creditsafe

Check & Decide

User Guide

v1.2 - February 2024

POWERING BUSINESS DECISIONS

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Contents

..... 0
Login 3
Home 3
Run Decision 4
Landing Page 6
Decision Models 8
Decision Outcome 10
Decision History 14
Landing Page 14
Filter History Results with Advanced Search Criteria 15
Check & Decide – Decision History Section 17
How to Re-Run a Decision? 19
View Decision Report 20
Referred Decisions 21
Landing Page 21
View and Update the Outcome of Referred Decisions 21
Manual Approval allows users to change the Outcome of Referred Decisions 25
Who can use Manual Approval? 25
How to override a decision? 25
Adding a Note when changing a decision 27
Changing a Decision Outcome 29
New Success Pop-up Modal Window 30
Editing a decision from the Decision History screen 33
View Company Report 35
View Company Report from Run Decision Page 35
View Company Report from Single View Decision Page 38
Run a New Decision 40
Export Functionality 41
Export 41
Full Export 42
Tree Configuration 43
View Configuration 44
Edit Configuration 46

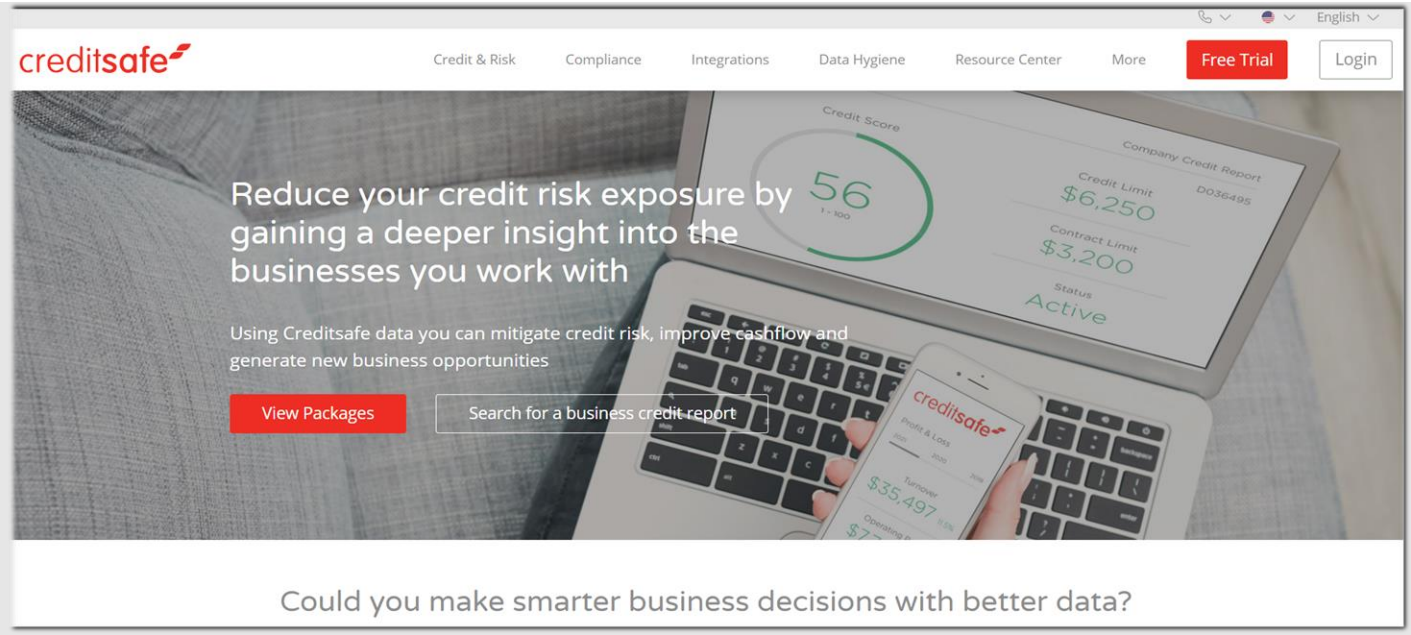
Add and Remove metric 47
Modify the Basic Tree details 52
Modify Threshold Values, Failed Status and Unavailable Status 53
Validations 55
Tree Configuration Logs 57
User Permissions 70

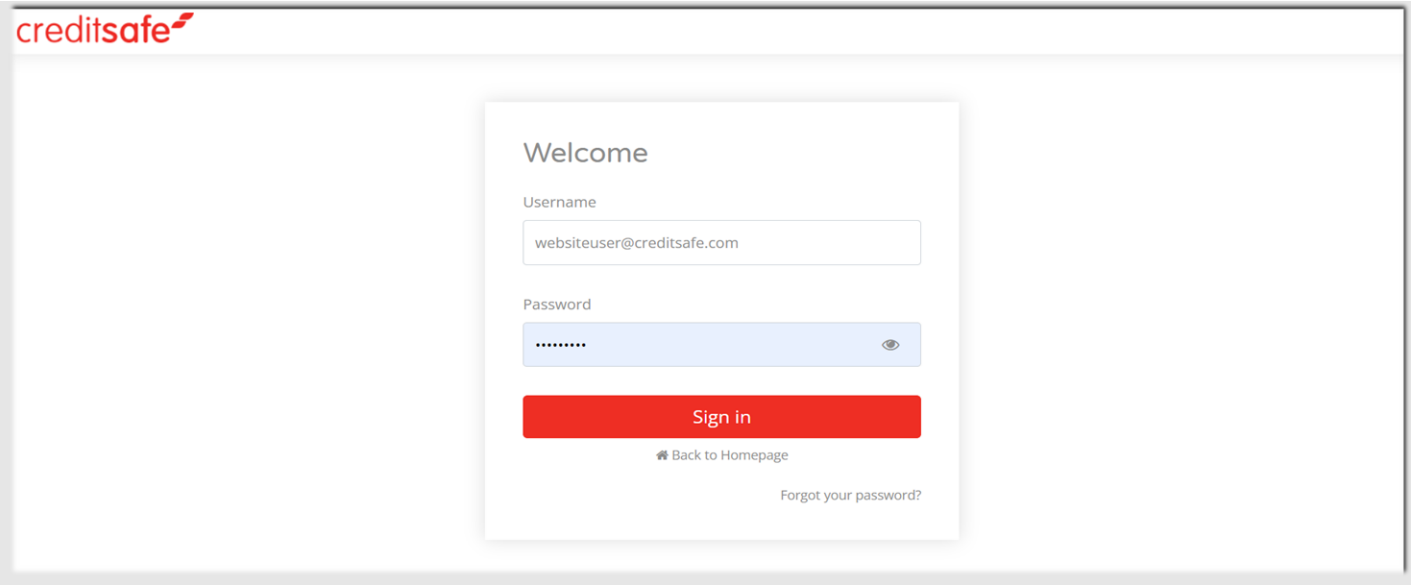
Login

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 several options, a summary of which is contained within this section.



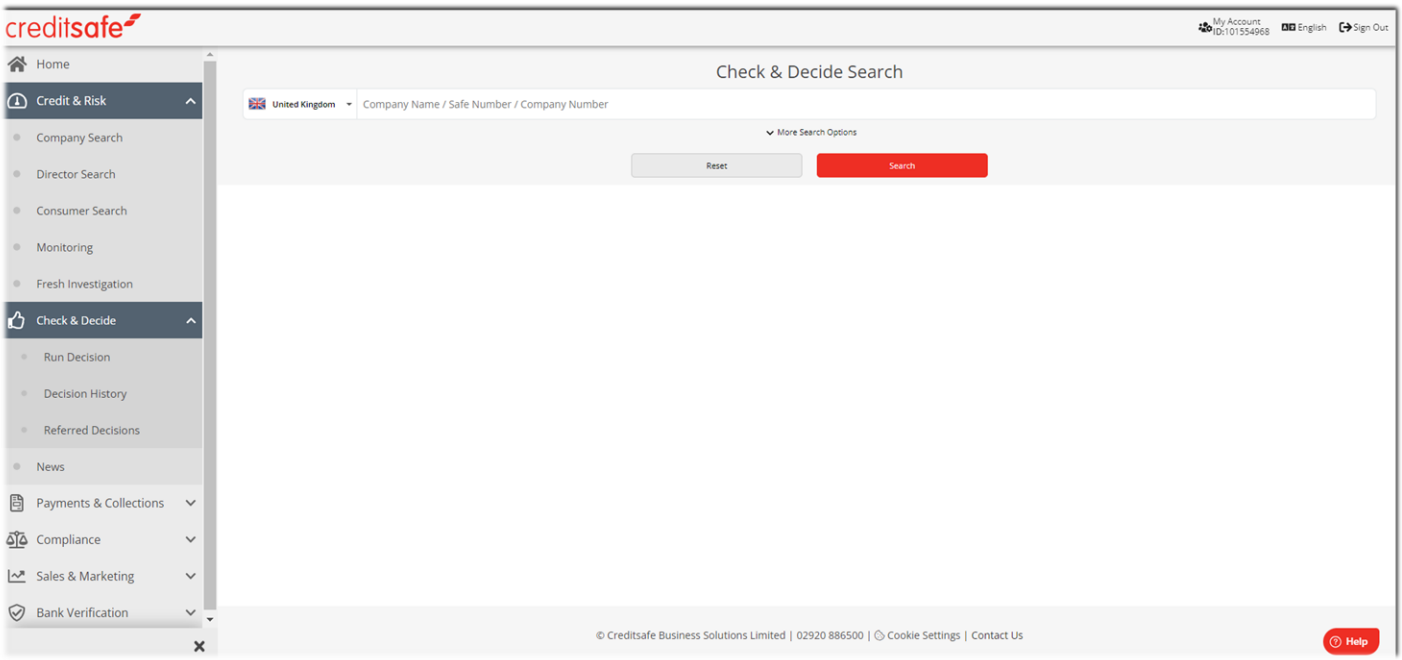


From the 'Home' tab in the left-hand menu, select the Credit & Risk section and navigate to Check and Decide.

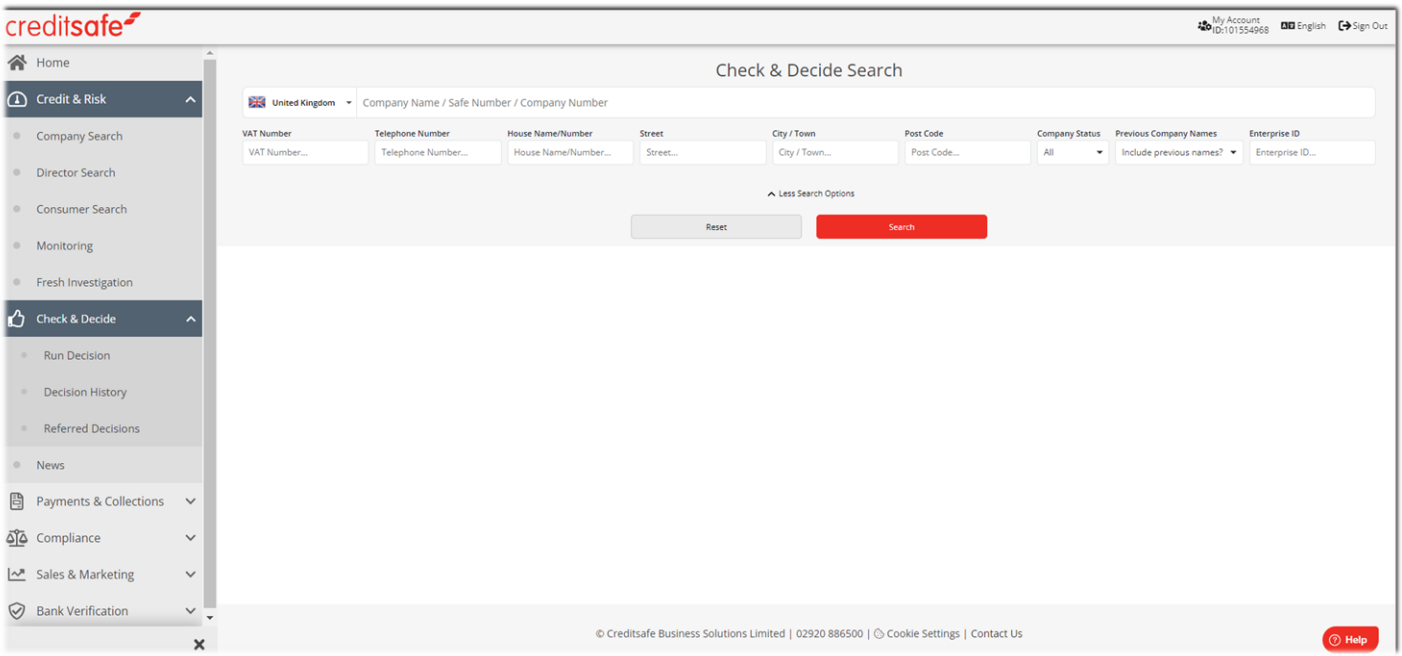
Run Decision

Select Check & Decide from the navigation menu on the left-hand side and then select the “Run Decision” sub-tab to navigate to the Check & Decide Search page.

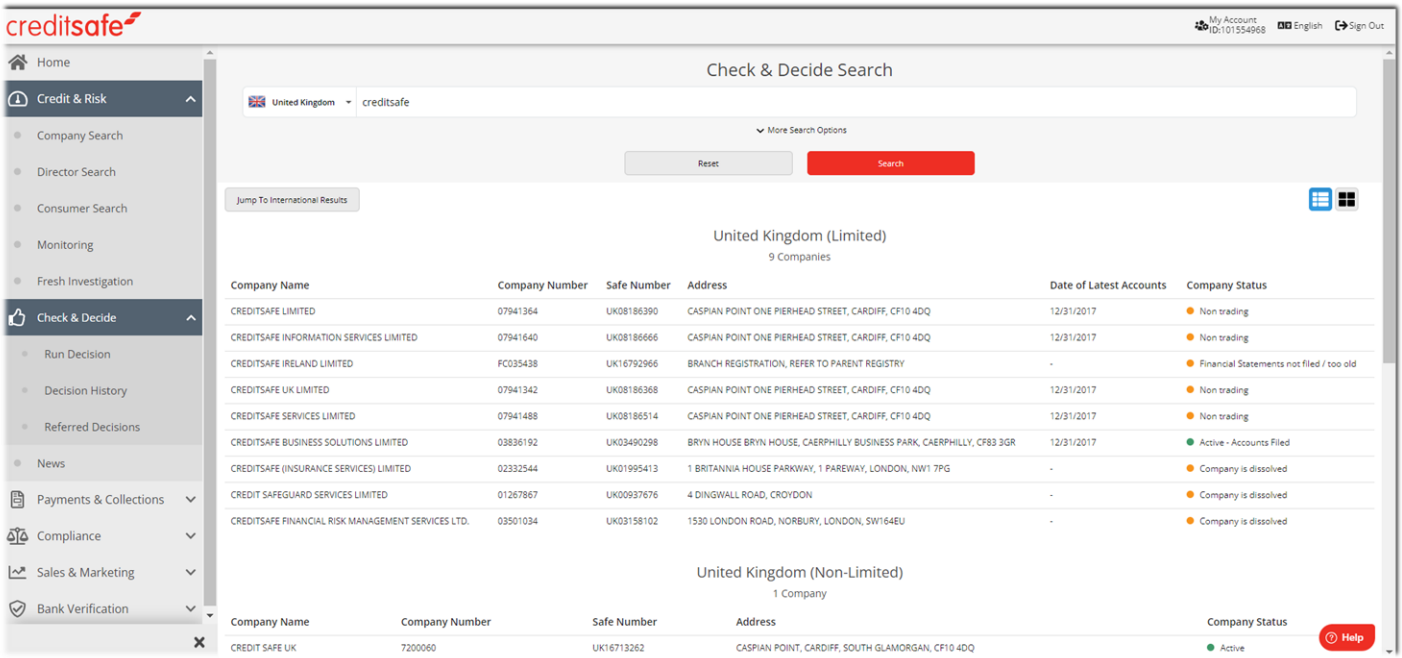
On the Check & Decide company search page, users must see the default Company Search bar. To refine the search and access more specific criteria, select on the expandable chevron labeled "More Search Options" to reveal more search options.



Select the collapsable chevron labeled "Less Search Options" to collapse the search filters and return to the default view.

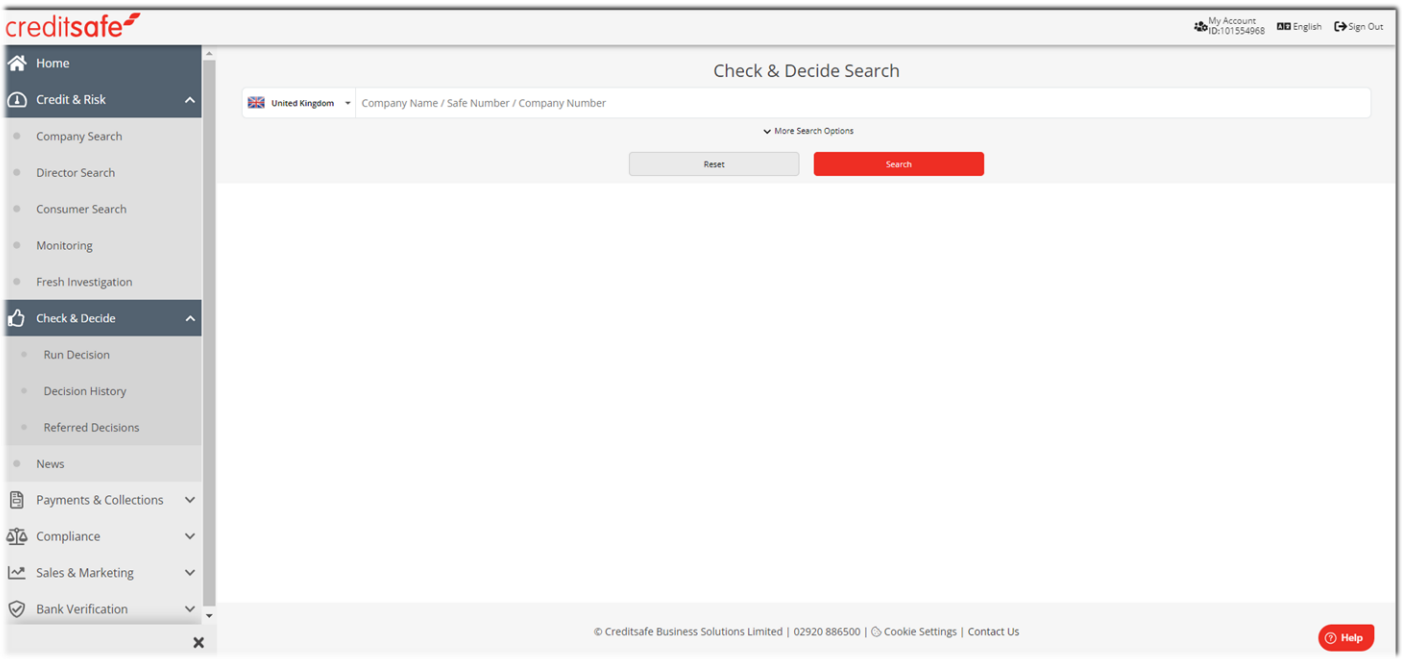


In the Check & Decide Search, type in the name of the business you are searching for and select 'Search'.



Adding any of the search criteria and then minimizing the Search options menu, the selections persist until either the page is refreshed, a search has been completed or the user has removed them by selecting 'Reset.'

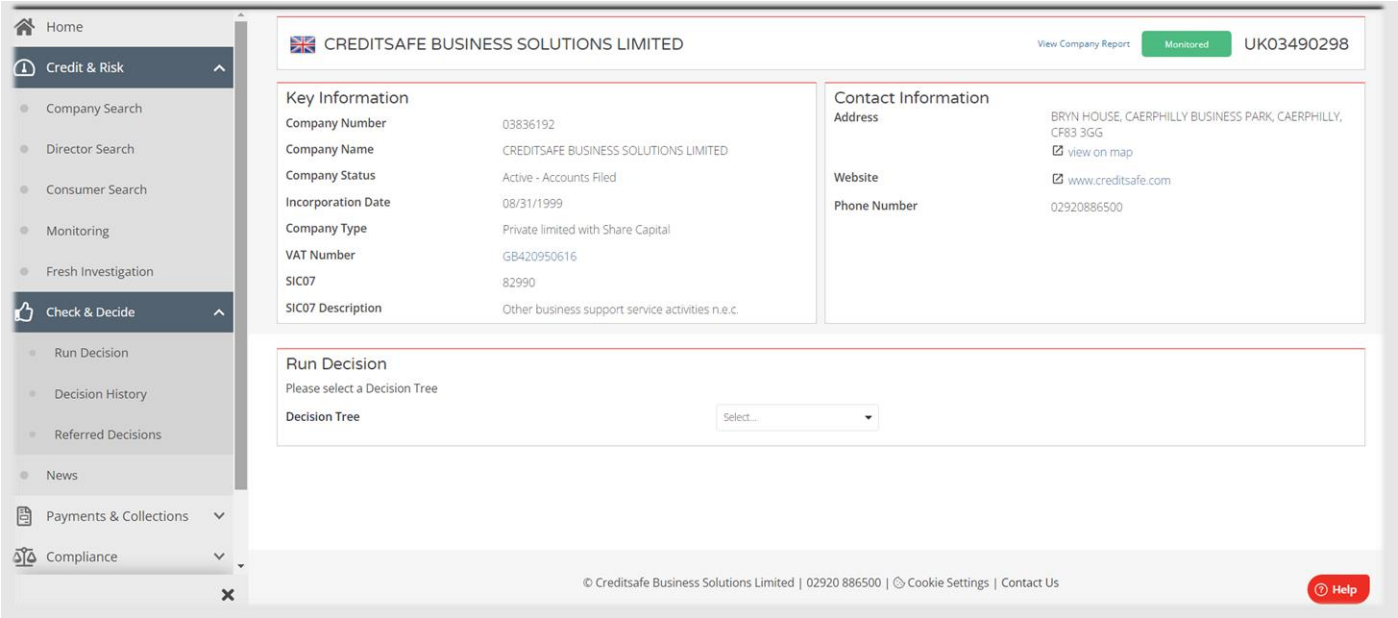
For a few entities, we will find the 'Check & Decide' main menu under 'Credit & Risk' menu option on the left navigation bar.



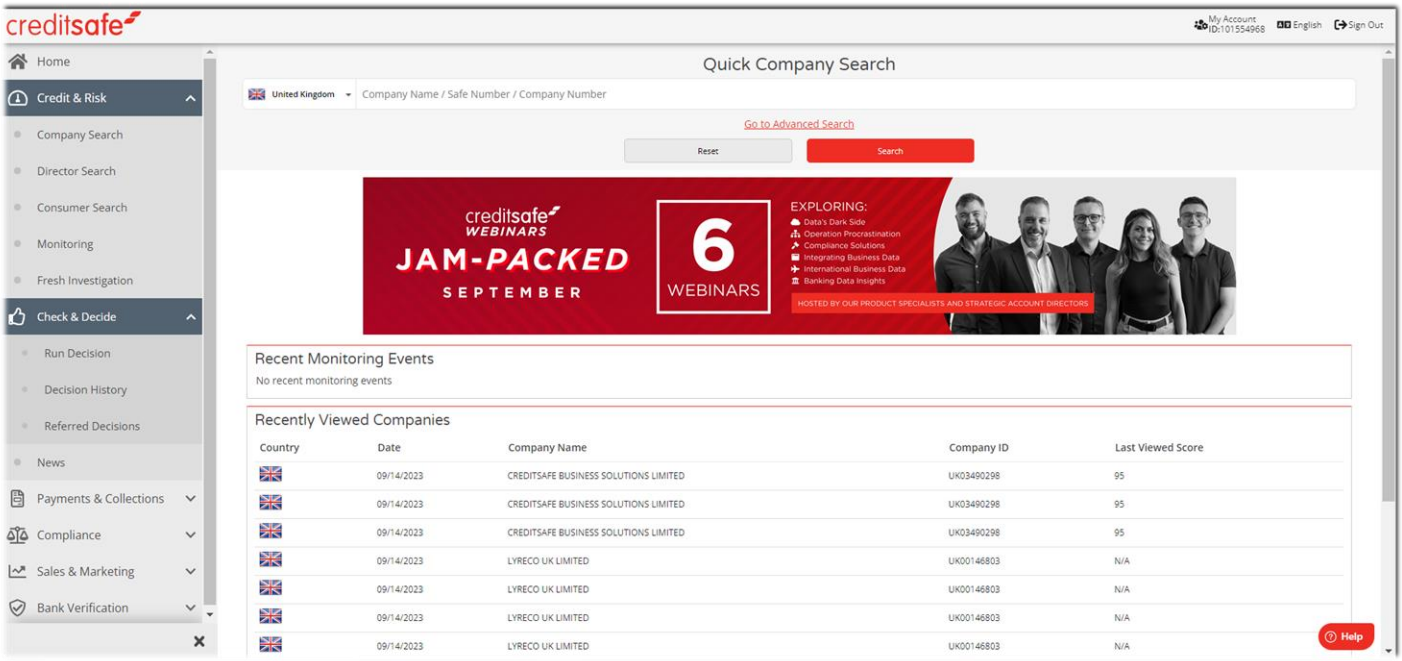
Landing Page

Once you have navigated to the Check & Decide Search page, you can proceed to Search for a company to run a decision against.

In the Check & Decide Search, selecting the business 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.



Select the 'Run Decision' button from the Company Report. Upon selecting the button, you will navigate to the Decision Details page.

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Home
Credit & Risk
Payments & Collections
Compliance
Sales & Marketing
Bank Verification

Back to Results

CREDITSAFE BUSINESS SOLUTIONS LIMITED

UK03490298
Company Number:03836192

Risk Score	International Score	Credit Limit	Contract Limit	Status	DBT	Industry DBT	Compliance Alerts
95	A	£1.8M	£5.1M	Active	11.74	16	No Alerts

Run Decision | Monitored | More Actions

Summary | Scores & Indicators | Finance Agreements | Directors/Shareholders | Financials | Event History | Group Structure | Compliance Alerts | Negative Inform

Company Information | Trading Address | SIC07/SIC03

Key Information

Company Number	03836192
Company Name	CREDITSAFE BUSINESS SOLUTIONS LIMITED
Company Status	Active - Accounts Filed
Incorporation Date	08/31/1999
Company Type	Private limited with Share Capital
VAT Number	GB420950616
SIC07 Code	82990
SIC07 Description	Other business support service activities n.e.c.

