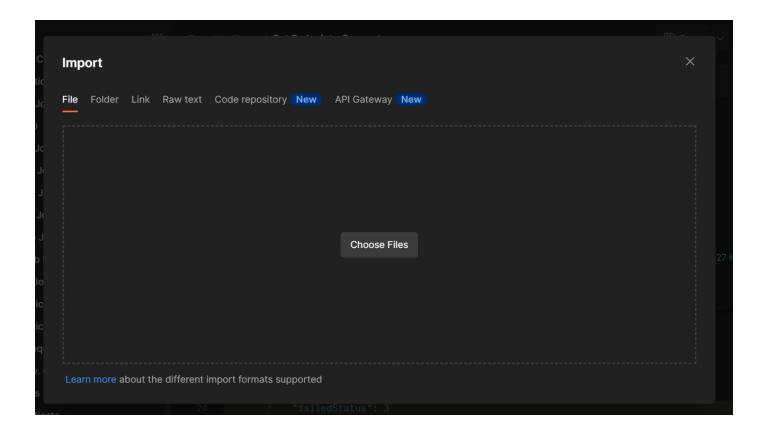


IMPORTANT: Please make sure your Postman Environment is setup with Globals and Locals.

Importing the Collection by selecting Import in the "My workspace" header.



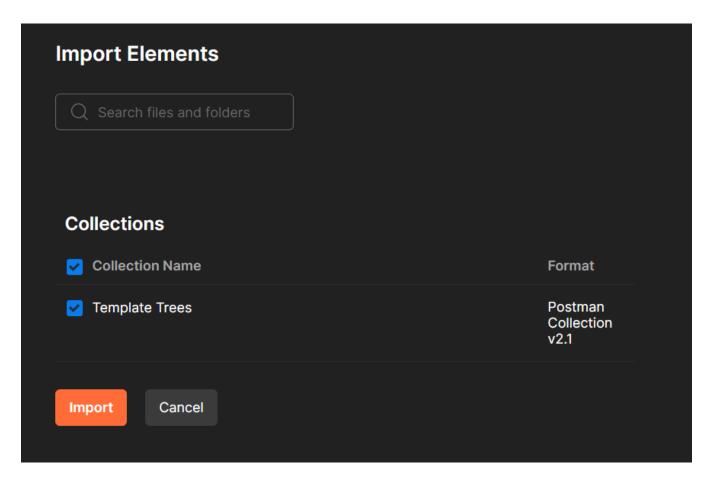




Select the file from the location on your device and Import the Collection.

IMPORTANT: All the Elements will be imported during this process.





Authentication

Authentication involves sending a verified username and password with your request. In the request Authorisation tab, select Bearer Token from the Type dropdown list.

Enter your Connect API username and password in the Username and Password fields. For extra security, store these in variables.

Example below:

}

- 1. Click on the "Authenticate" tab and perform the below checks before you hit the "Send" the request for successful authentication:
- a. Authorization:

```
I) Type – Bearer Token
II) Token – {{token}}
b. Body:
{

"username": "", [Connect API Username]

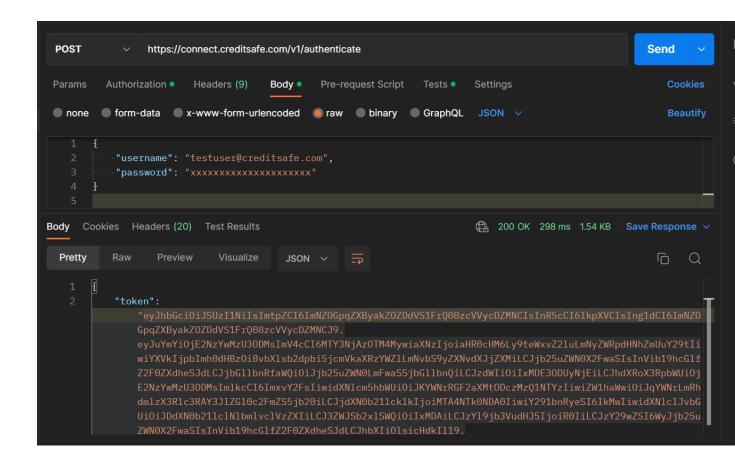
"password": "" [Connect API Password]
```



c. Tests:

var jsonData = JSON.parse(responseBody);
pm.globals.set("token", jsonData.token);

2. Once the above checks are complete, hit the "Send" button to generate your token.

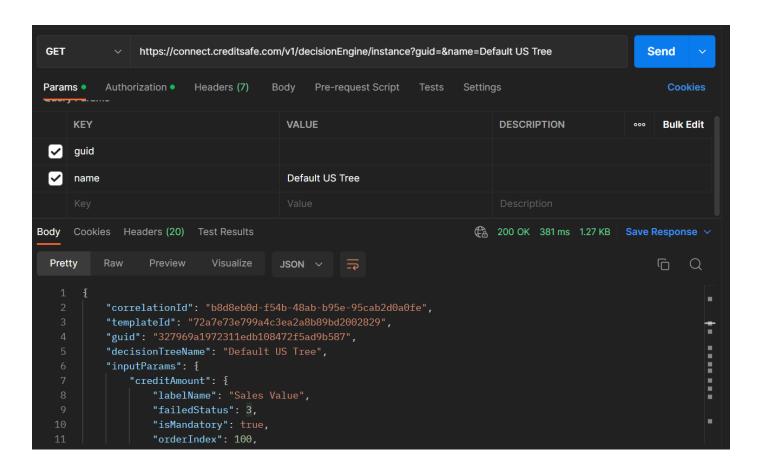




Fetch your Decision Configuration

GET methods are typically for retrieving data from our Connect API. You will need to pass either the GUID or the Name (Decision Tree Name from the Configuration Form) parameters.

Click on the "Send" button to fetch your Instance configuration.





Decision Making

- 1. Click on the "Decision Making Connect" tab and perform the below checks before you hit the "**Send**" request to make the decision.
 - a. Paramaters add a new key called **companyld**: pass the company id on which you wanted to request decision
 - b. add a new key called **guid** pass the guid that we have got from the response on GET method for your instance
 - c. Body Add the Body as below (ignore if already available)
 {
 "creditAmount": "This is the user input that we have to pass while requesting for decision"
 }
- 2. Once the above checks are complete, hit the "**Send**" request to request for decision and you will have the JSON response that has individual outcome of the checks and the final outcome (Decision).

IMPORTANT: Please note that the final outcome will be the worst outcome out of all the checks made. The Decision Text will be empty if the final outcome is Accept.