Contact Information

Address:	BRYN HOUSE, CAERPHILLY BUSINESS PARK, CAERPHILLY, CF83 3GG view on map
Website:	www.creditsafe.com
Telephone Number:	02920886500 TPS: N
Trading Address:	Bryn House, Caerphilly Business Park, Caerphilly, Mid Glamorgan, CF83 3GG View More

Additional Information

FTSE Index	-	Accounts Due Date	09/17/2018

Help

Home
Credit & Risk
- Company Search
- Director Search
- Consumer Search
- Monitoring
- Fresh Investigation

Check & Decide
- Run Decision
- Decision History
- Referred Decisions

News
Payments & Collections
Compliance
Sales & Marketing
Bank Verification

CREDITSAFE BUSINESS SOLUTIONS LIMITED

View Company Report | Monitored | UK03490298

Key Information

Company Number	03836192
Company Name	CREDITSAFE BUSINESS SOLUTIONS LIMITED
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Incorporation Date	08/31/1999
Company Type	Private limited with Share Capital
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SIC07	82990
SIC07 Description	Other business support service activities n.e.c.

Contact Information

Address	BRYN HOUSE, CAERPHILLY BUSINESS PARK, CAERPHILLY, CF83 3GG view on map
Website	www.creditsafe.com
Phone Number	02920886500

Run Decision

Please select a Decision Tree

Decision Tree: Select...

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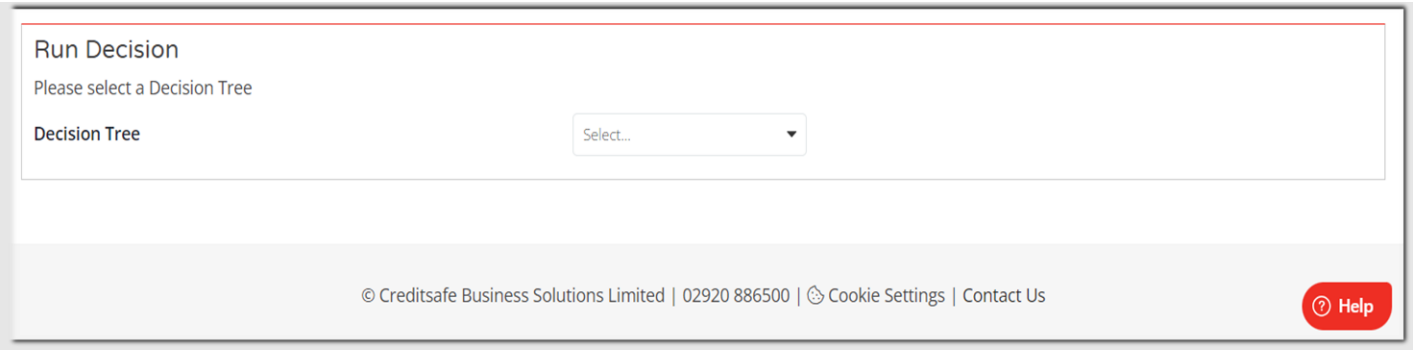
Help

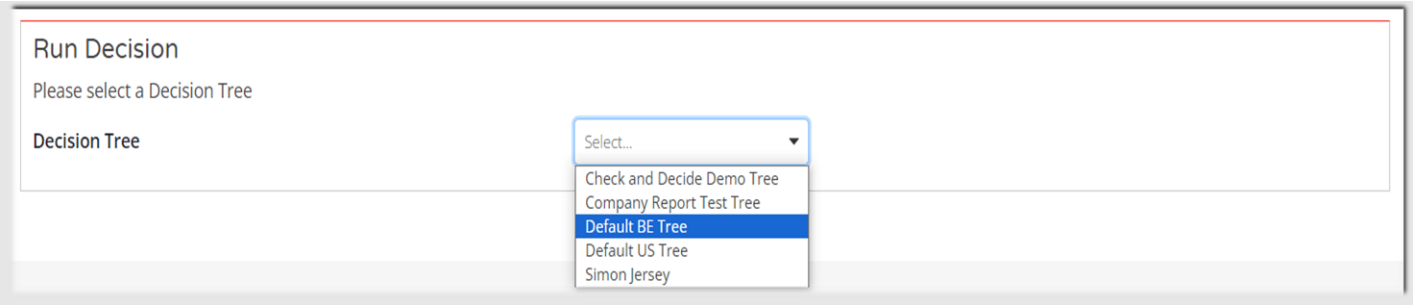
Decision Models

When you scroll down to the 'Run Decision' 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.

When you navigate to Run a Decision, you will see a prompt message that states **"Please select a Decision Tree"** instructing you to select a Decision Tree. The message will be shown when no decision tree is selected. The decision details input fields will be hidden initially, as they are only relevant once a Decision Tree has been selected.



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.

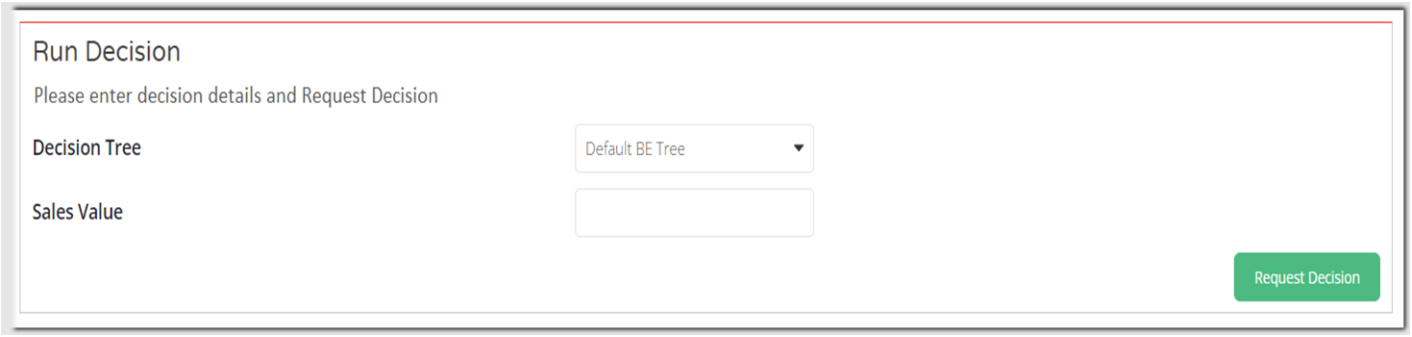


IMPORTANT: Both Custom and Template Trees you have access to will appear in this dropdown menu.

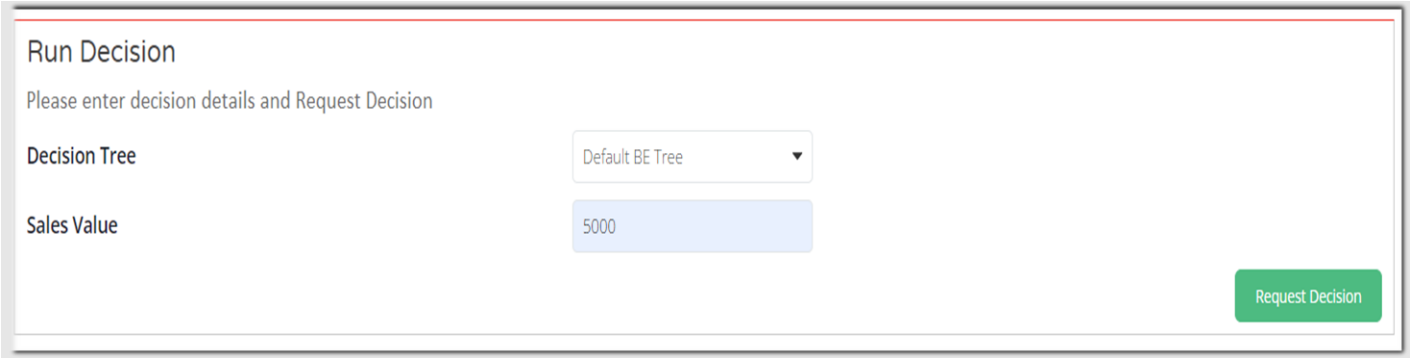
Once the user has selected a Decision Tree from the available options, the Run Decision Card will dynamically adjust, displaying the appropriate decision details input fields based on the selected Decision Tree.

After selecting a Decision Tree, the prompt message will be updated to **"Please enter decision details and Request Decision"**. The decision details input fields will be displayed, allowing users to enter the necessary information.

The "Request Decision" button will be available, which users can select to initiate the decision-making process based on the selected Decision Tree and the entered decision details.

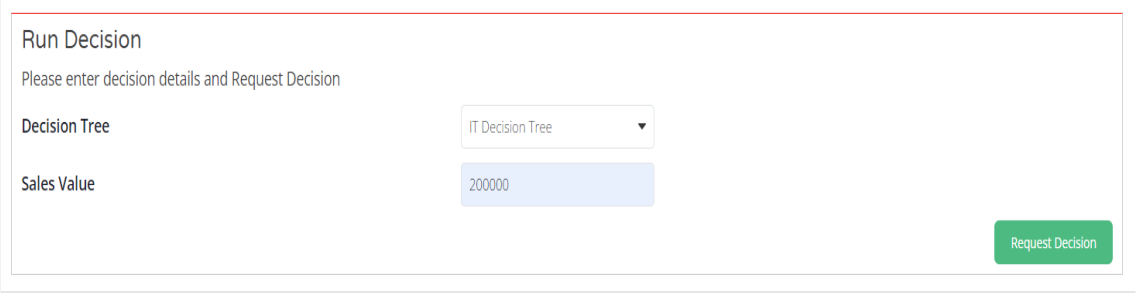
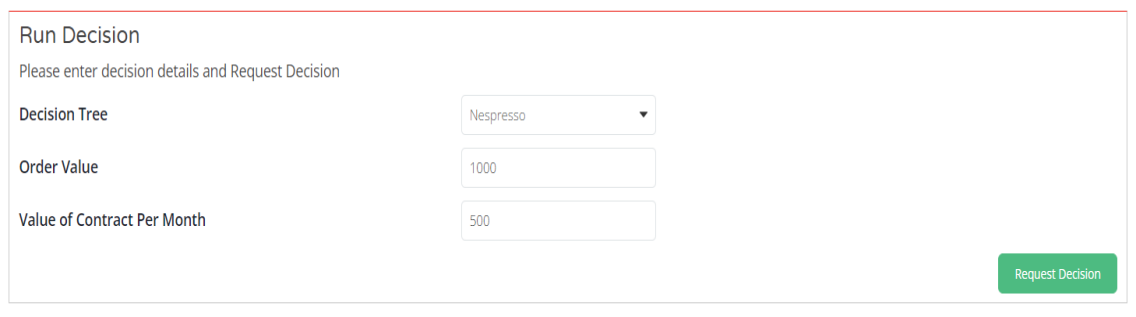


You can then enter the relevant information and proceed to request the decision.



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 Decision Trees you have access to will appear in this dropdown menu.

Sample OTS Decision Tree Input	
Sample Custom Decision Tree 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

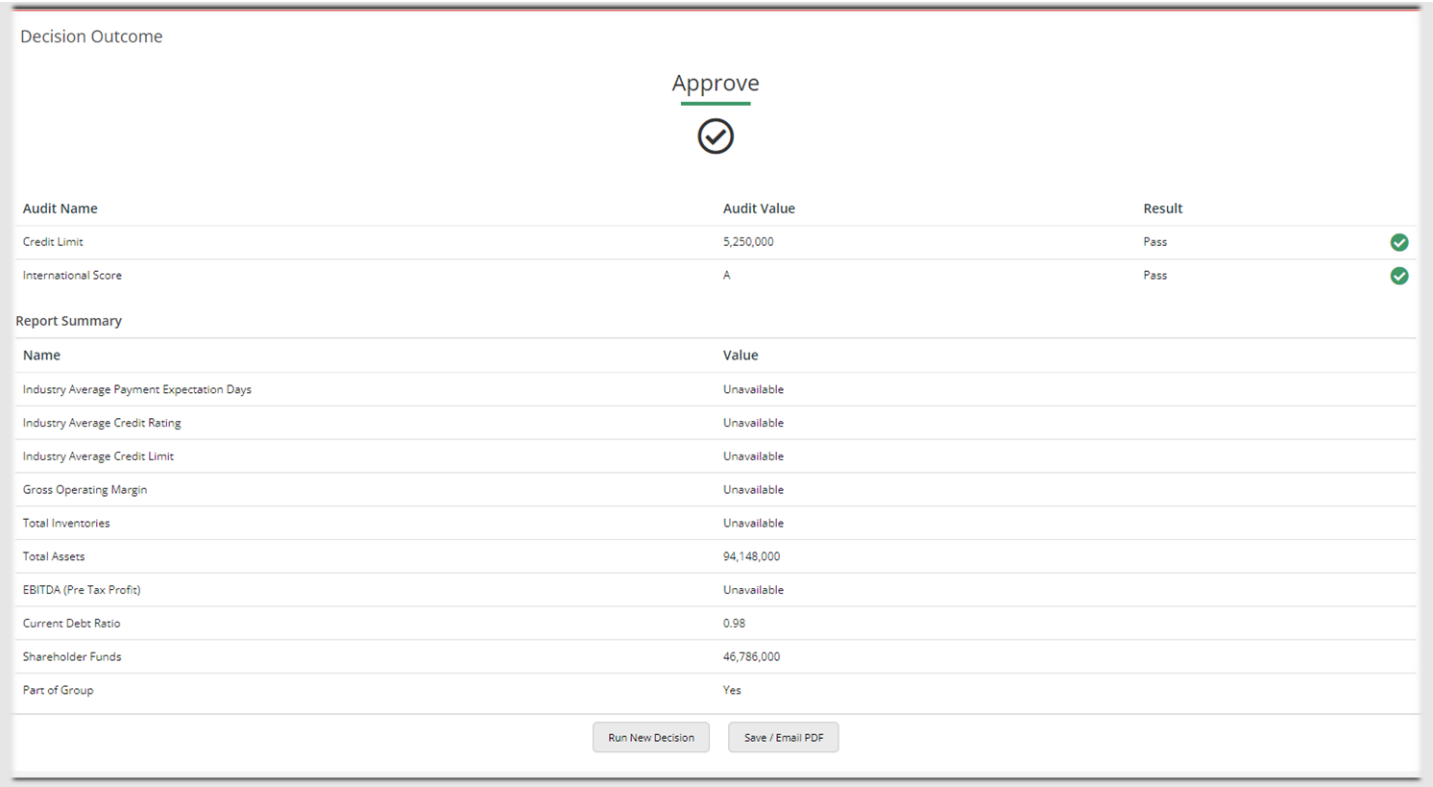
Once a decision has been made, you will be able to see the decision outcome and the decision rules that were used to make that decision. This is displayed in three columns, Rule Name, Audit Description and Result.

- The *Rule Name* is the metric used to perform the check. (Applicable to Template and Custom Decision Tree)
- *Audit Description* is the data value used for that check. (Applicable to Template and Custom Decision Tree)
- *Result* is the value when comparison is passed, failed, or referred for each metric. (Applicable only for Template Decision Tree)

Display Decision Outcome

1. For **Template Decision Tree**, you will see the decision outcome and the decision rules that were used to make that decision which gets displayed in three columns, Rule Name, Audit Description, and the Result.
2. For **Custom (Provenir) Decision Tree**, you will see the decision outcome and the decision rules that were used to make that decision which gets displayed in two columns, Rule Name and Audit Description.

Decision Outcome - Template Decision Tree:


Decision Outcome

Approve

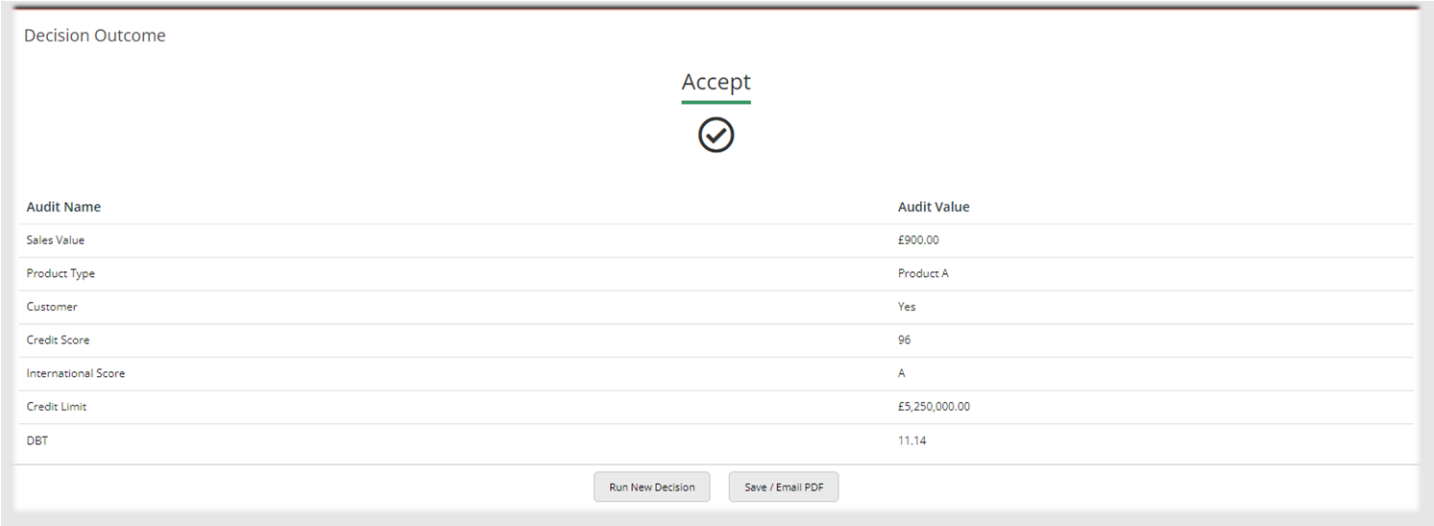
Audit Name	Audit Value	Result
Credit Limit	5,250,000	Pass
International Score	A	Pass

Report Summary

Name	Value
Industry Average Payment Expectation Days	Unavailable
Industry Average Credit Rating	Unavailable
Industry Average Credit Limit	Unavailable
Gross Operating Margin	Unavailable
Total Inventories	Unavailable
Total Assets	94,148,000
EBITDA (Pre Tax Profit)	Unavailable
Current Debt Ratio	0.98
Shareholder Funds	46,786,000
Part of Group	Yes

Run New Decision Save / Email PDF

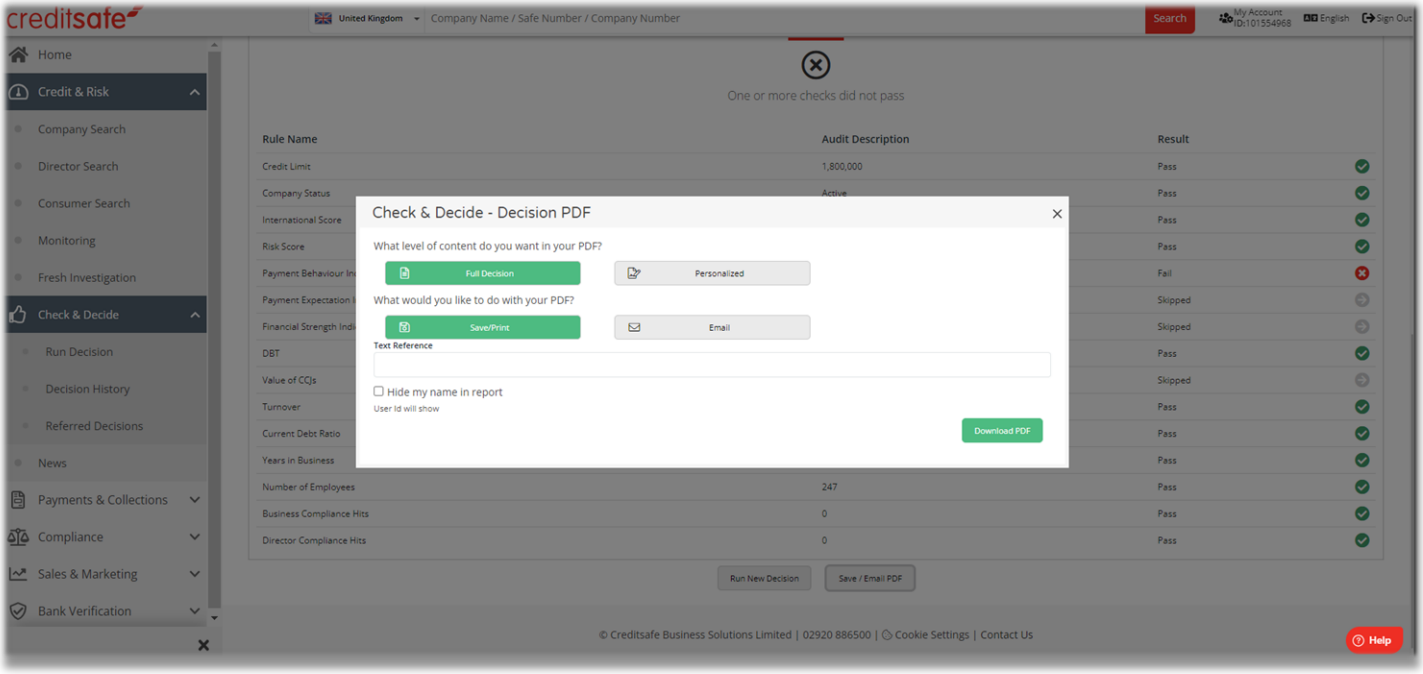
Decision Outcome – Custom (Provenir) Decision Tree:



Audit Name	Audit Value
Sales Value	£900.00
Product Type	Product A
Customer	Yes
Credit Score	96
International Score	A
Credit Limit	£5,250,000.00
DBT	11.14

Save PDF

You can choose to save the details of the Outcome as a pdf. Also, selecting the 'Run New Decision' button will navigate you to the Check & Decide search page to look for another company and run a new decision.



Selecting 'Download PDF' button will initiate the download.

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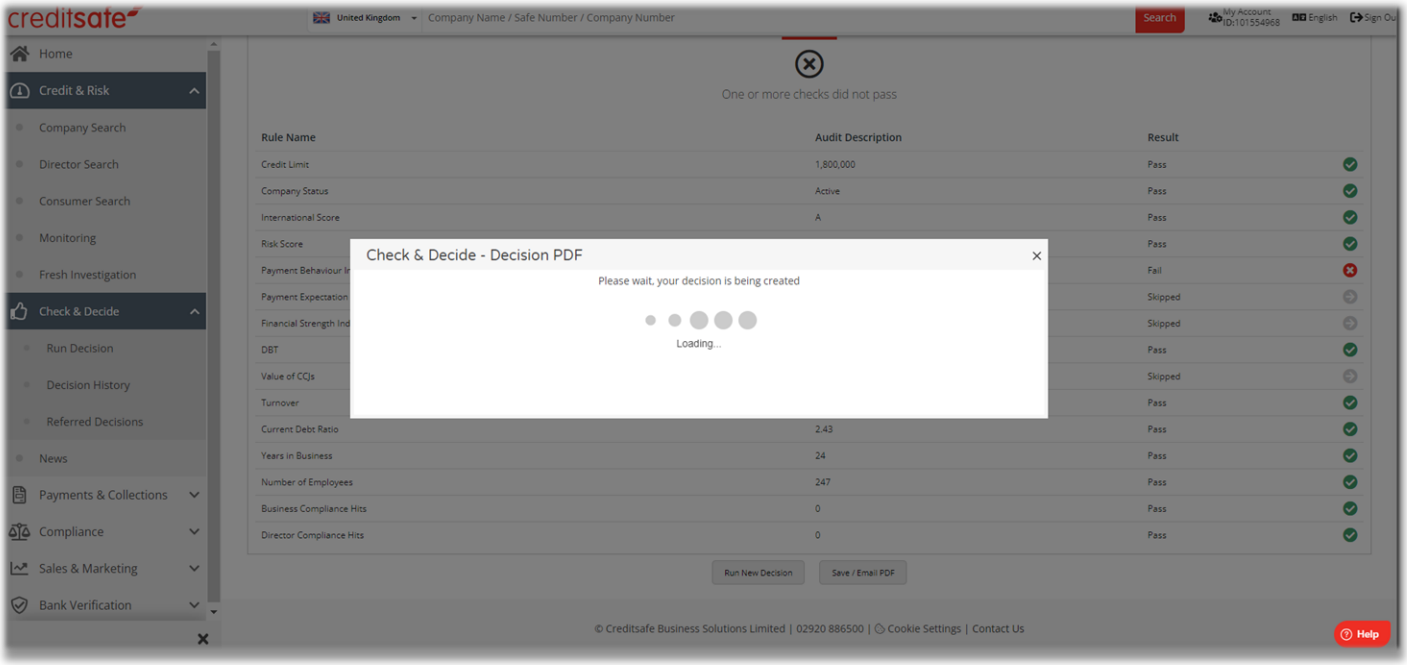
creditsafe
United Kingdom
Company Name / Safe Number / Company Number
Search
My Account ID:101554968
English
Sign Out
Home
Credit & Risk
Company Search
Director Search
Consumer Search
Monitoring
Fresh Investigation
Check & Decide
Run Decision
Decision History
Referred Decisions
News
Payments & Collections
Compliance
Sales & Marketing
Bank Verification
One or more checks did not pass
Rule Name
Audit Description
Result
Credit Limit 1,800,000 Pass
Company Status Active Pass
International Score A Pass
Risk Score Pass
Fail
Skipped
Skipped
DBT Pass
Skipped
Turnover Pass
Current Debt Ratio 2.43 Pass
Years in Business 24 Pass
Number of Employees 247 Pass
Business Compliance Hits 0 Pass
Director Compliance Hits 0 Pass
Check & Decide - Decision PDF
Please wait, your decision is being created
Loading...
Run New Decision
Save / Email PDF
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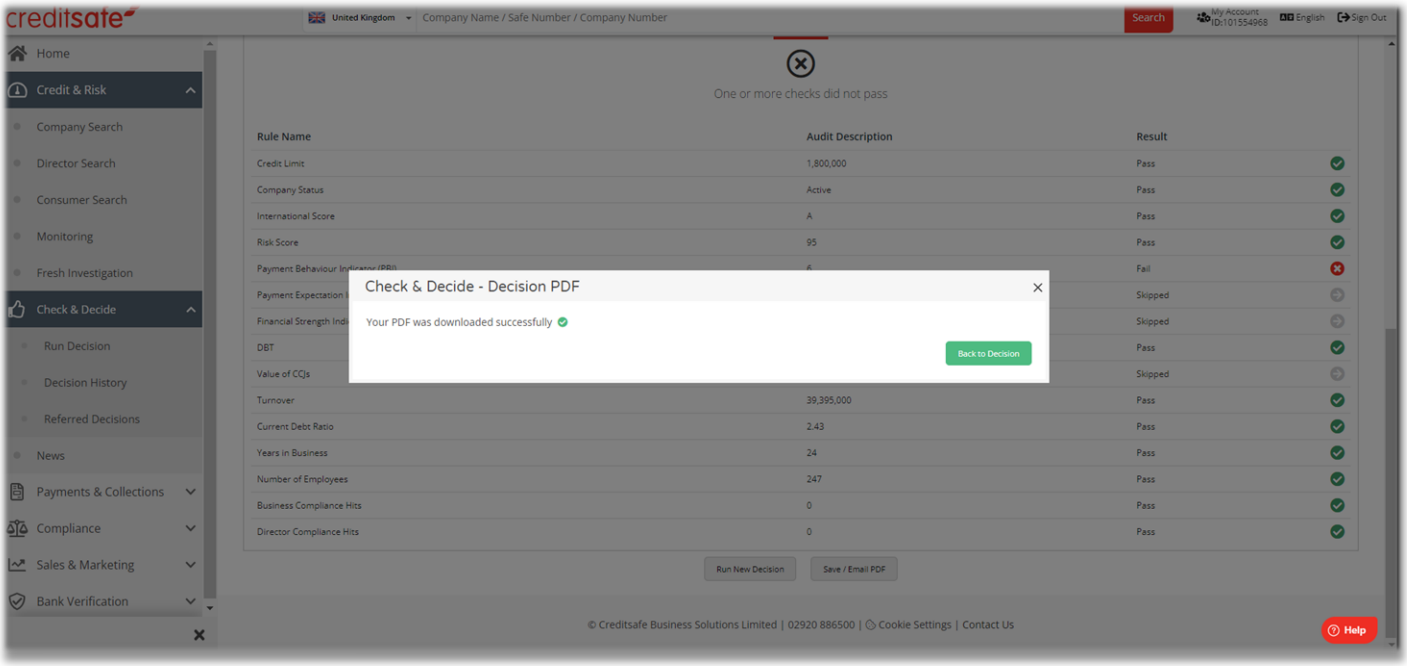
creditsafe
United Kingdom
Company Name / Safe Number / Company Number
Search
My Account ID:101554968
English
Sign Out
Home
Credit & Risk
Company Search
Director Search
Consumer Search
Monitoring
Fresh Investigation
Check & Decide
Run Decision
Decision History
Referred Decisions
News
Payments & Collections
Compliance
Sales & Marketing
Bank Verification
One or more checks did not pass
Rule Name
Audit Description
Result
Credit Limit 1,800,000 Pass
Company Status Active Pass
International Score A Pass
Risk Score 95 Pass
Fail
Skipped
Skipped
DBT Pass
Skipped
Turnover 39,395,000 Pass
Current Debt Ratio 2.43 Pass
Years in Business 24 Pass
Number of Employees 247 Pass
Business Compliance Hits 0 Pass
Director Compliance Hits 0 Pass
Check & Decide - Decision PDF
Your PDF was downloaded successfully
Back to Decision
Run New Decision
Save / Email PDF
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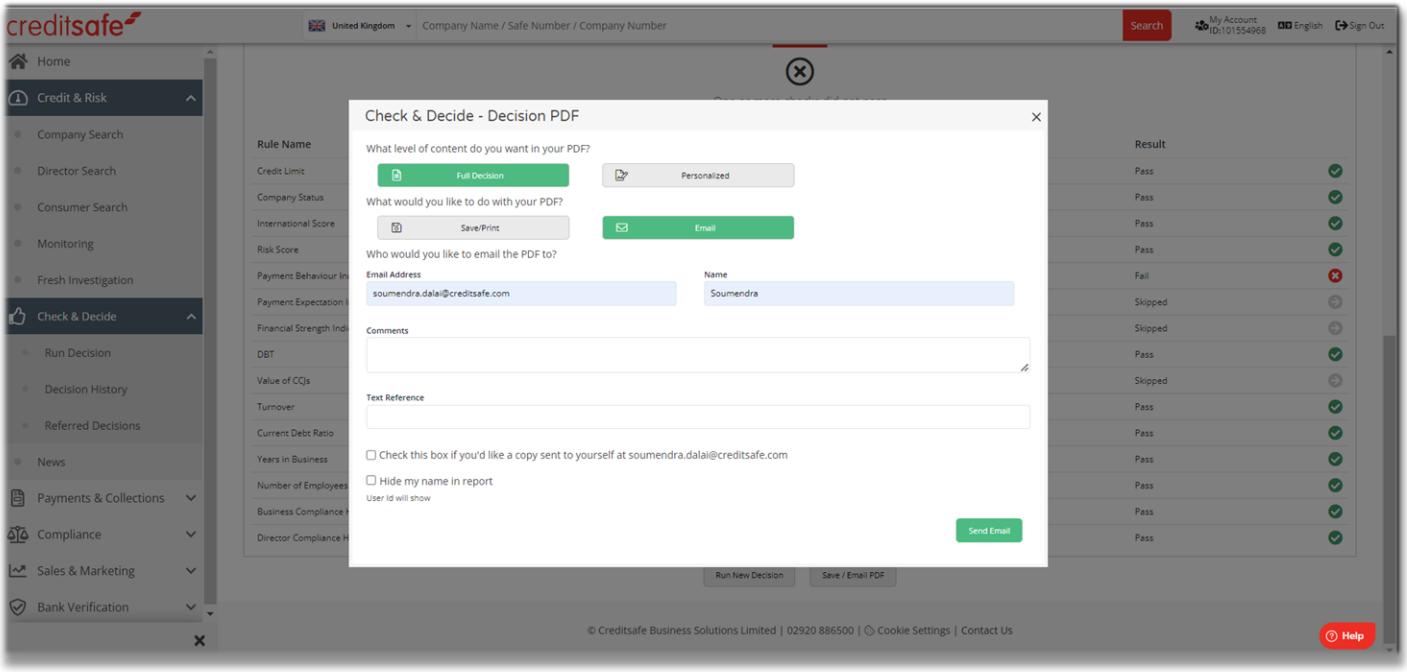
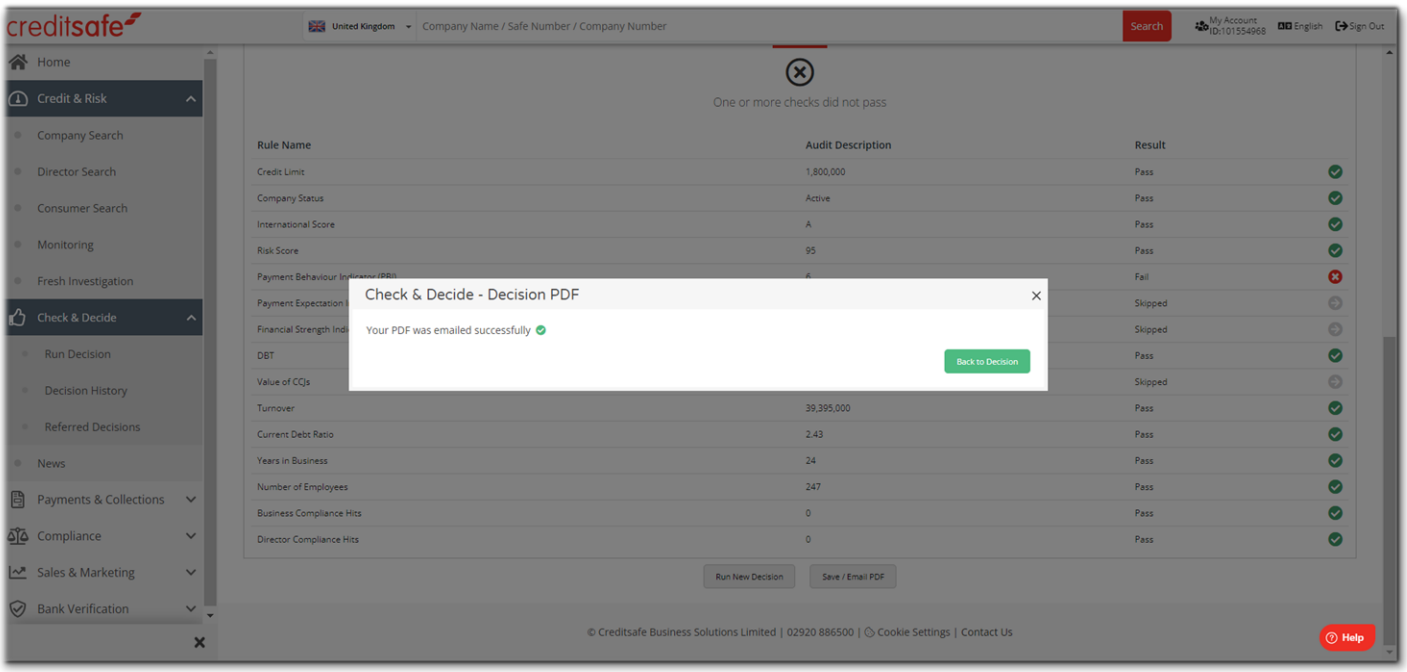
Email

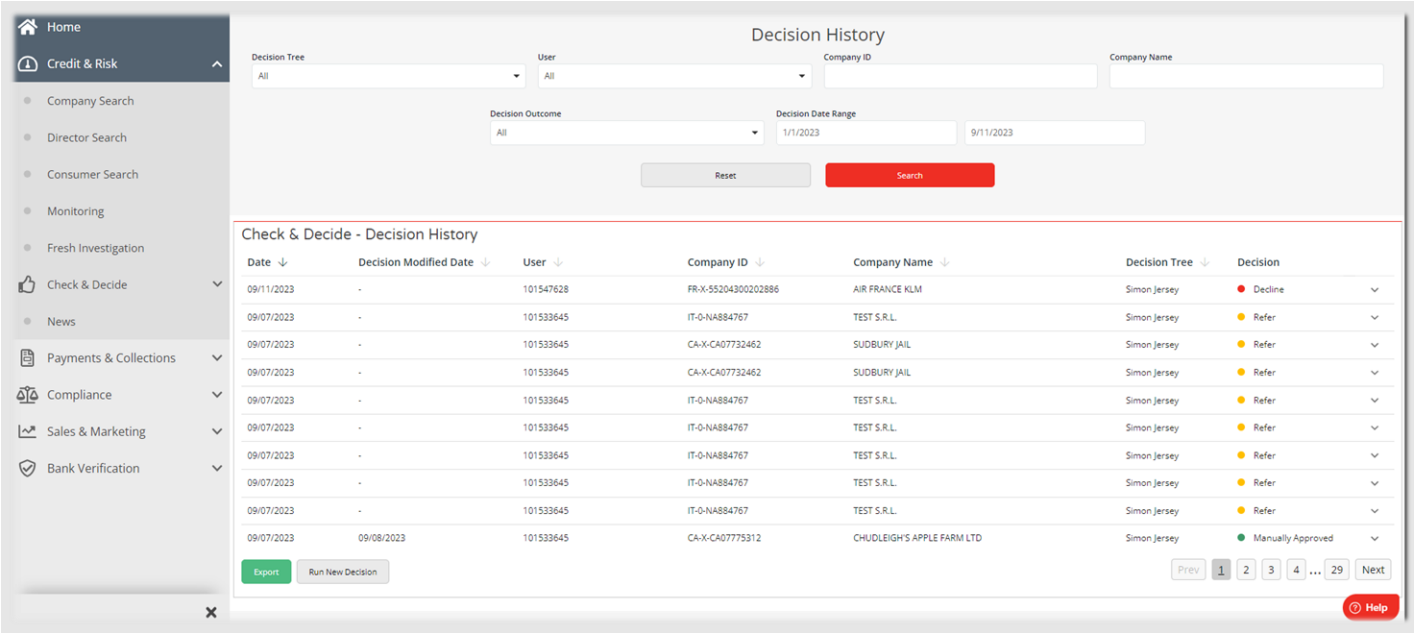
You can choose to email the details of the Outcome as a pdf.





Decision History

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 then select the “Decision History” sub-tab to see the list of all latest decisions and the history.



Landing Page

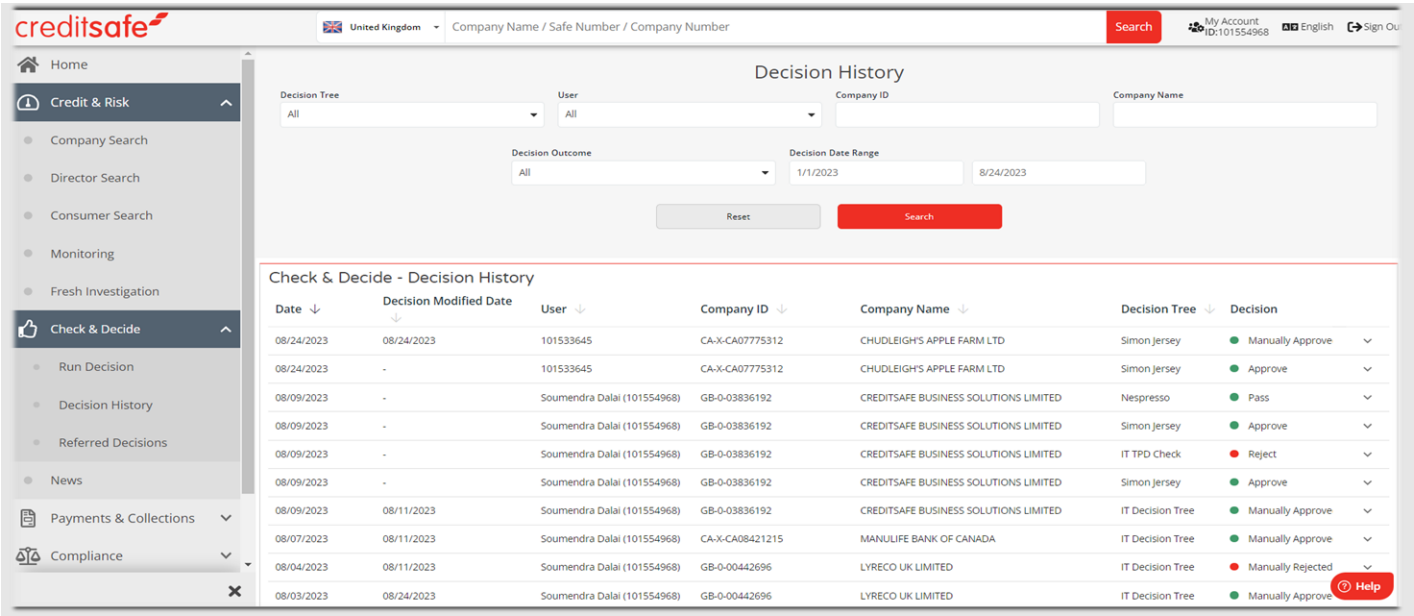
The Check & Decide – Decision History displays information about all the decisions that have been made. You will be able to see the key details, such as:

- Date = When the original decision was requested.
- Decision Modified Date = Date on which either a note was added, or a manual decision was taken or both
- User = The name of the user who ran the decision.
- Company ID = The company ID the decision was made against.
- Company Name = The company name the decision was made against.
- Decision Tree Used = The name of the Decision Tree
- Decision = The decision outcome

Note:

1. The "Decision Modified Date" column displays a hyphen ('-') before any referred decision is updated or modified.
2. For any other decision outcomes apart from "Refer", the "Decision Modified Date" column must always display hyphen ('-').

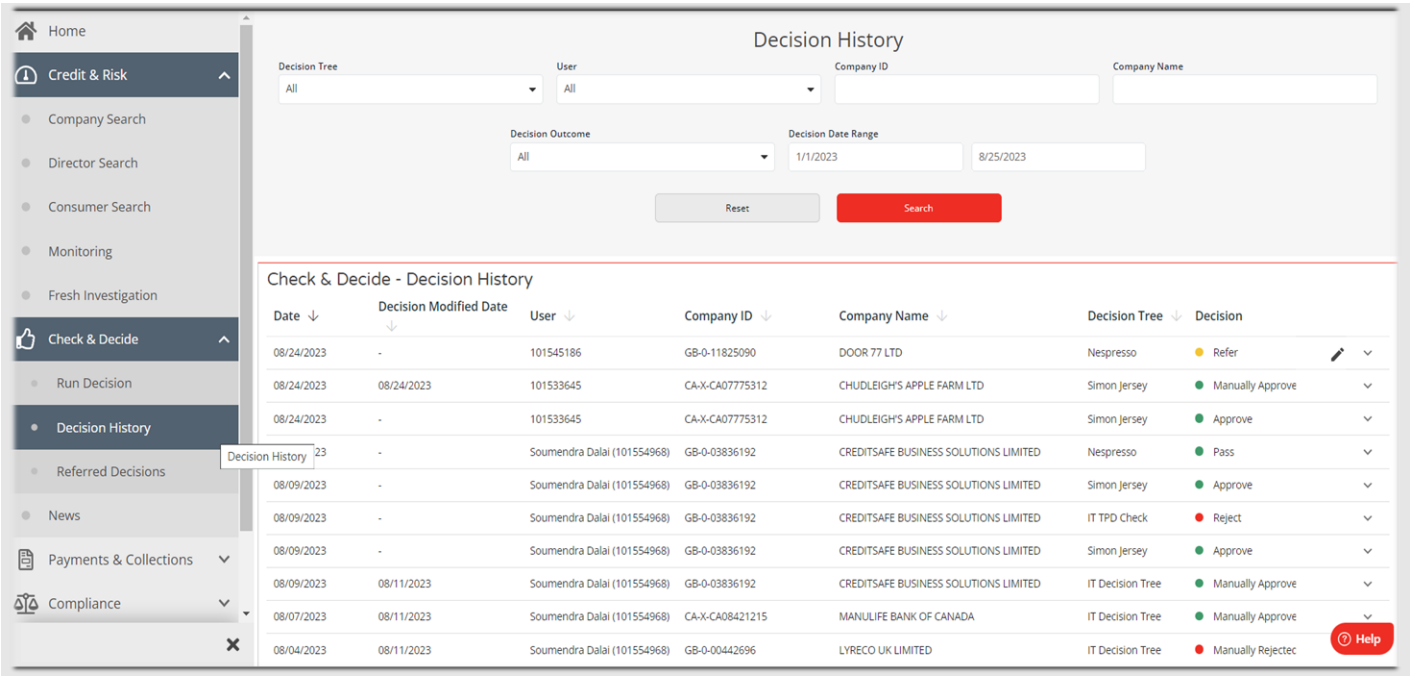
3. A date would be reflected in the "Decision Modified Date" column when a referred decision is updated or modified, a note is added on a referred decision or both.



Filter History Results with Advanced Search Criteria

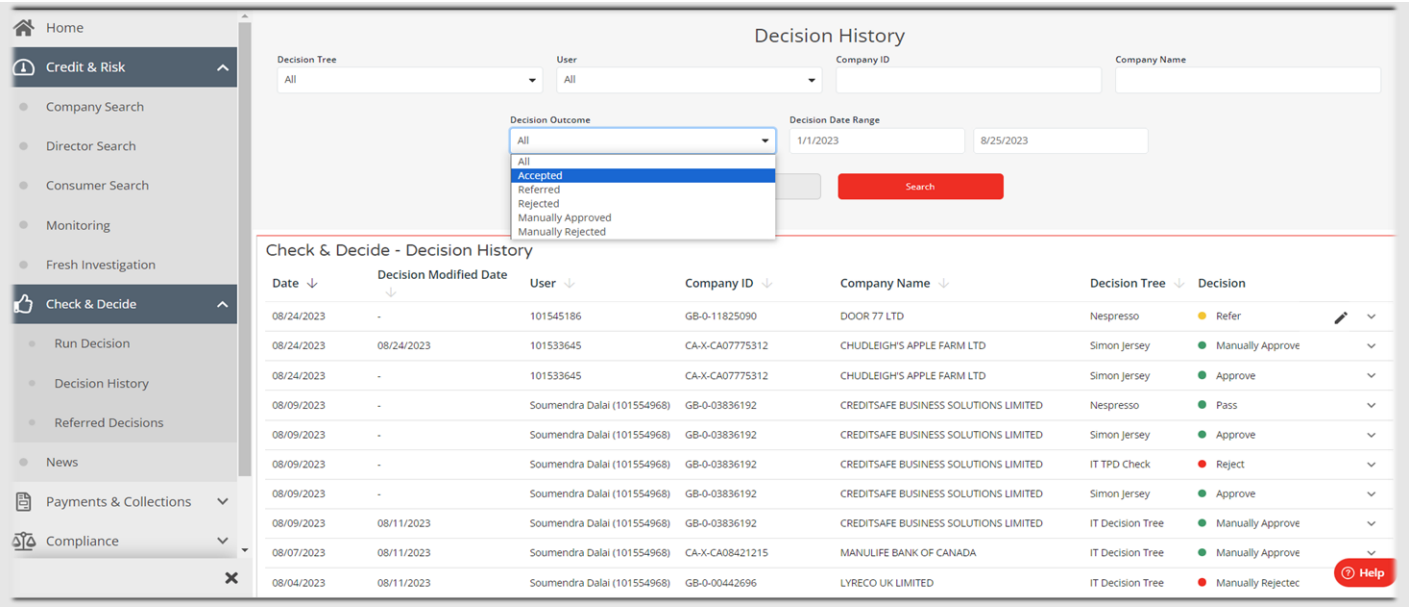
The Decision filter label is updated from "Status" to "Decision Outcome" in the Search Decision History additional criteria.

When you select the "Decision Outcome" dropdown, the default value displayed will be "All" and you can select any other dropdown values based on your search requirement.

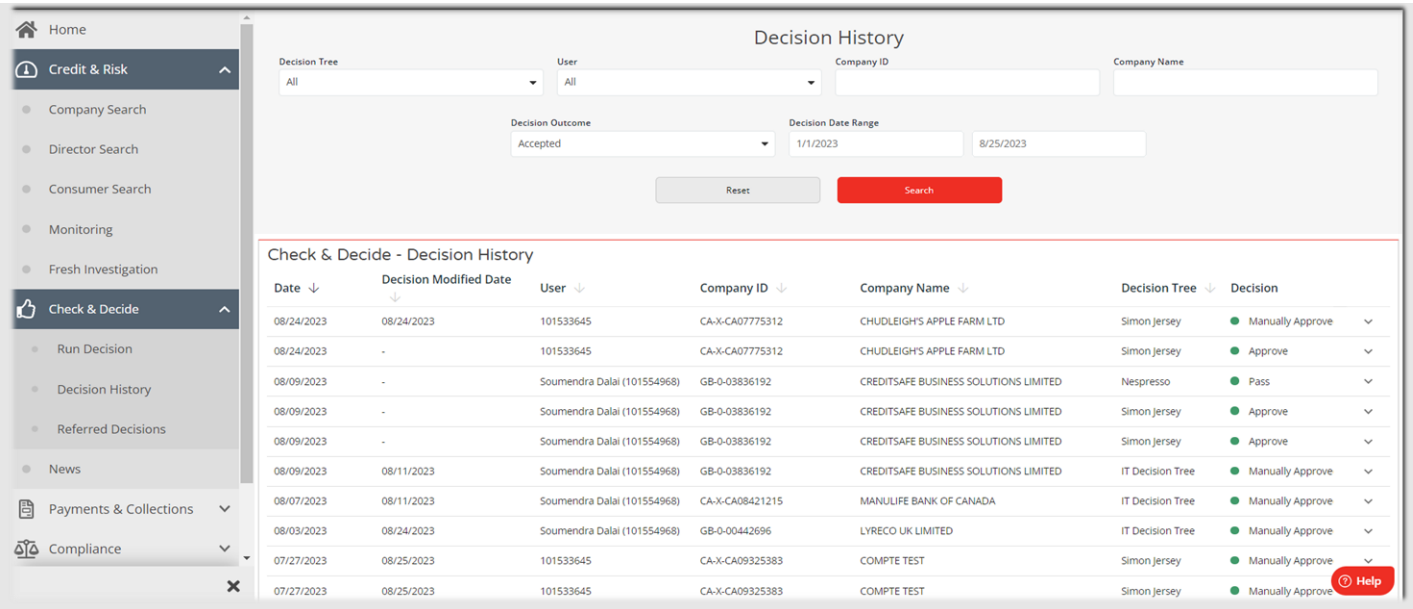


You would see the below list items in the “Decision Outcome” dropdown to filter with. You can select any of the list values to filter the results on the Check & Decide – Decision History section.

- All
- Accepted
- Referred
- Rejected
- Manually Approved
- Manually Rejected

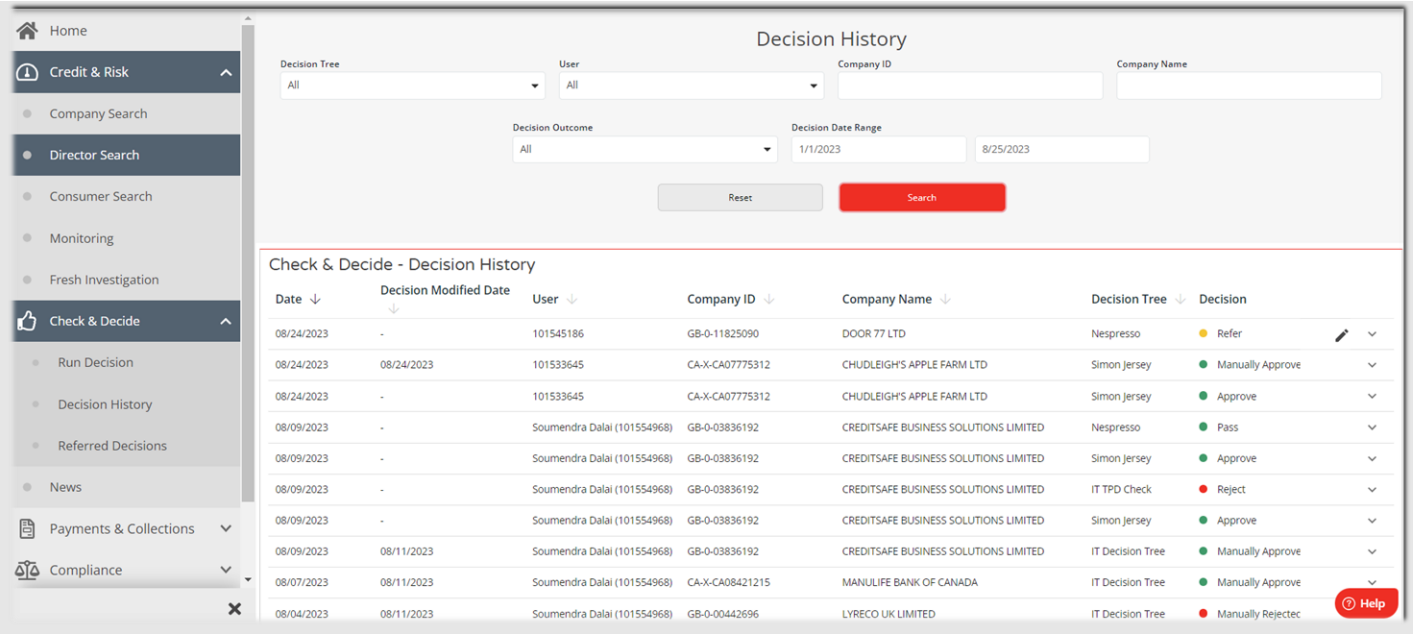


The filtered results are displayed in the Check & Decide – Decision History section.



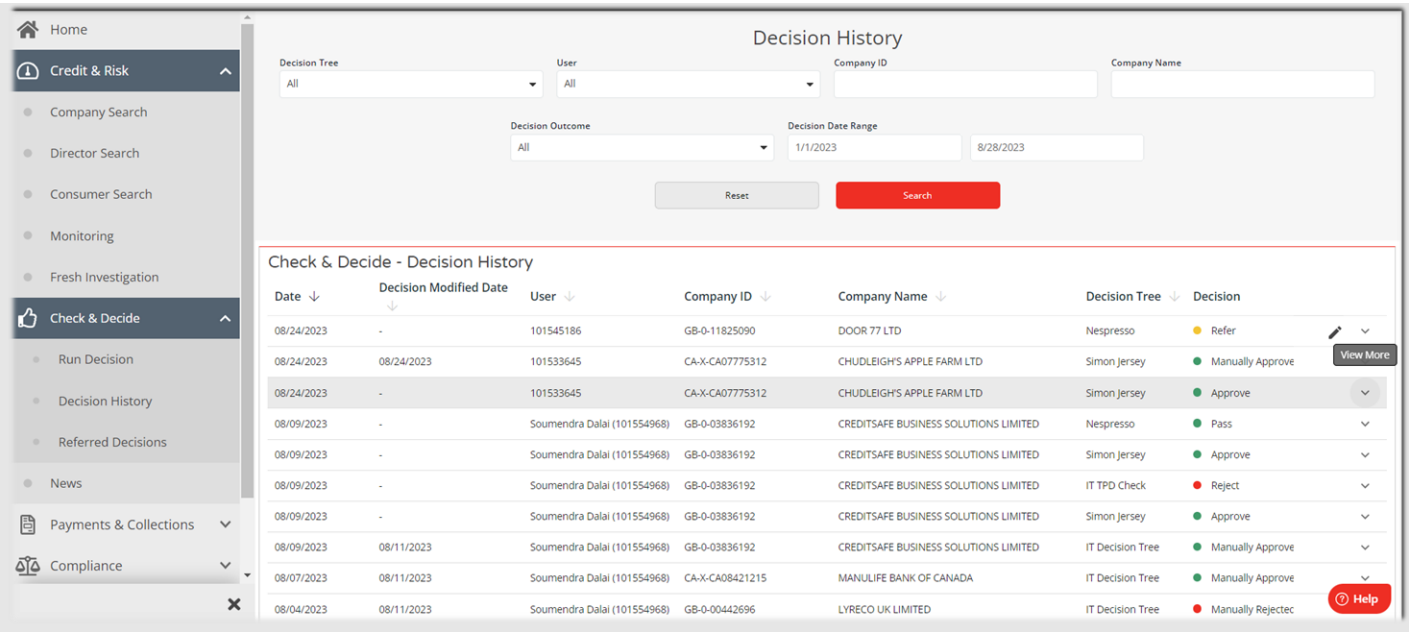
Check & Decide – Decision History Section

Expanding each decision displays the Rule Name and Audit Description for all checks in the decision model applied. In addition to that, the “Decision Details” card would be displayed to indicate the Decision Tree and Input value used during the last decision run.



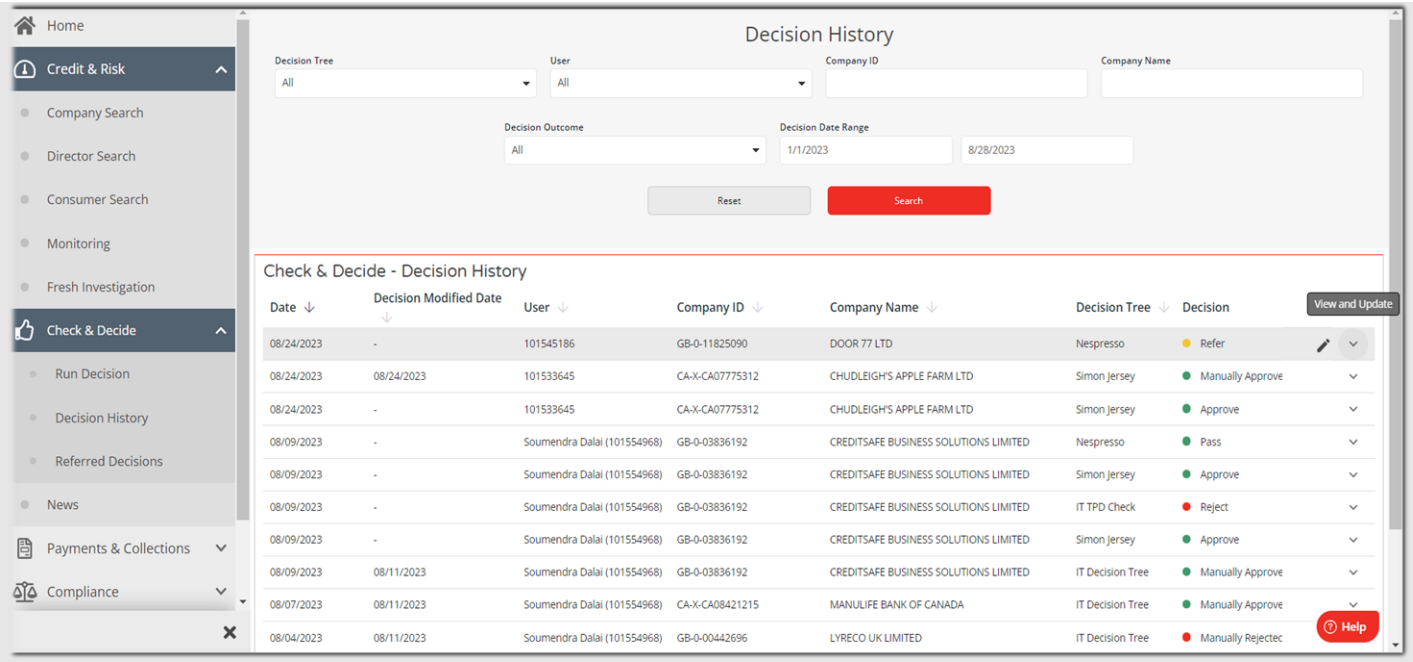
We display a tooltip that states "View More" when you hover over the downward chevron (For Accept, Reject, Refer (for user with no permission to update a referred decision), Manually Approved and Manually Rejected outcomes)

Note: No Pencil/Edit icon would be displayed along with the Chevron if user does not have the required permission to update a referred decision.



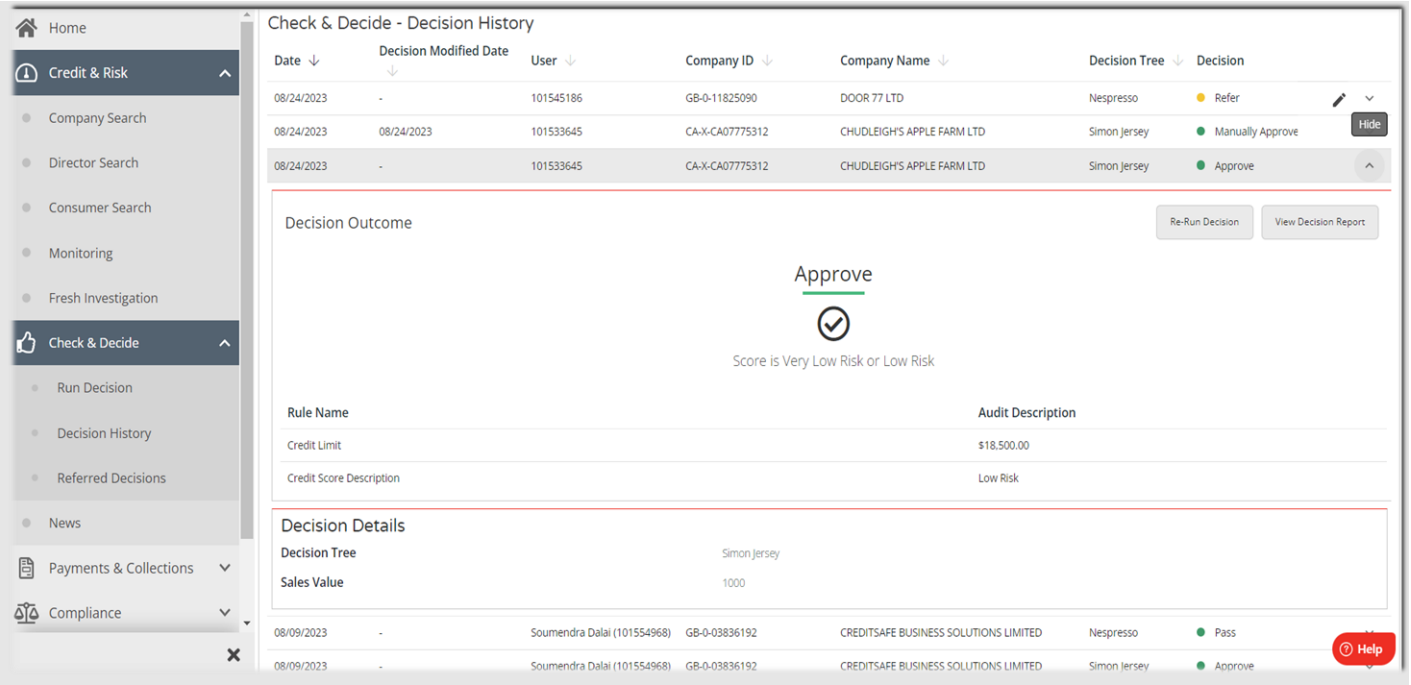
We will display a tooltip that states "View and Update" when you hover over the downward chevron/pencil icon (For Refer decision outcome).

This is applicable only for users with permission to manually update a referred decision.



Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision
08/24/2023	-	101545186	GB-0-11825090	DOOR 77 LTD	Nespresso	Refer
08/24/2023	08/24/2023	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM LTD	Simon Jersey	Manually Approve
08/24/2023	-	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM LTD	Simon Jersey	Approve
08/09/2023	-	Soumendra Dalai (101554968)	GB-0-03836192	CREDITSAFE BUSINESS SOLUTIONS LIMITED	Nespresso	Pass
08/09/2023	-	Soumendra Dalai (101554968)	GB-0-03836192	CREDITSAFE BUSINESS SOLUTIONS LIMITED	Simon Jersey	Approve
08/09/2023	-	Soumendra Dalai (101554968)	GB-0-03836192	CREDITSAFE BUSINESS SOLUTIONS LIMITED	IT TPD Check	Reject
08/09/2023	-	Soumendra Dalai (101554968)	GB-0-03836192	CREDITSAFE BUSINESS SOLUTIONS LIMITED	Simon Jersey	Approve
08/09/2023	08/11/2023	Soumendra Dalai (101554968)	GB-0-03836192	CREDITSAFE BUSINESS SOLUTIONS LIMITED	IT Decision Tree	Manually Approve
08/07/2023	08/11/2023	Soumendra Dalai (101554968)	CA-X-CA08421215	MANULIFE BANK OF CANADA	IT Decision Tree	Manually Approve
08/04/2023	08/11/2023	Soumendra Dalai (101554968)	GB-0-00442696	LYRECO UK LIMITED	IT Decision Tree	Manually Rejectec

Once the decision history record is expanded, we display a tooltip that states “Hide” when you hover over the upward chevron. Selecting the upward chevron will minimize/collapse the window and revert to the default list view.



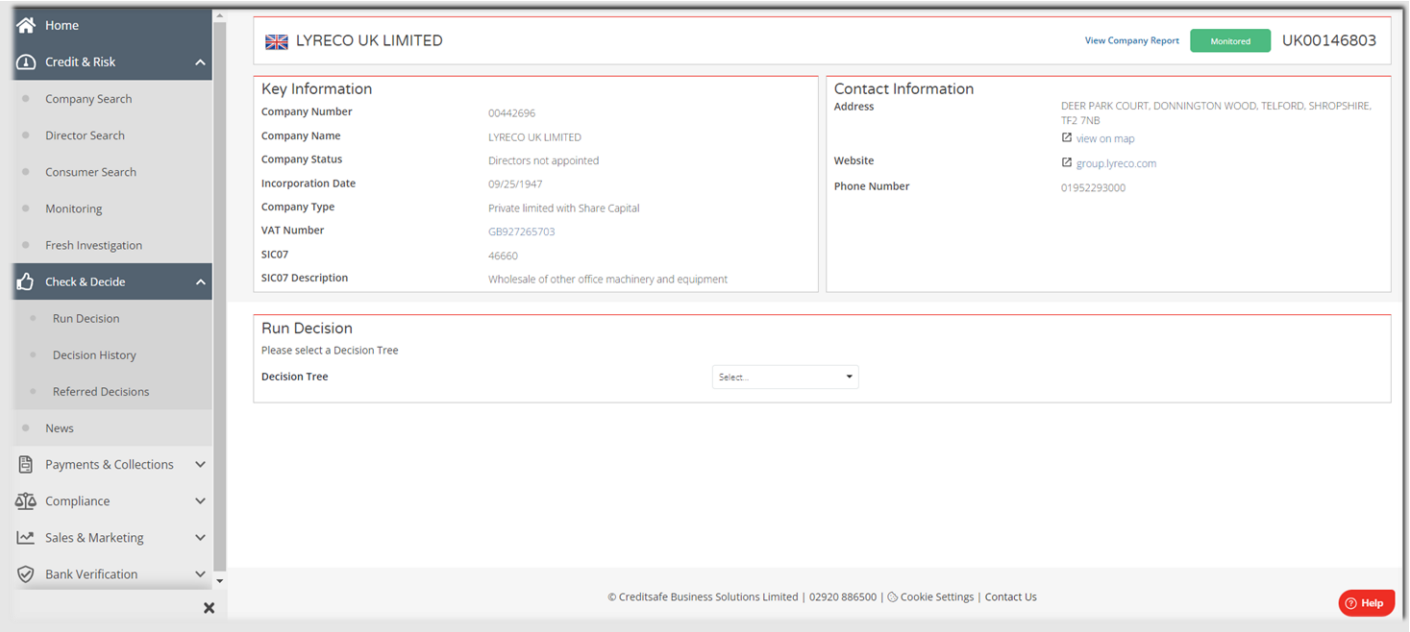
Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision
08/24/2023	-	101545186	GB-0-11825090	DOOR 77 LTD	Nespresso	Refer
08/24/2023	08/24/2023	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM LTD	Simon Jersey	Manually Approve
08/24/2023	-	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM LTD	Simon Jersey	Approve
08/09/2023	-	Soumendra Dalai (101554968)	GB-0-03836192	CREDITSAFE BUSINESS SOLUTIONS LIMITED	Nespresso	Pass
08/09/2023	-	Soumendra Dalai (101554968)	GB-0-03836192	CREDITSAFE BUSINESS SOLUTIONS LIMITED	Simon Jersey	Approve

Upon expanding a decision record, you will see two calls to action labelled as “Re-Run Decision” and “View Decision Report” to the top right corner of the Decision Outcome card.

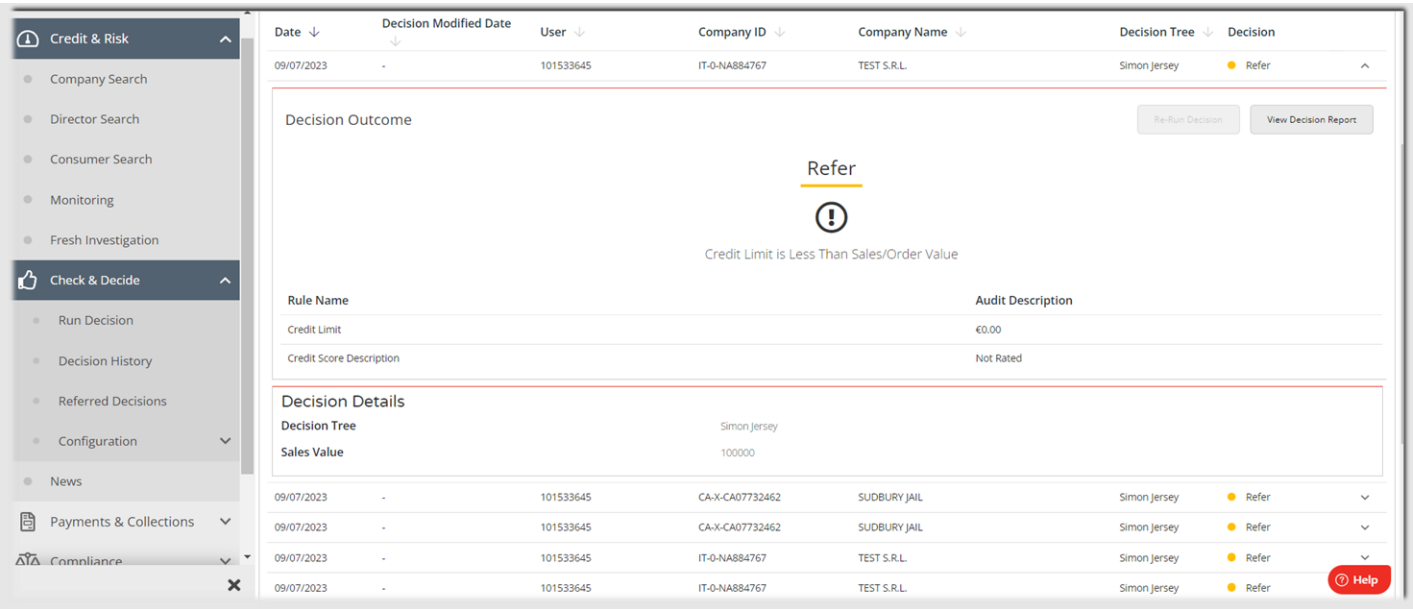
How to Re-Run a Decision?

When you navigate to the Decision History page to view the latest decisions, you can re-run the decision without navigating back through the search to find a company. You can request a decision again with the same set of input values or with new set of input values.

Selecting the “Re-Run Decision” button on the Decision Outcome card will direct you to the Run Decision page. You can select the same decision tree used during the previous decision or select a new decision tree from the list and enter an input value to proceed with requesting a decision.



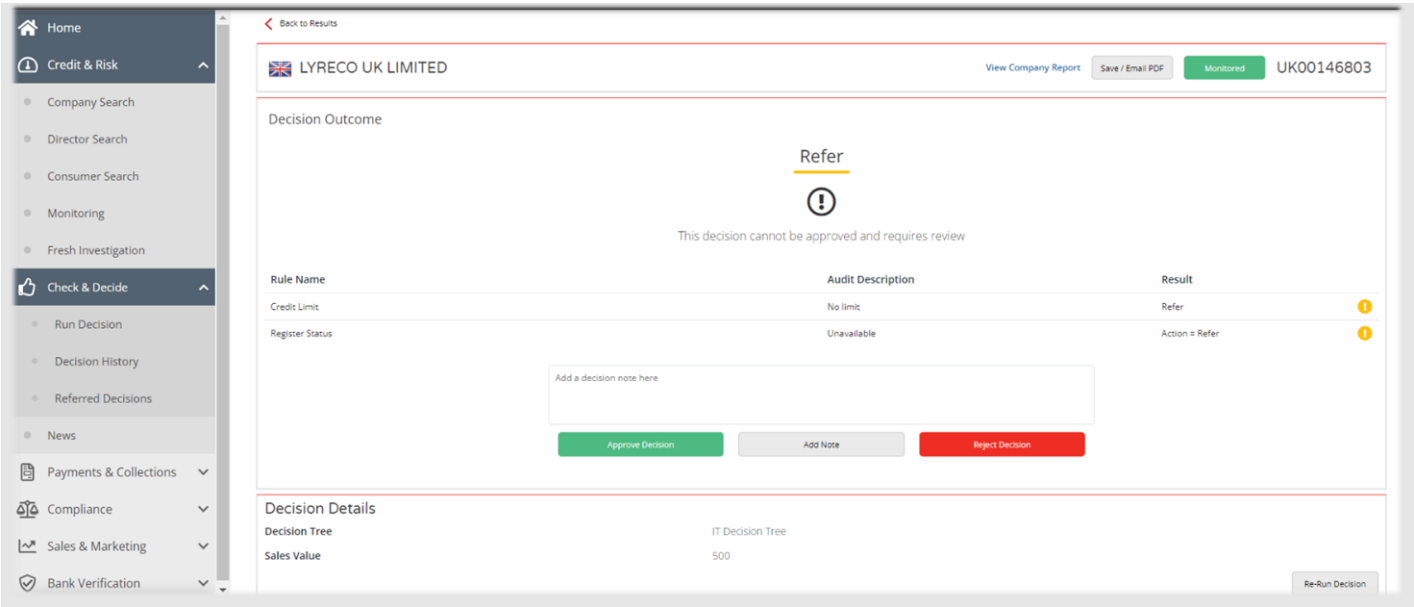
If user doesn’t have Run permissions on the Decision tree, then the “Re-Run Decision” button will be displayed as disabled.



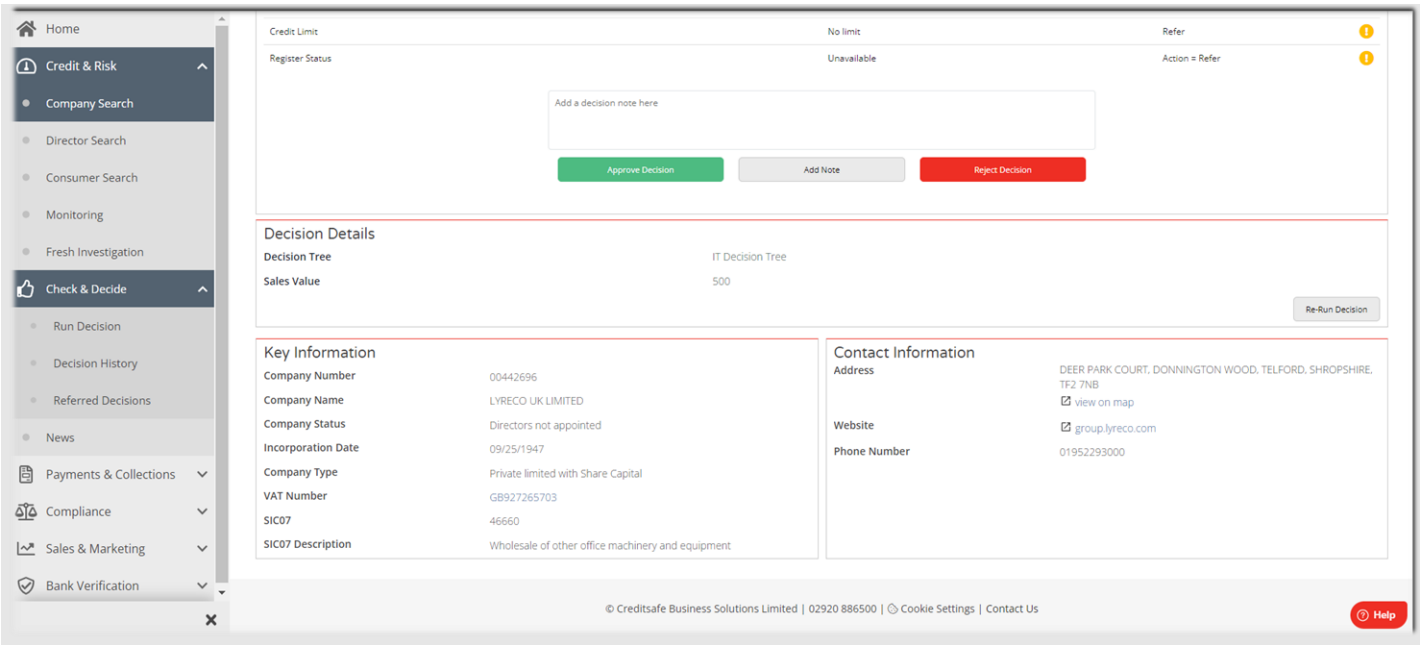
View Decision Report

Once the user selects the downward chevron and decision record is expanded, user must view ‘View Decision Report' button at the top right corner of the decision outcome card.

Selecting the 'View Decision Report' button, you must navigate to the Single View Decision page (Decision Details Report). This page details all the key information in a single page view.



Once you navigate to the Single view decision page, you can also select “Re-Run Decision” button on the ‘Decision Details’ card to navigate to the ‘Run Decision’ page.



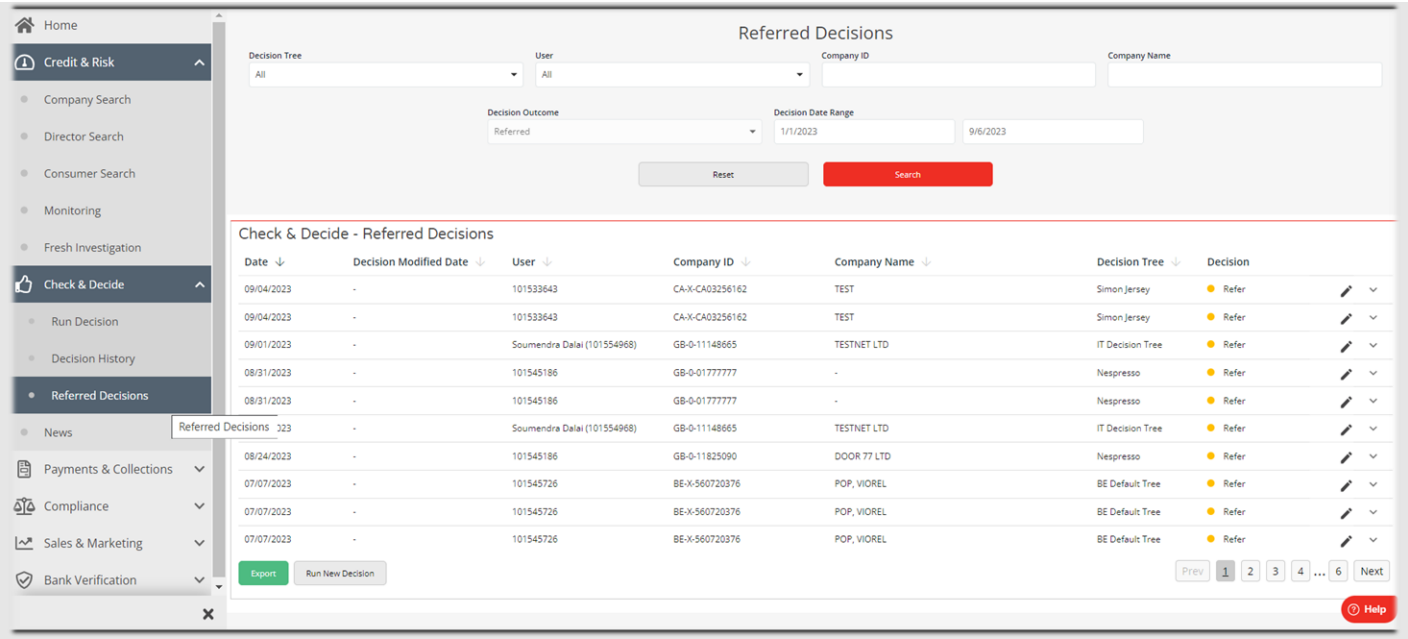
Referred Decisions

We have added a new 'Referred Decisions' sub-tab so that you can quickly and easily access the 'Referred Decisions' functionality within Check & Decide without having to navigate through multiple pages.

You must view a new sub-tab named "Referred Decisions" added under the 'Check & Decide' main tab.

Landing Page

Select the “Referred Decisions” sub-menu under ‘Check & Decide’ main menu to navigate to the Referred Decisions landing page.

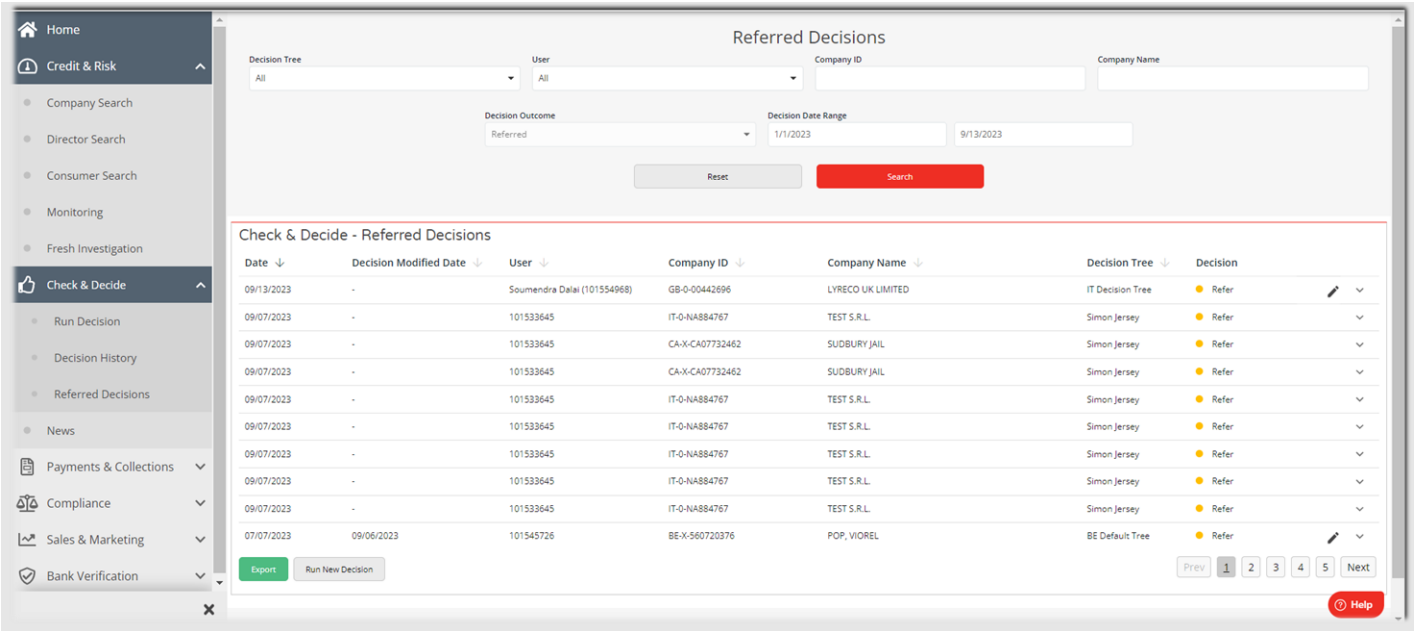


View and Update the Outcome of Referred Decisions

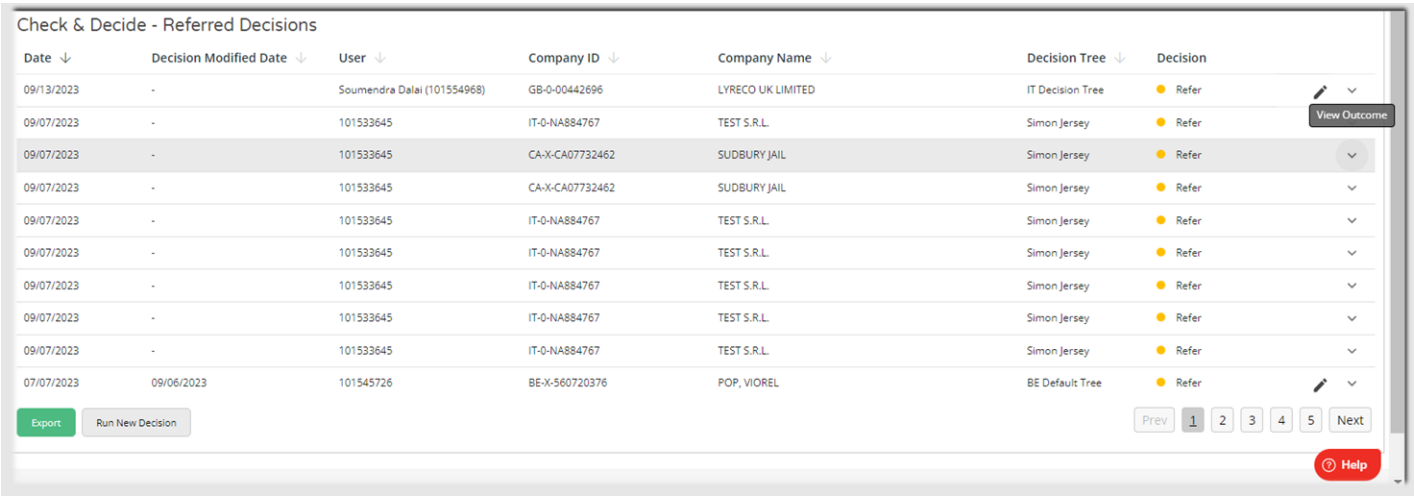
User would be able to view the Referred outcomes by navigating to the below pages:

1. **‘Referred Decisions’** page.

    - User must navigate via Check & Decide -> ‘Referred Decisions’
    - When user navigates to the ‘Referred Decisions’ page, the default Decision Outcome dropdown be filtered with ‘Referred’ decisions.

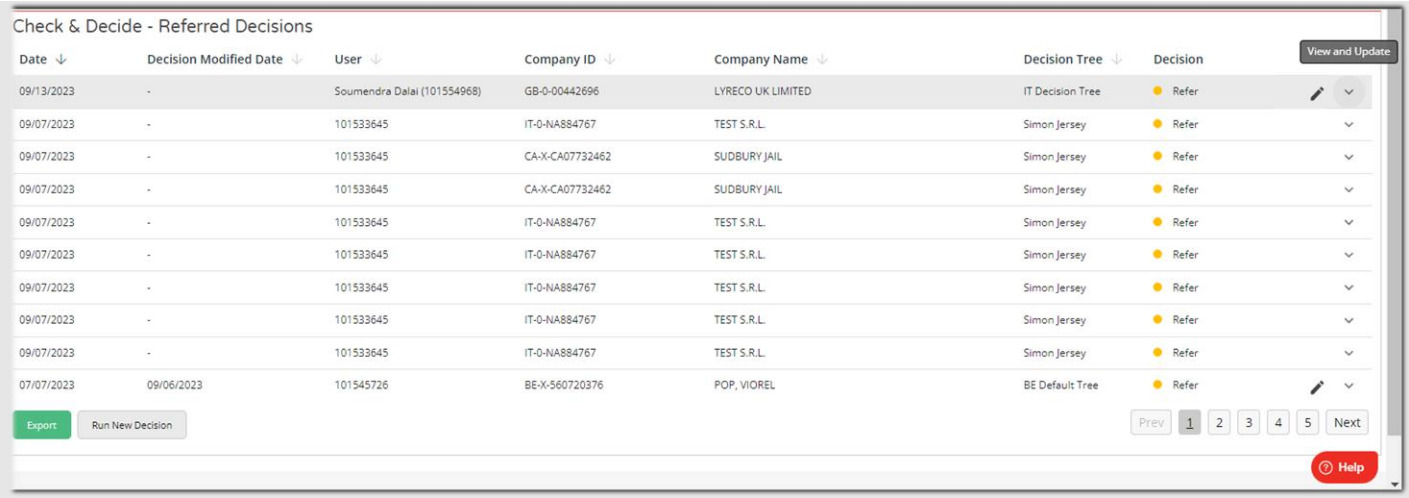


- User must be able to view the referred outcome records.
- The user would view a downward *chevron without an edit icon* for the referred outcomes where they do not have the required permission to update the decision for the decision tree. When user hovers over the chevron, a tooltip will get displayed that states “View Outcome”.



With No Update permission to the tree

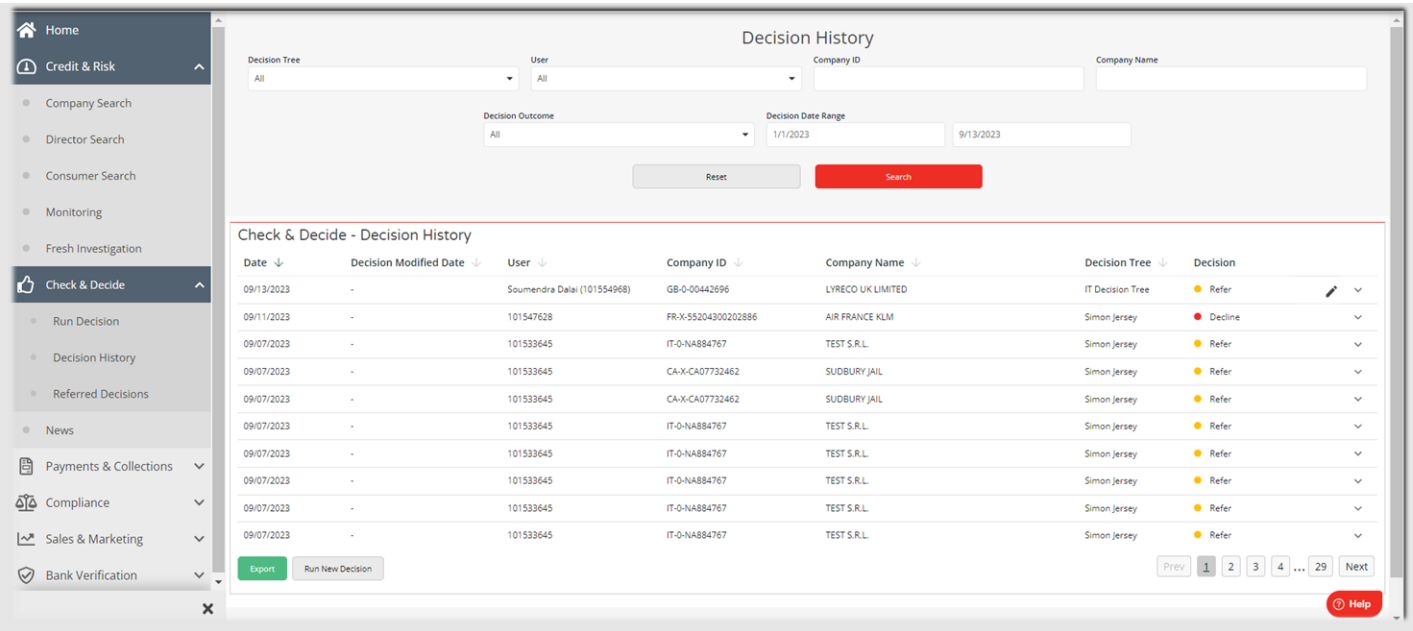
- The user would view a downward *chevron with an edit icon* for the referred outcomes where they have the required permission to update the decision for the decision tree. When user hovers over the chevron/edit icon, a tooltip will get displayed that states “View and Update”.



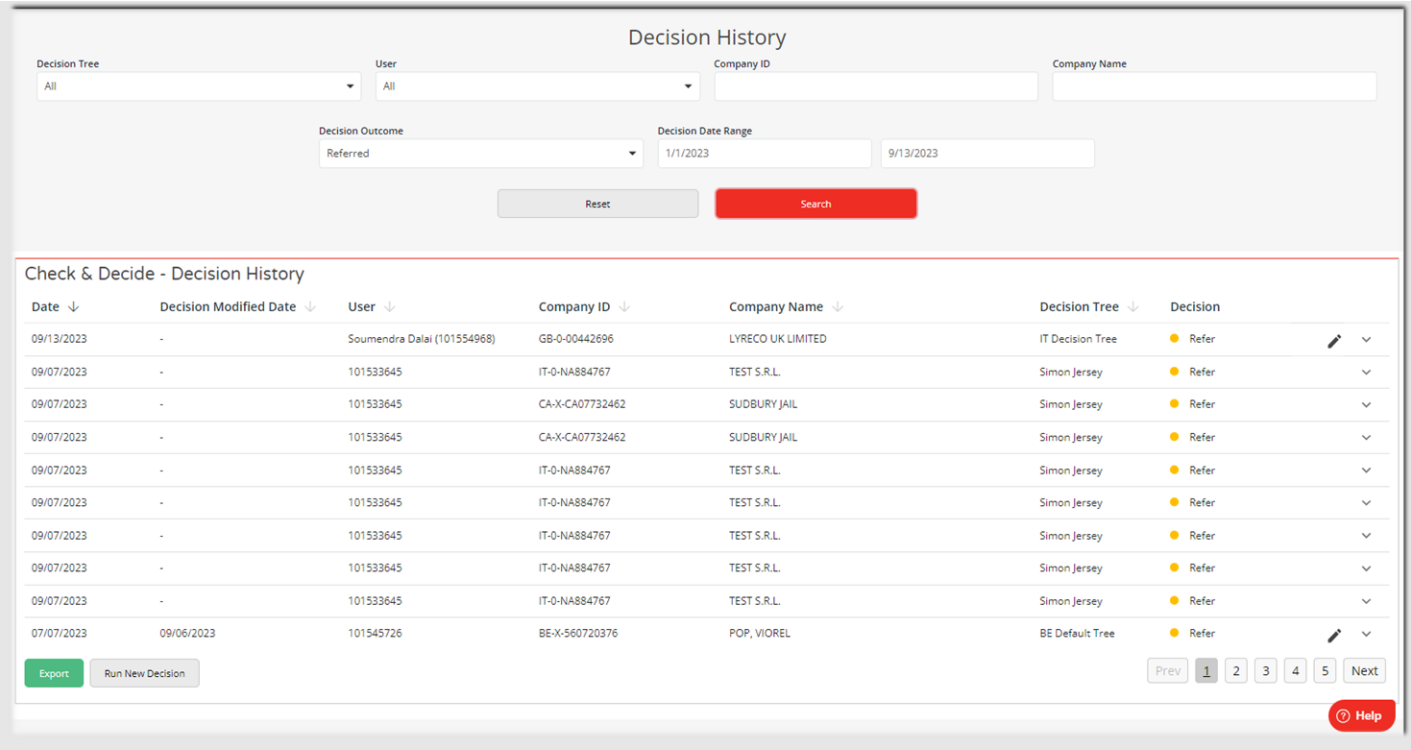
With Update permission to the tree

2. **'Decision History'** page

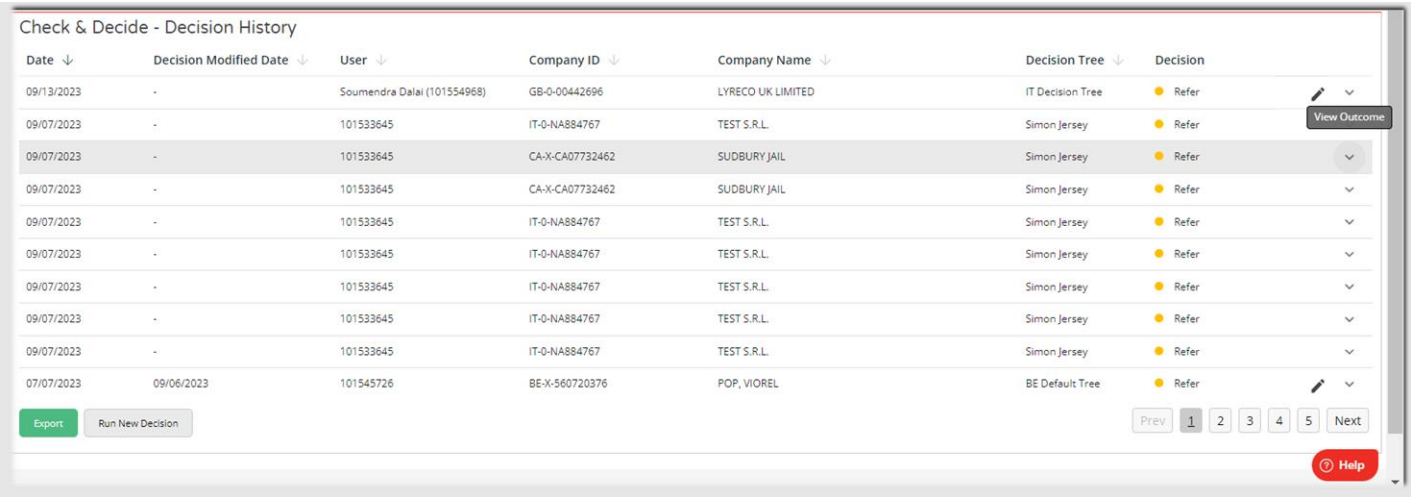
- User must navigate via Check & Decide -> 'Decision History'.
- When user navigates to the 'Decision History' page, the default Decision Outcome dropdown be filtered with 'All' decisions.



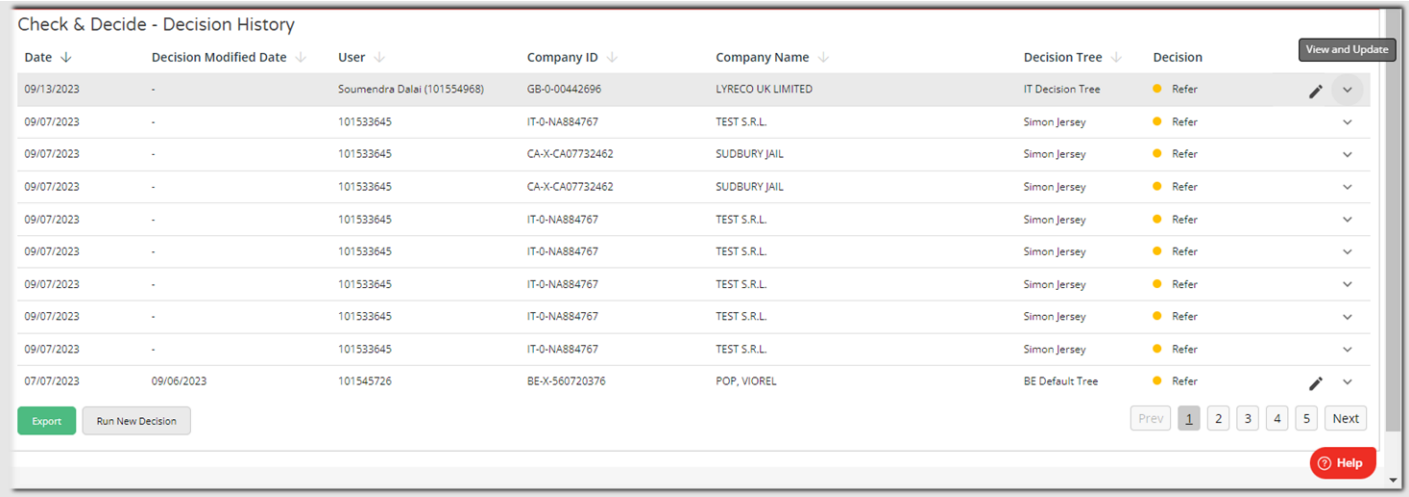
- User can select "Referred" from the 'Decision Outcome' dropdown.
- The results in the Check & Decide – Decision History section would be filtered with "Referred" outcomes.



- The user would view a downward *chevron without an edit icon* for the referred outcomes where they do not have the required permission to update the decision for the decision tree. When user hovers over the chevron, a tooltip will get displayed that states “View Outcome”.



- The user would view a downward *chevron with an edit icon* for the referred outcomes where they have the required permission to update the decision for the decision tree. When user hovers over the chevron/edit icon, a tooltip will get displayed that states “View and Update”.



Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision
09/13/2023	-	Soumendra Dalai (101554968)	GB-0-00442696	LYRECO UK LIMITED	IT Decision Tree	Refer
09/07/2023	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
09/07/2023	-	101533645	CA-X-CA07732462	SUDBURY JAIL	Simon Jersey	Refer
09/07/2023	-	101533645	CA-X-CA07732462	SUDBURY JAIL	Simon Jersey	Refer
09/07/2023	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
09/07/2023	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
09/07/2023	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
09/07/2023	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
09/07/2023	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
07/07/2023	09/06/2023	101545726	BE-X-560720376	POP, VIOREL	BE Default Tree	Refer

Manual Approval allows users to change the Outcome of Referred Decisions

The manual approval feature allows an authorised user to change the results of a decision that is in a 'Refer' state. This state is called Status 2 decision state.

The manual Approval functionality will allow website Users or Connect API users to change the status of a decision from 'Refer' to either a Accept or 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).

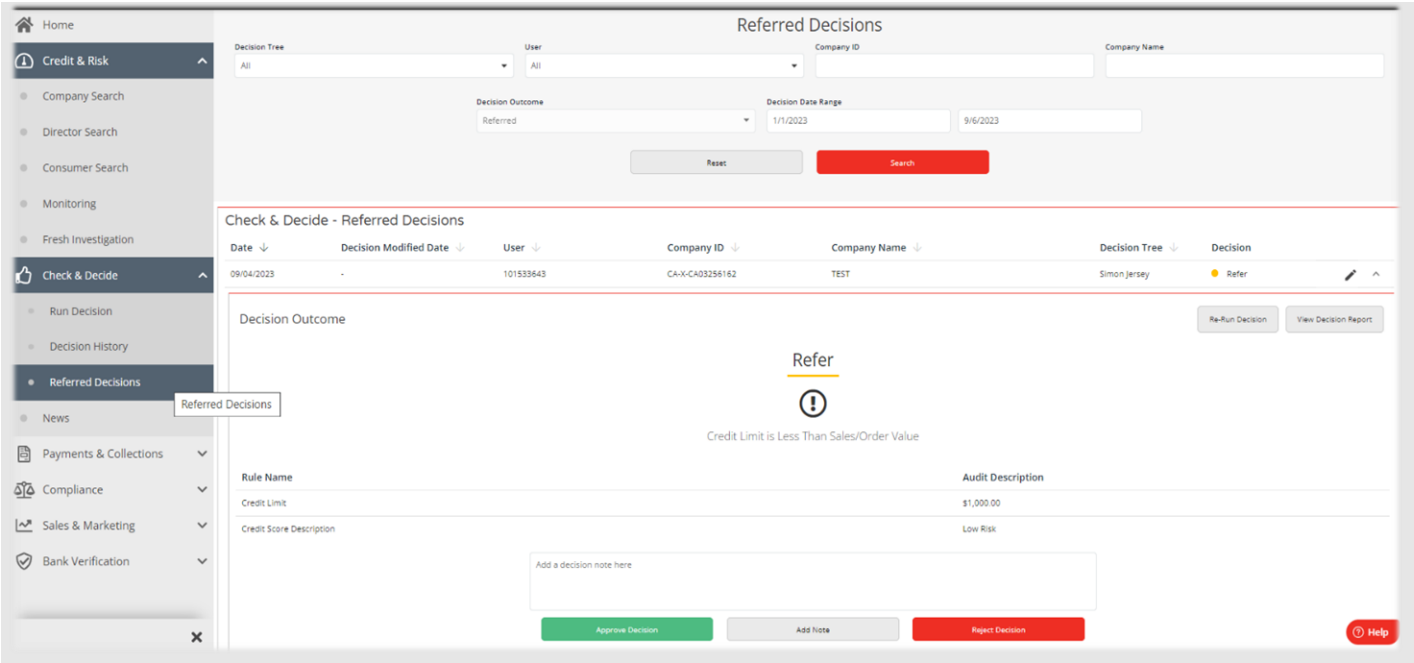
'Senior' users can change decision outcomes for all decisions made by their 'users' (within their own business) on their own trees.

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

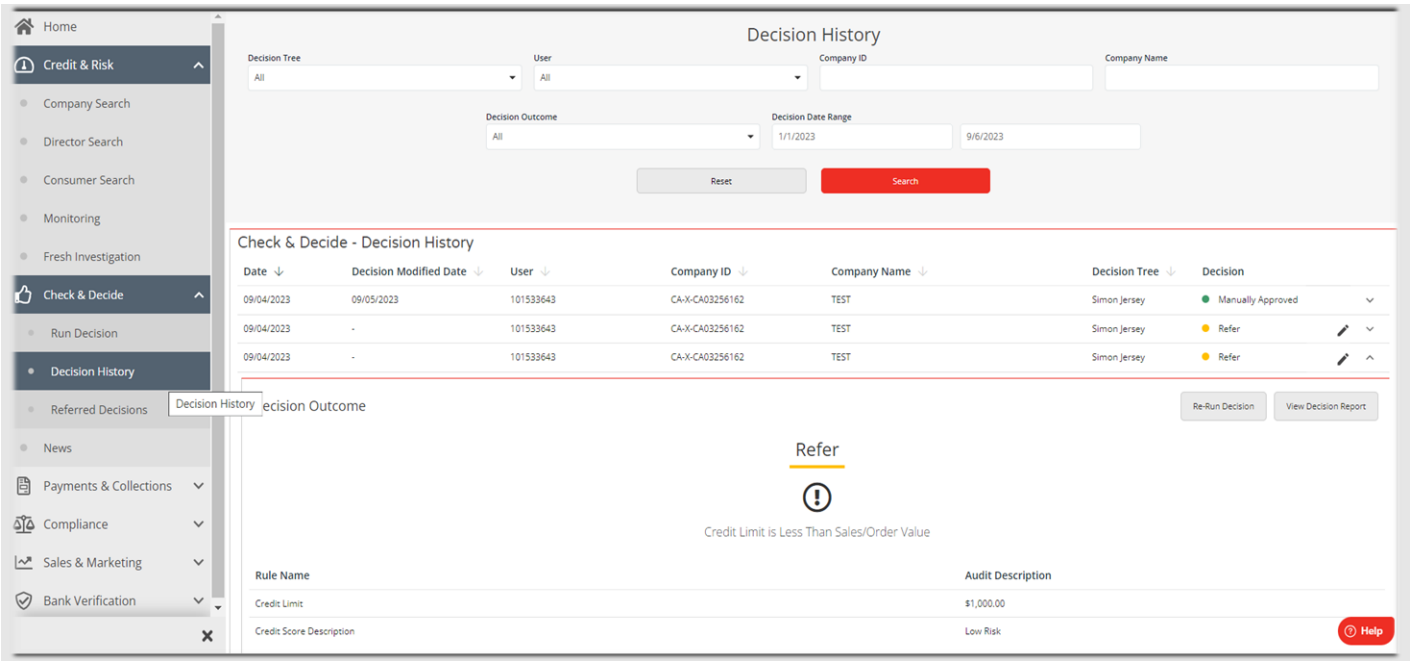
How to override a decision?

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:

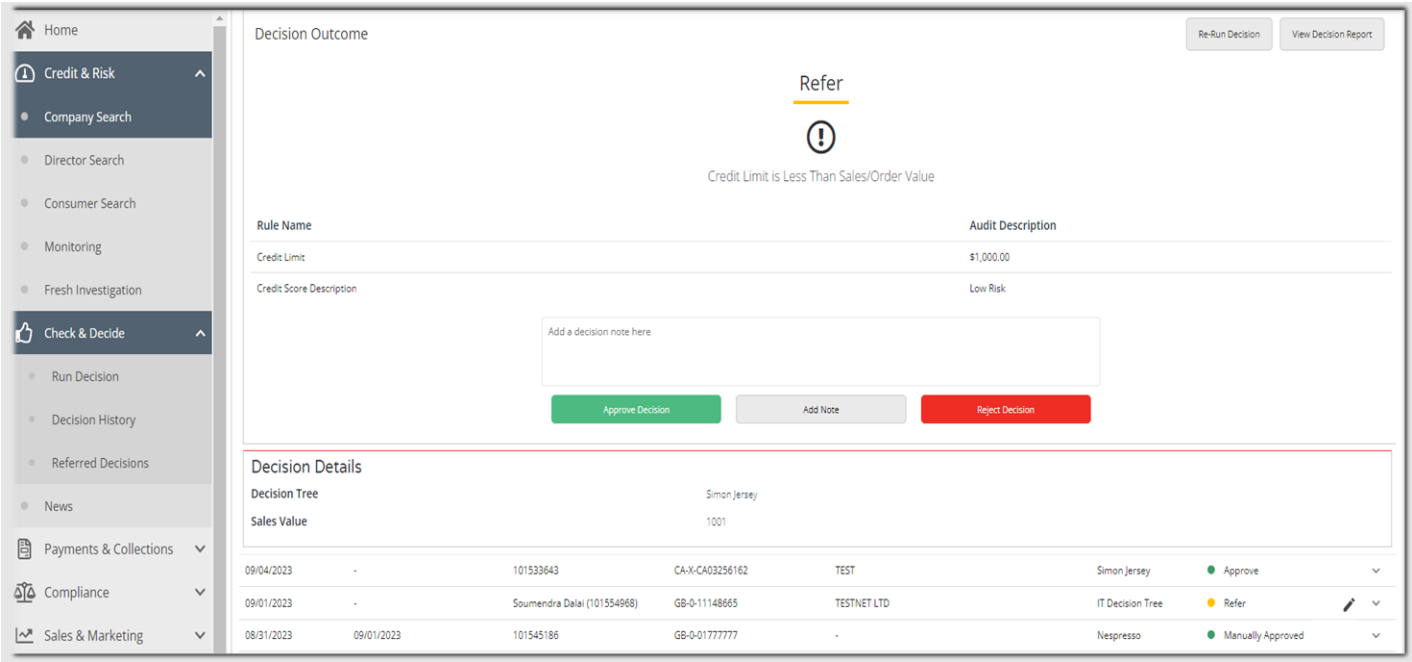
creditsafe



Referred Decisions Page

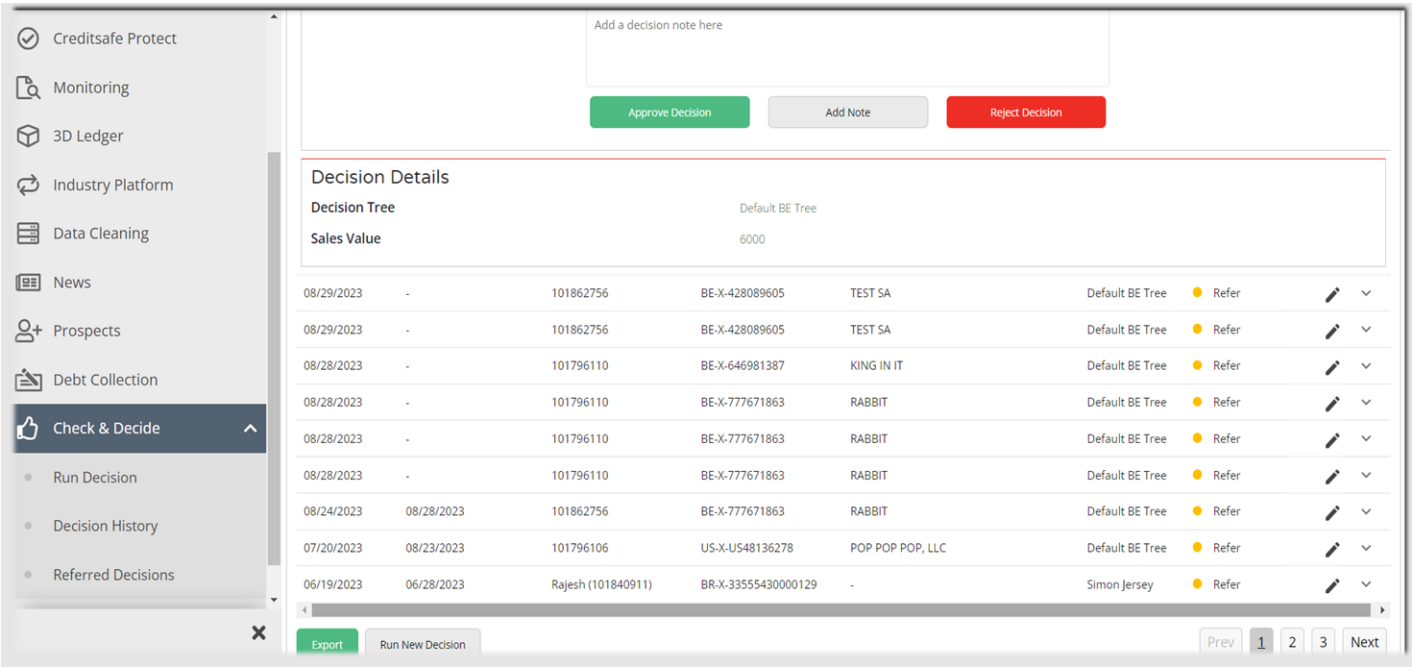


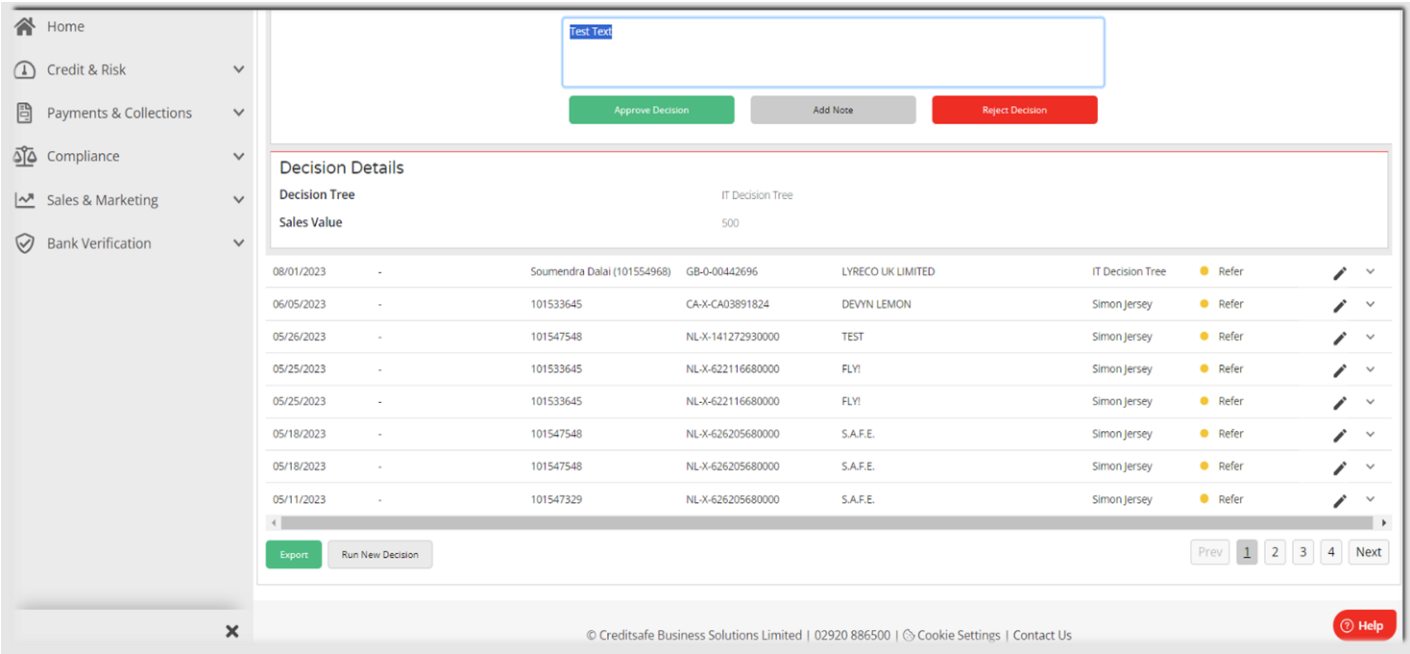
Decisions History Page



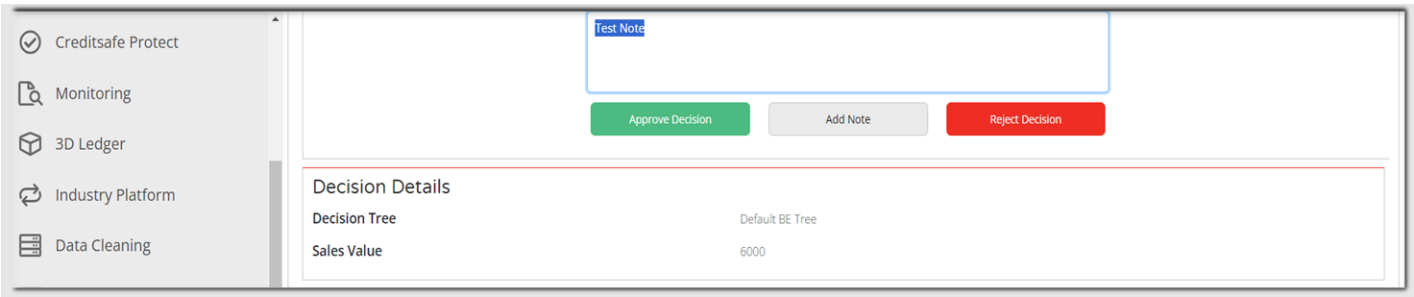
Adding a Note when changing a decision

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



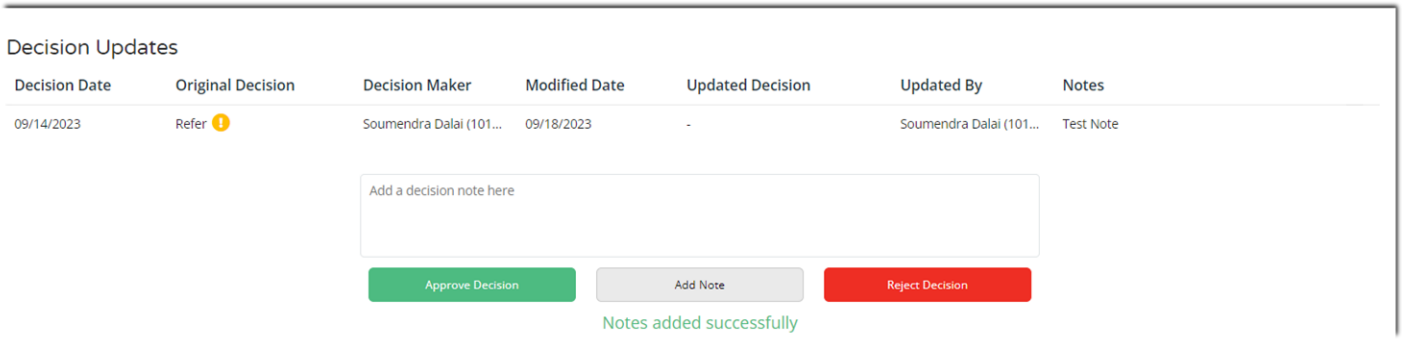


1. Enter text in the box.

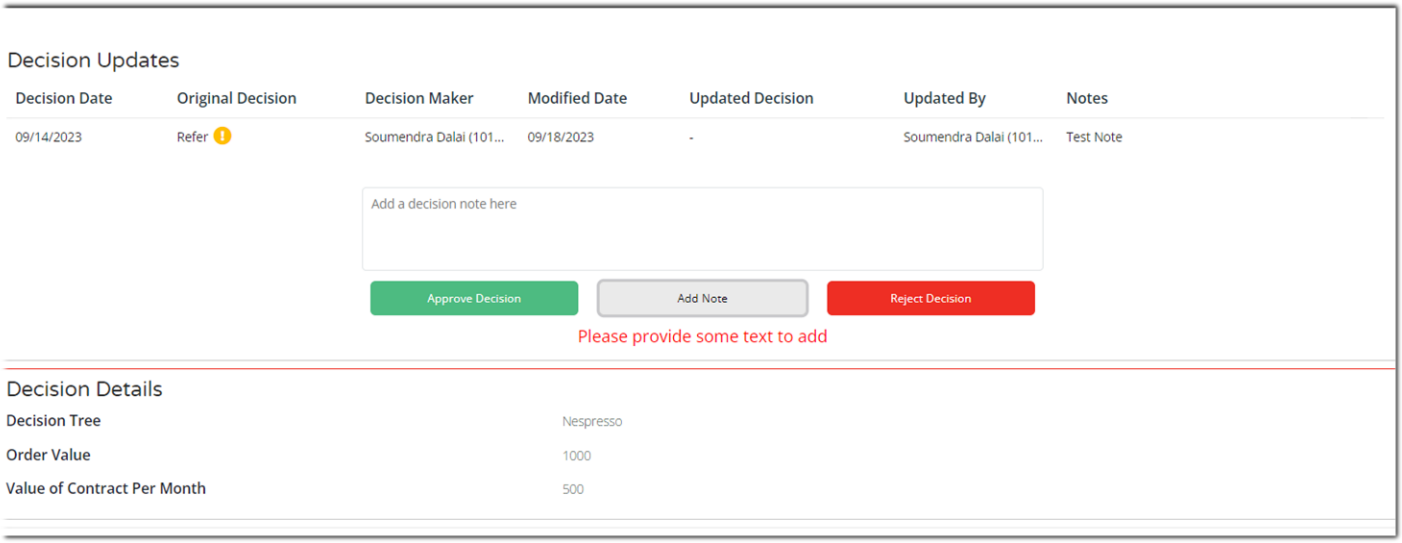


2. Click 'Add Note'

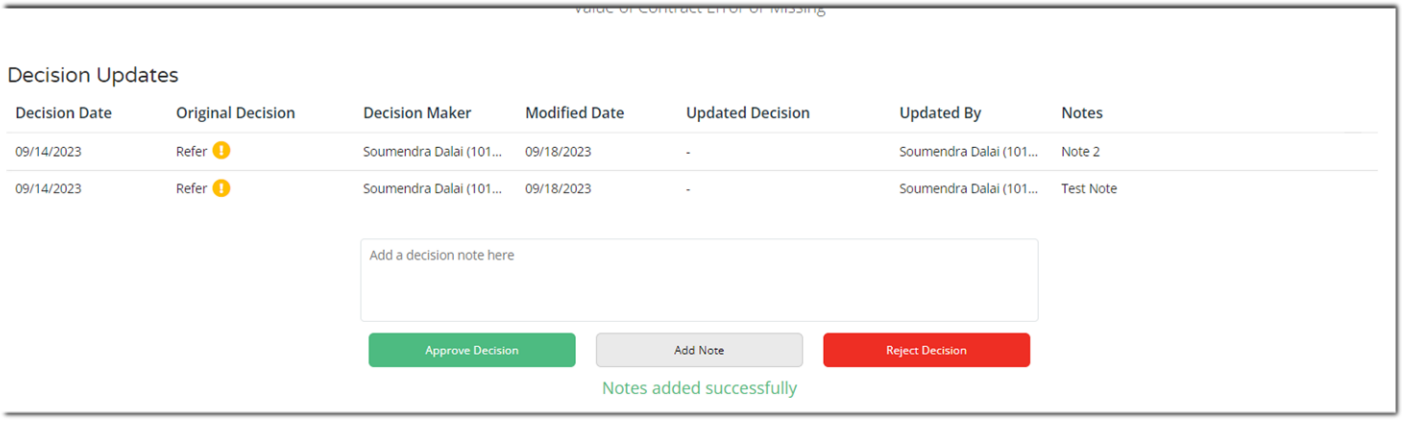
This will save the note and then display a 'Decision Updates' table showing all notes and other details for referred decision:



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

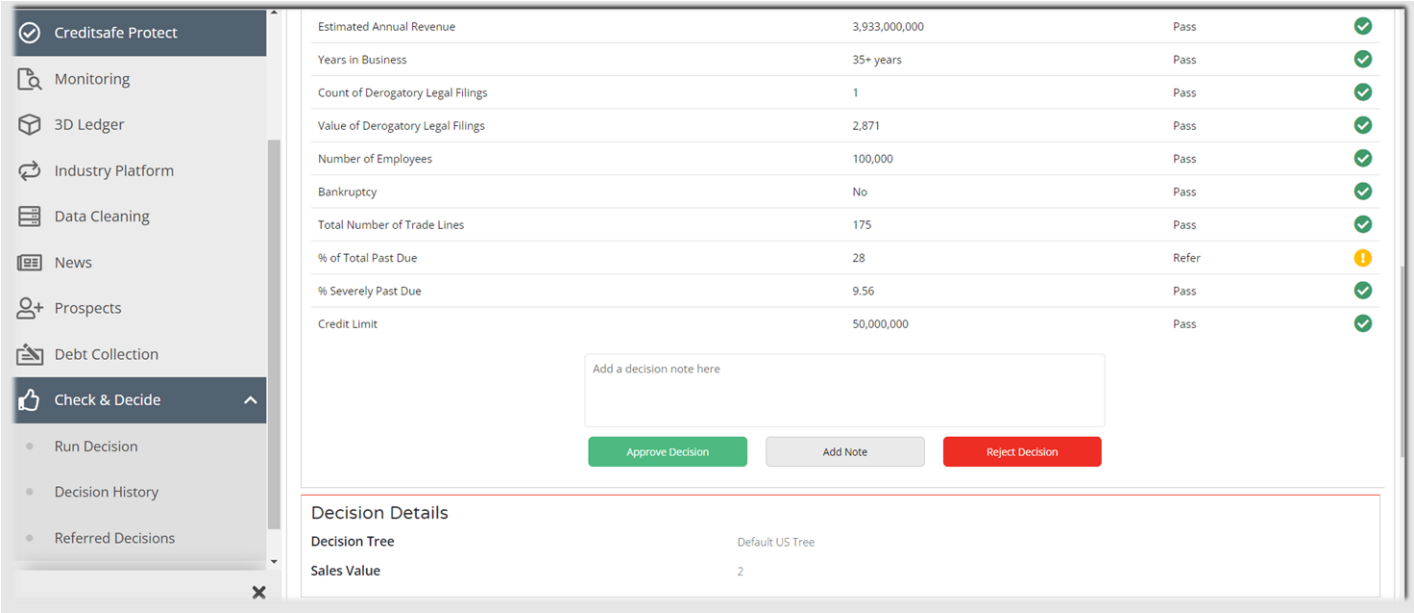


You can repeat 'adding a note' as many times as necessary to convey information and capture working processes or audit information.

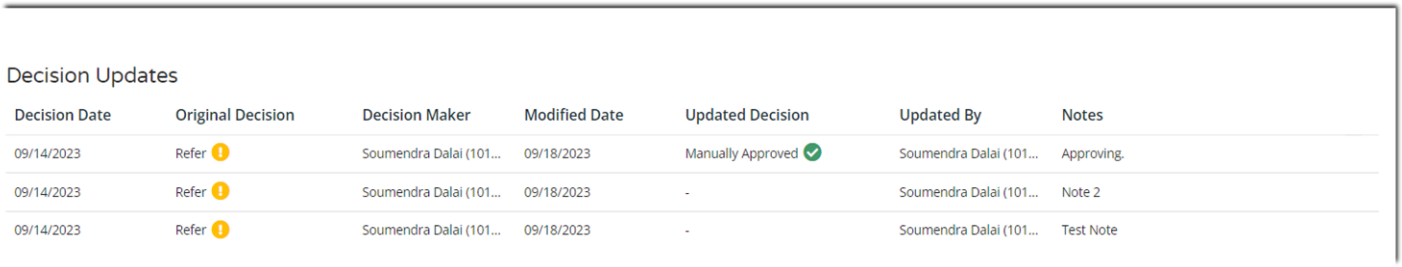


Changing a Decision Outcome

Users will be able to change the decision outcome to either a Approve or Reject, 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.



Decision Updates

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
09/14/2023	Refer	Soumendra Dalai (101...	09/18/2023	Manually Approved	Soumendra Dalai (101...	Approving.
09/14/2023	Refer	Soumendra Dalai (101...	09/18/2023	-	Soumendra Dalai (101...	Note 2
09/14/2023	Refer	Soumendra Dalai (101...	09/18/2023	-	Soumendra Dalai (101...	Test Note

New Success Pop-up Modal Window

When you are changing the outcome of a Referred decision to either Manually Approved or Manually Rejected, we have added a “Decision Updated” pop-up modal window to provide a clear visual of the decision you have successfully updated. The call to actions provided on the Pop-up modal window will redirect you to the page where you can view the complete details on the last updated decision, and you can navigate back to the source page to act on other referred decisions.

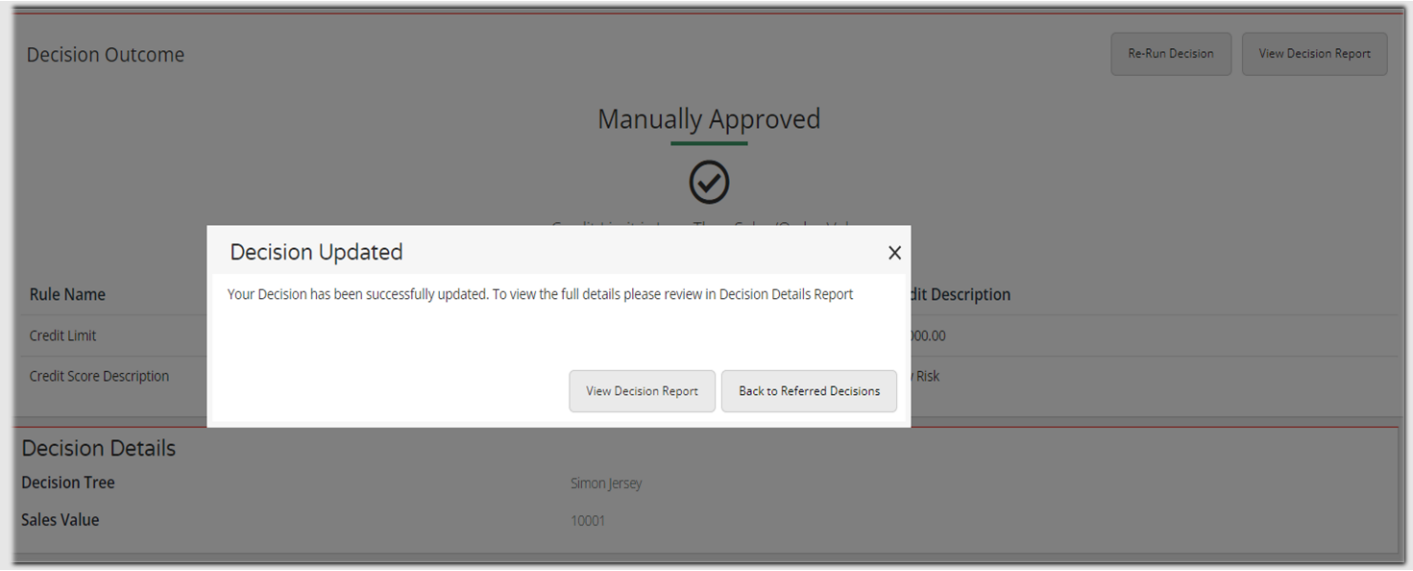
The purpose of this change is to make the user interface more intuitive and prevent users from losing sight of the decision they took on referred outcomes.

You will see the below 2 calls to action on the "Decision Updated" pop-up modal window when you are navigating from the Referred Decisions page to update a referred decision.

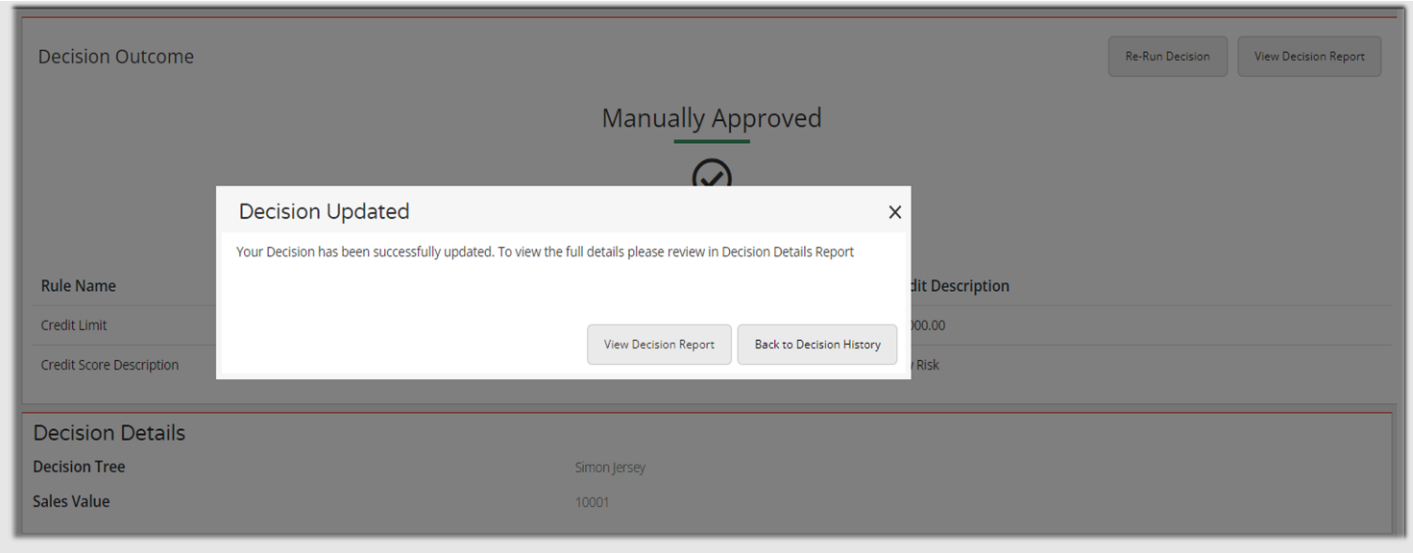
1. "View Decision Report"
2. "Back to Referred Decisions"

If you are navigating from the Decision History page to update a referred decision, then you must see the below 2 calls to action on the "Decision Updated" pop-up modal window.

1. "View Decision Report"
2. "Back to Decision History"



Updating a referred decision from Referred Decisions Page



Updating a referred decision from Decision History Page

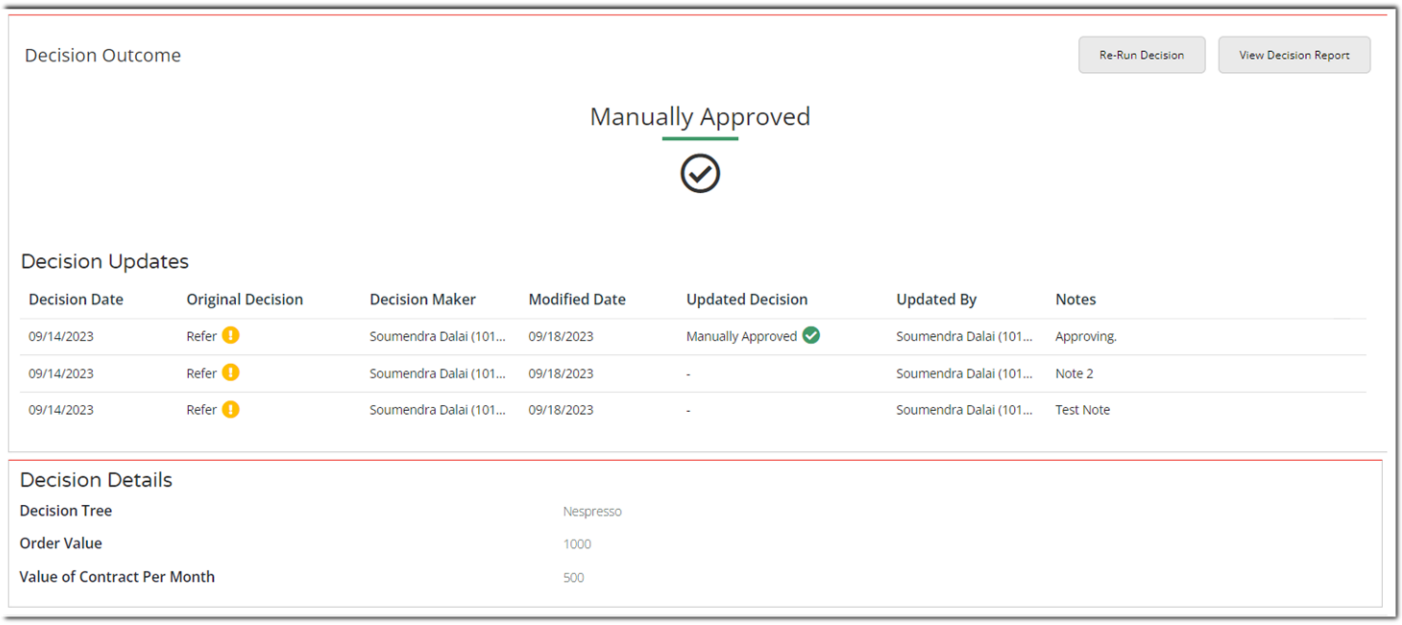
Selecting the 'View Decision Report' will navigate you to the Single View Decision page (Decision Details Report) from the "Decision Updated" modal window itself to view the complete Decision details.

On selecting the "Back to Referred Decisions" button will navigate you to the default list view of the Referred Decisions page.

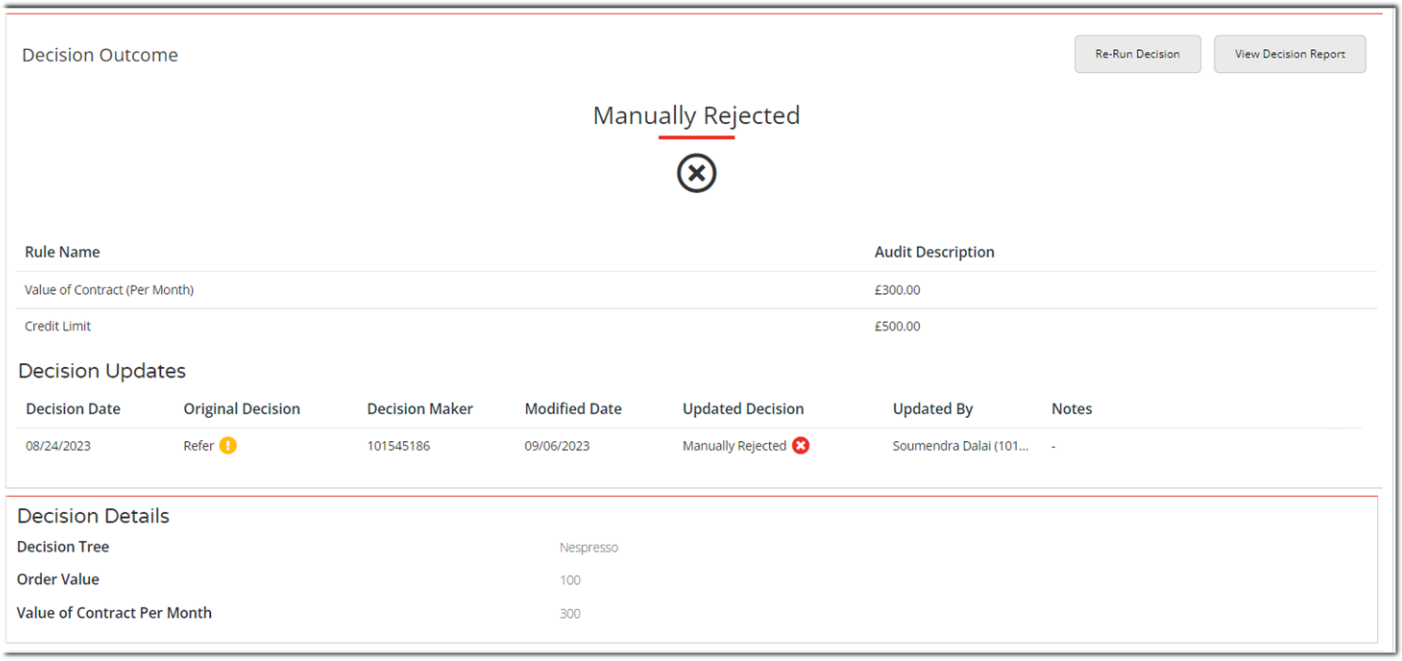
On selecting the "Back to Decision History" button will navigate you to the default list view of the Decision History page.

Note: The referred decision record must be updated with the latest decision and be available on the Decision History list.

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

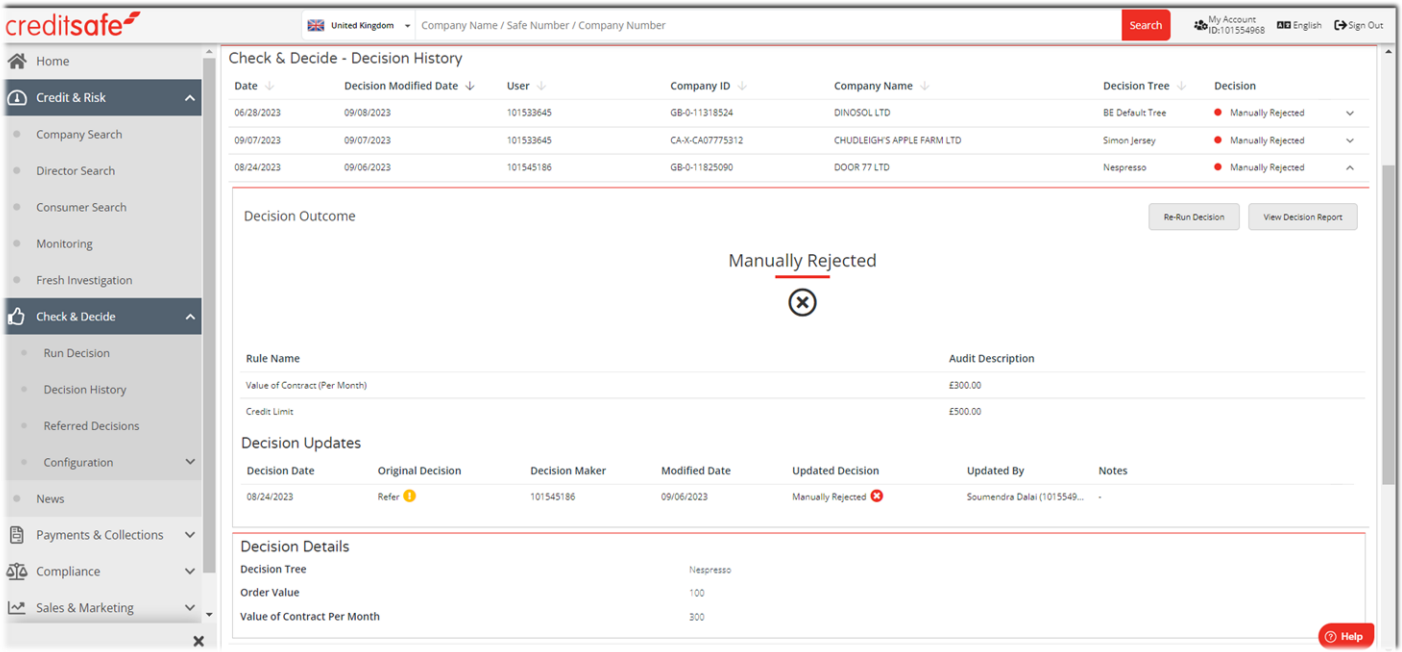


When a Referred decision is Approved



When a Referred decision is Rejected

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



You must view the below details displayed in the "Decision Updates" section:

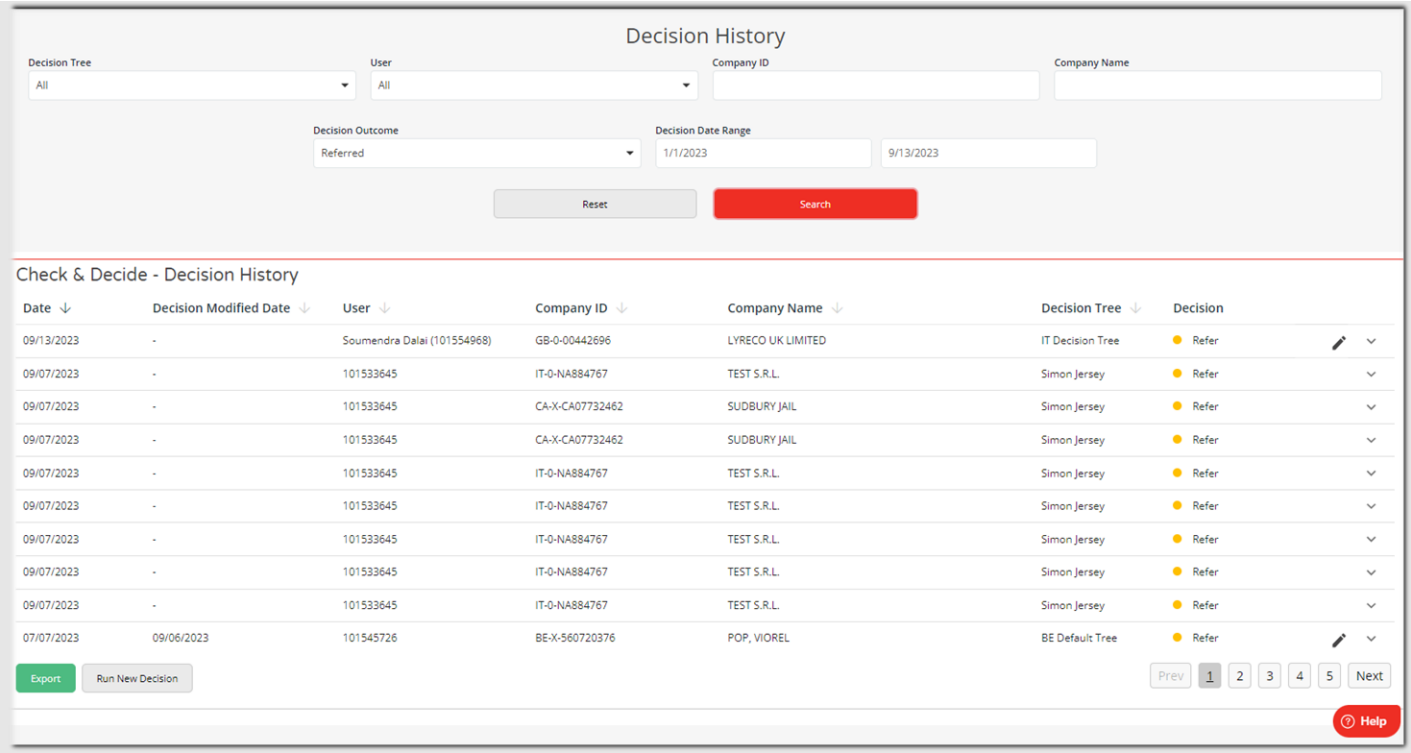
1. 'Decision Date': Date on which the original decision was made.
2. 'Original Decision': Original Decision is going to be default 'Refer.'
3. 'Decision Maker': User [Contact name (User ID)] who ran the decision.
4. 'Modified Date': Date on which either a note was added, or a manual decision was taken or both.
5. 'Updated Decision': Decision updated to either 'Manually Approved" or "Manually Rejected."
6. 'Updated By': User [Contact name (User ID)] who added the notes or updated the decision manually.
7. 'Notes': Captures the notes added by the user during reviewing the decision or while updating it.

Note: The most recent update on the referred decision will be displayed at the top of the table in "Decision Updates" section. The decision update records must be sorted in descending order based on their modification date.

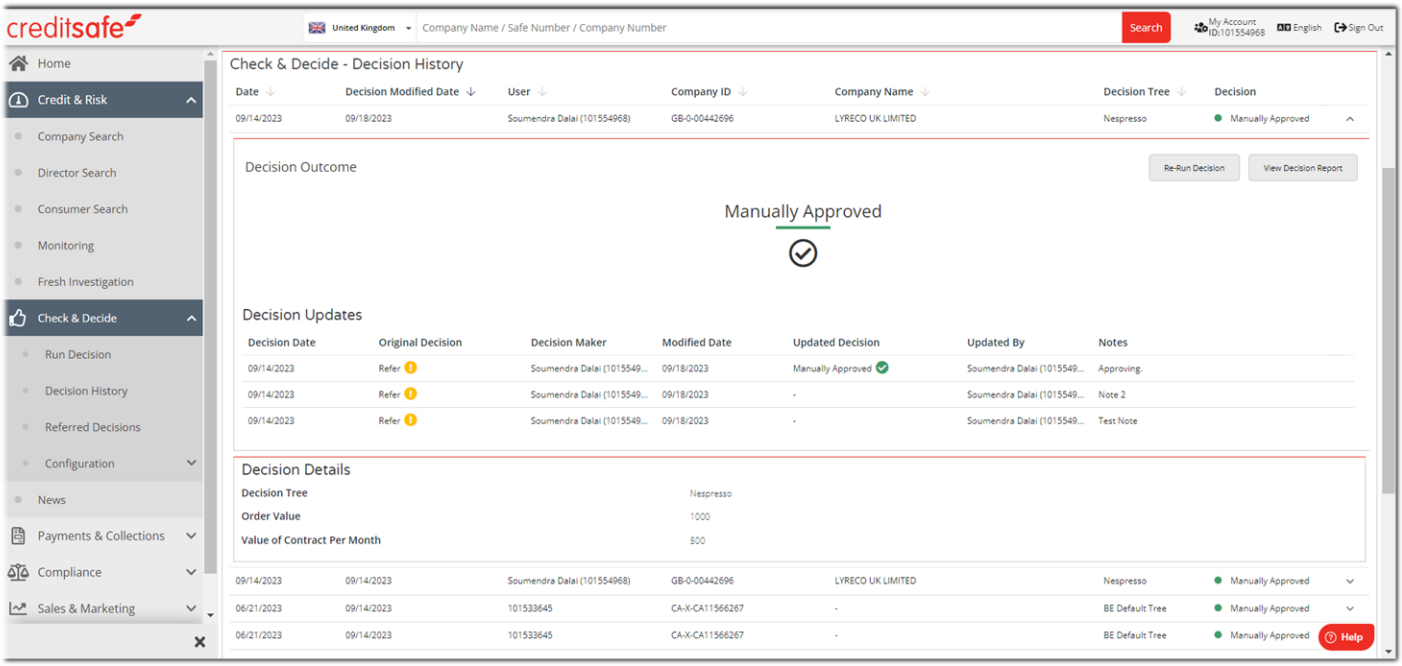
Editing a decision from the Decision History screen

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

1. Expand an editable decision by clicking the 'pencil' or the down chevron.
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:



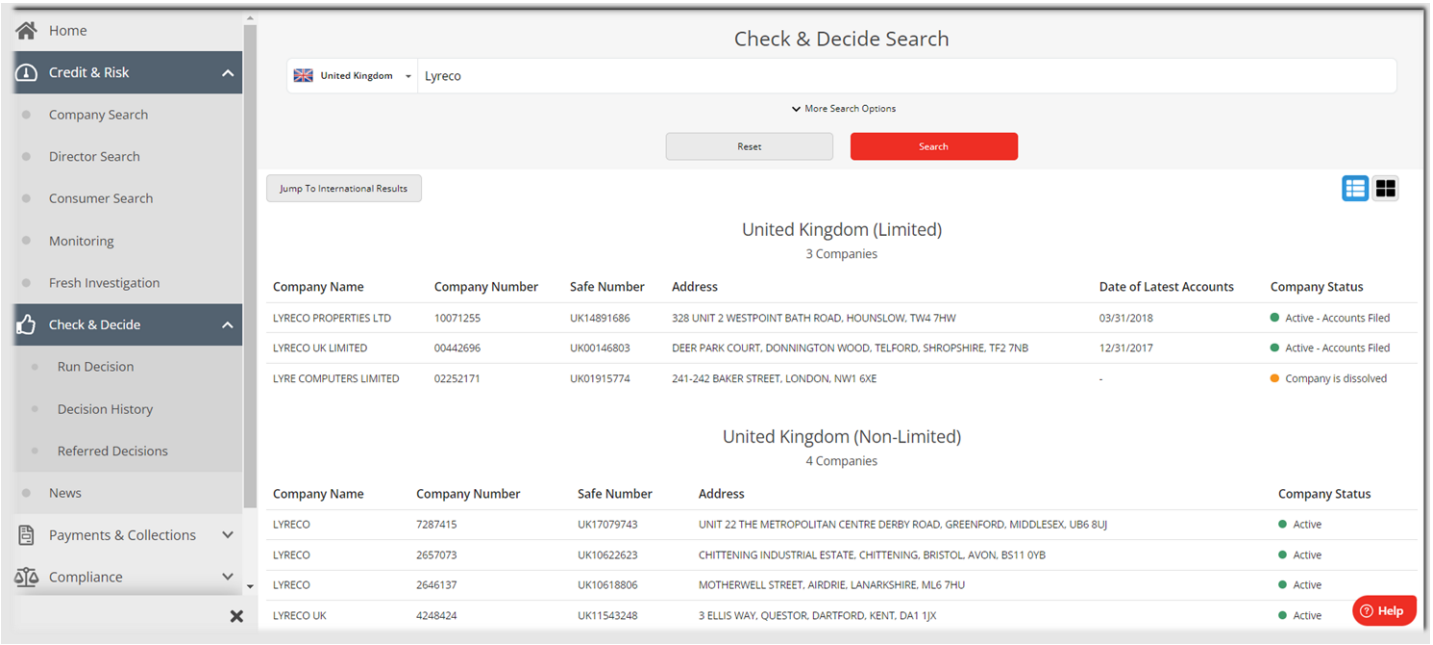
View Company Report

On the Decision Details page and Single Decision view page, we are providing a “View Company Report” hyperlink that would redirect users to the Company Report.

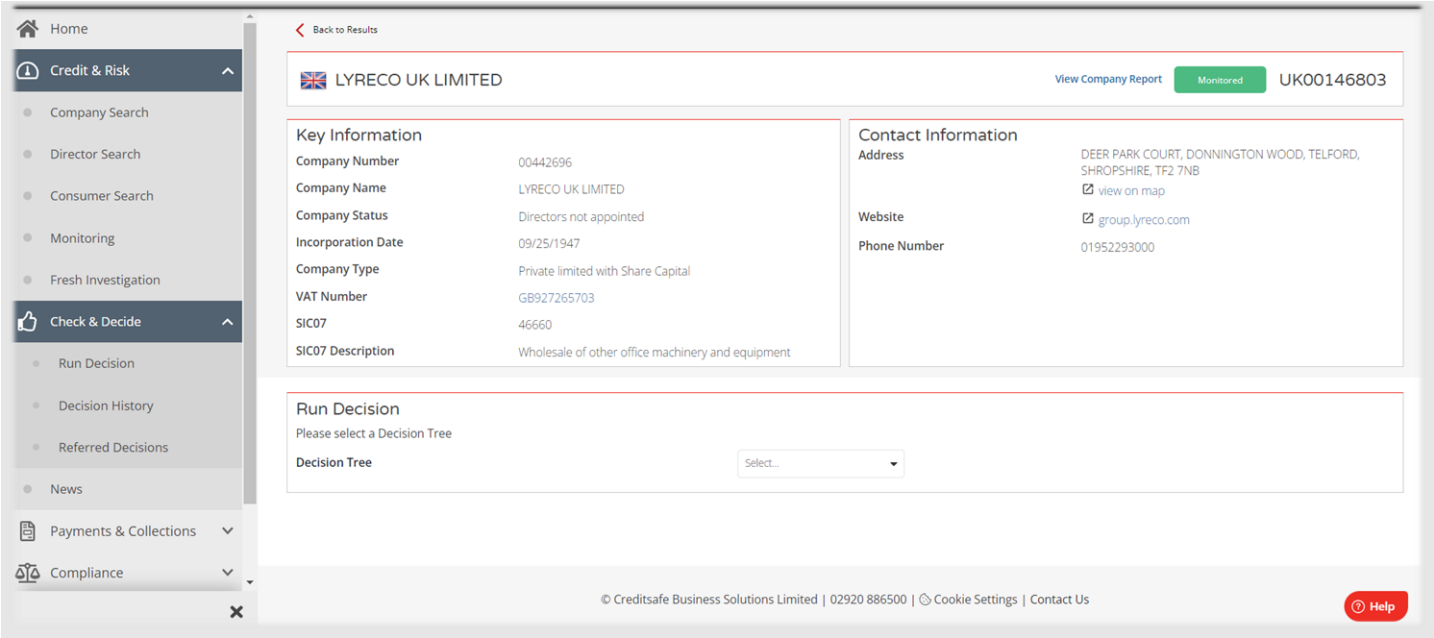
If the Company Report or SAFE number is not available, users will not be able to access the “View Company Report” hyperlink on the page.

View Company Report from Run Decision Page

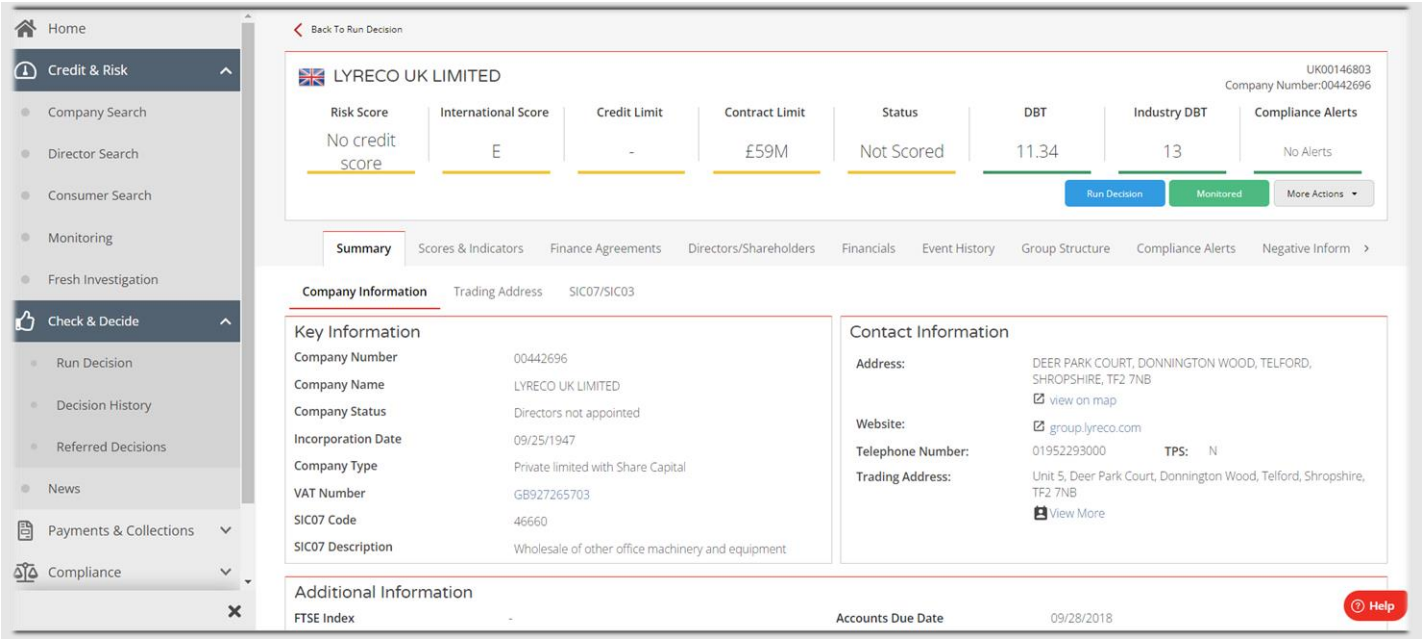
1. Search for a Company



2. Selecting the Company Name, the user would be redirected to the Run Decision page.

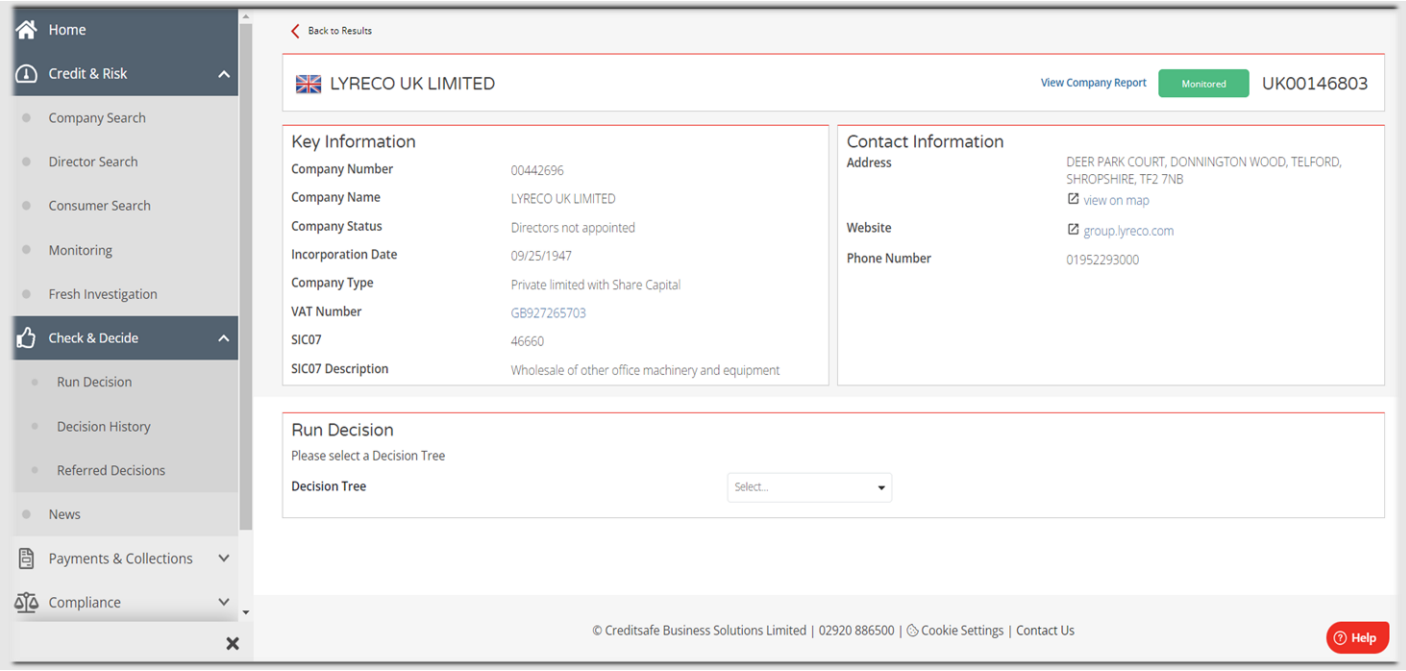


3. On the Run Decision page, you can view the "View Company Report" hyperlink. Upon selecting the hyperlink, you will be redirected to the Company Report.

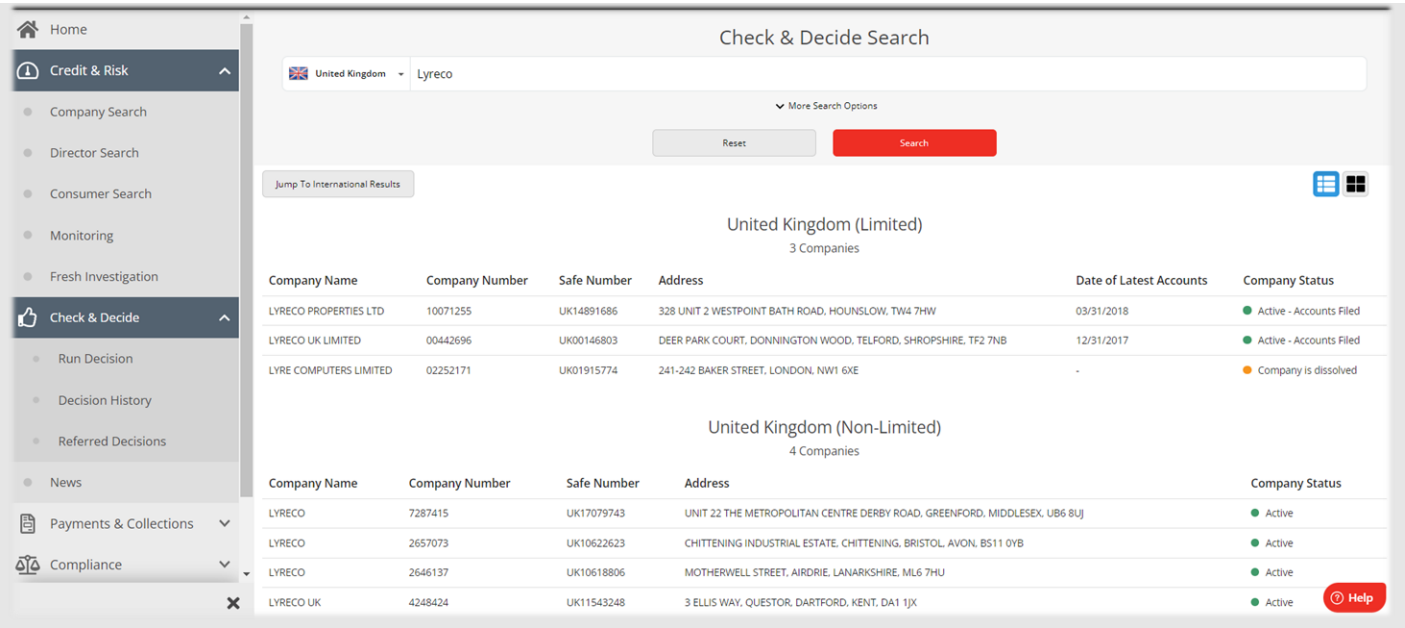


4. Upon selecting "Back To Run Decision" button, user will be redirected to the exact Run Decision page they were on before accessing the Company Report.

creditsafe

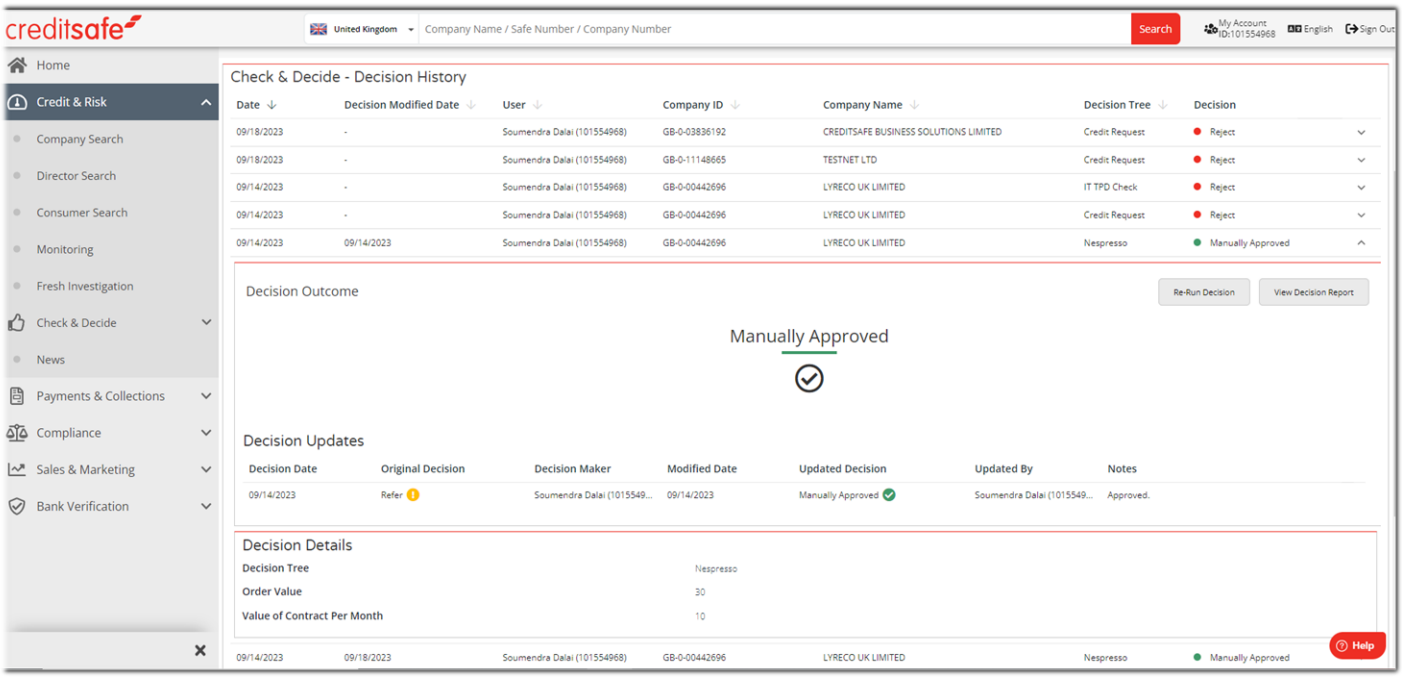


Selecting the 'Back to Results' button will navigate user to the Check & Decide Search page.

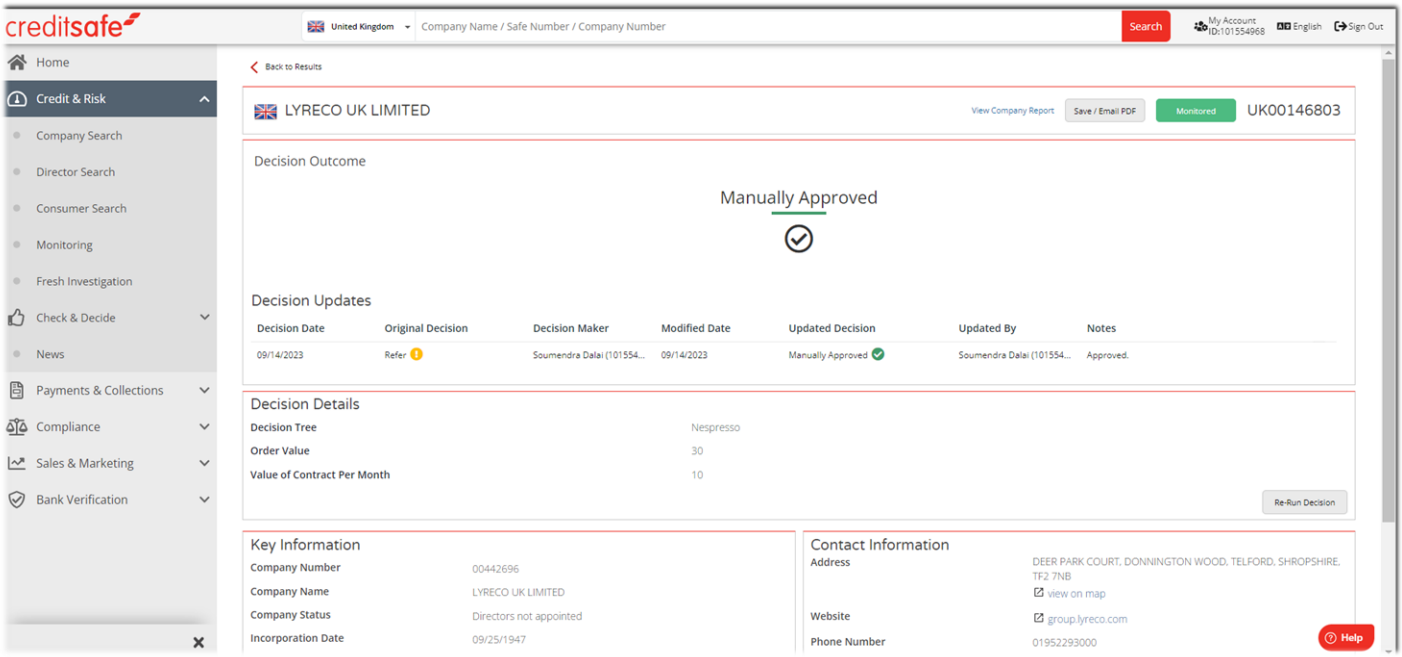


View Company Report from Single View Decision Page

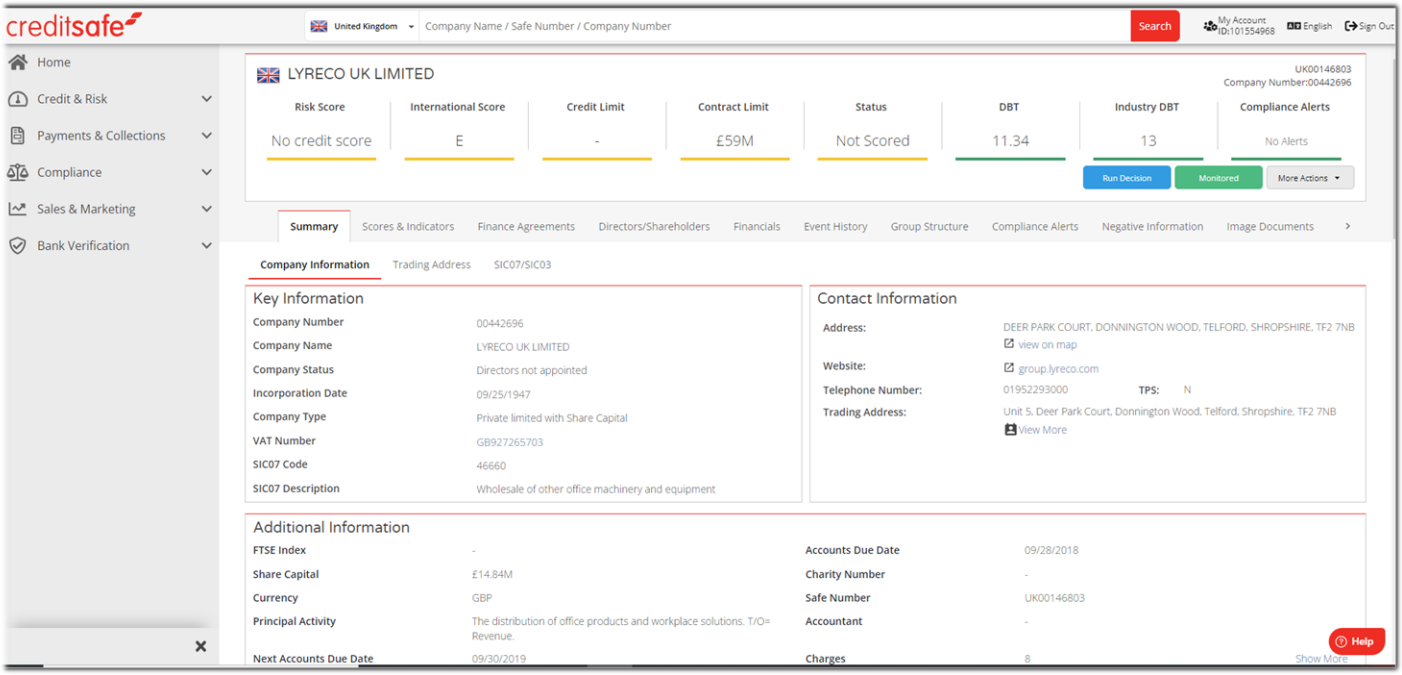
1. User must navigate to either “Decision History” or “Referred Decisions” page. Upon expanding a decision record, they can select “View Decision Report” button.



2. Selecting the “View Decision Report” button, you would be redirected to the Single Decision view page (Decision Report page).

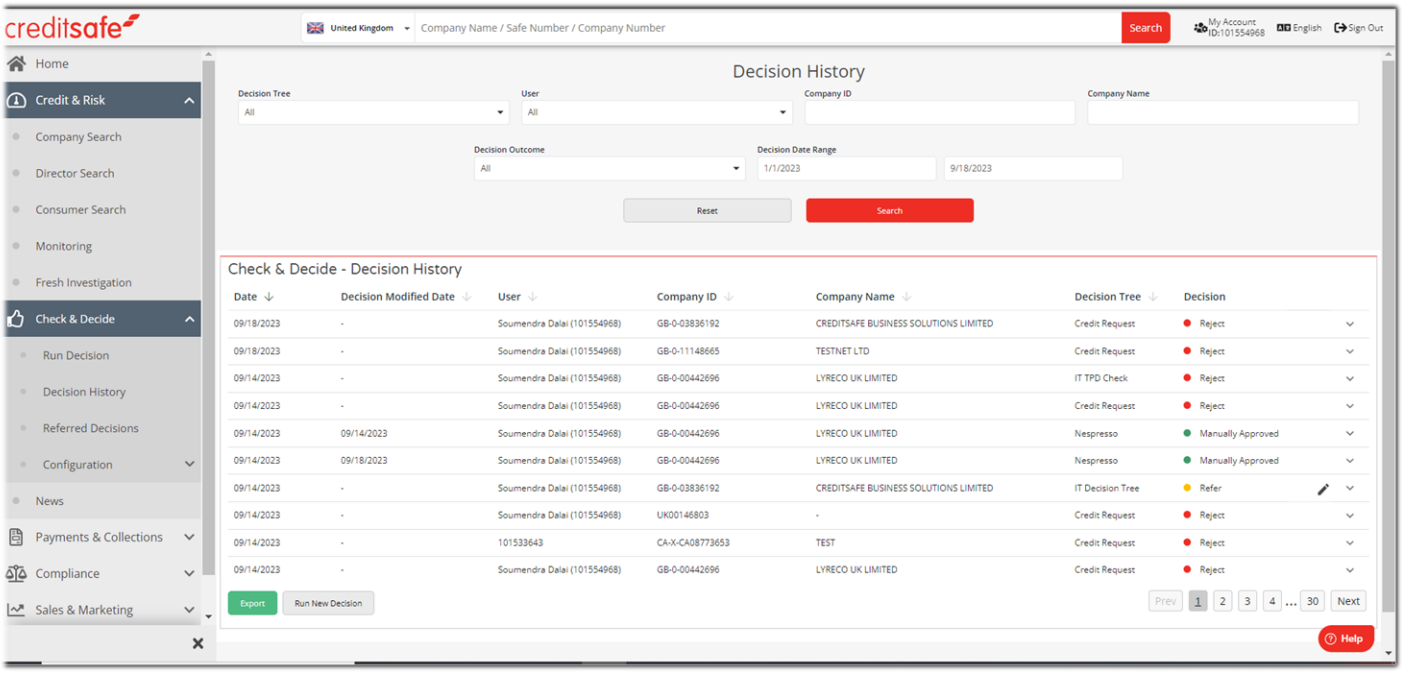


3. On the Single Decision view page, you can view the “View Company Report” hyperlink. Upon selecting the hyperlink, you would be redirected to the Company Report.



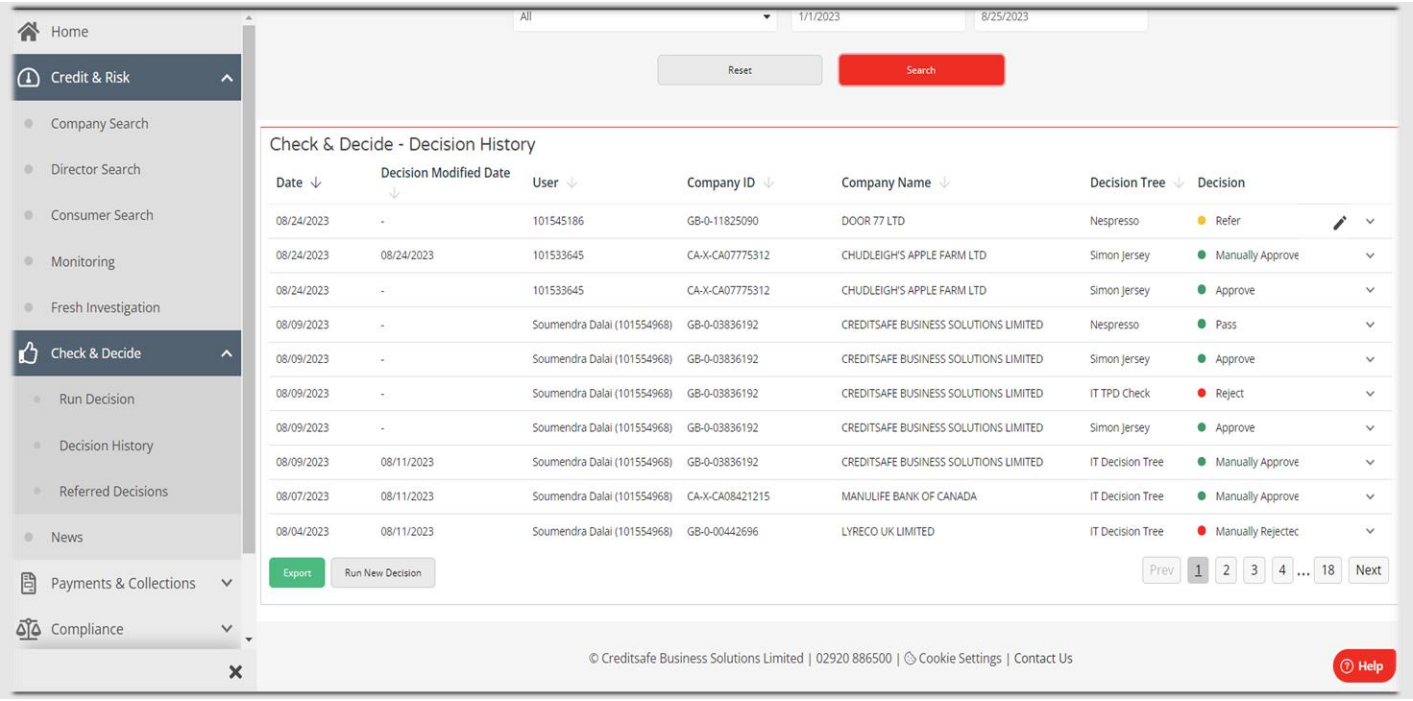
4. Upon selecting “Back To Decision Report” button, the user will be redirected to the exact Single Decision view page they were on before accessing the Company Report.

5. Upon selecting the “Back to Results” button, user will be redirected to the default list of the “Decision History” or “Referred Decisions” page depending on where you have navigated from.

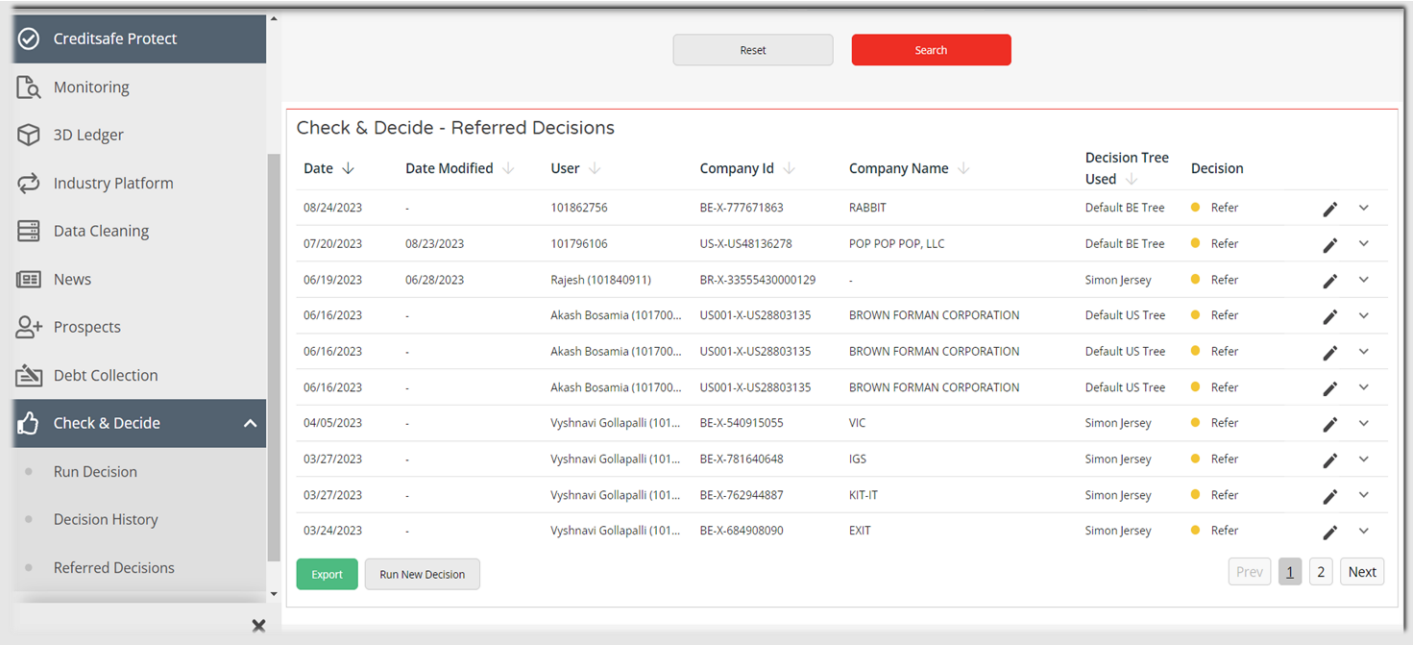


Run a New Decision

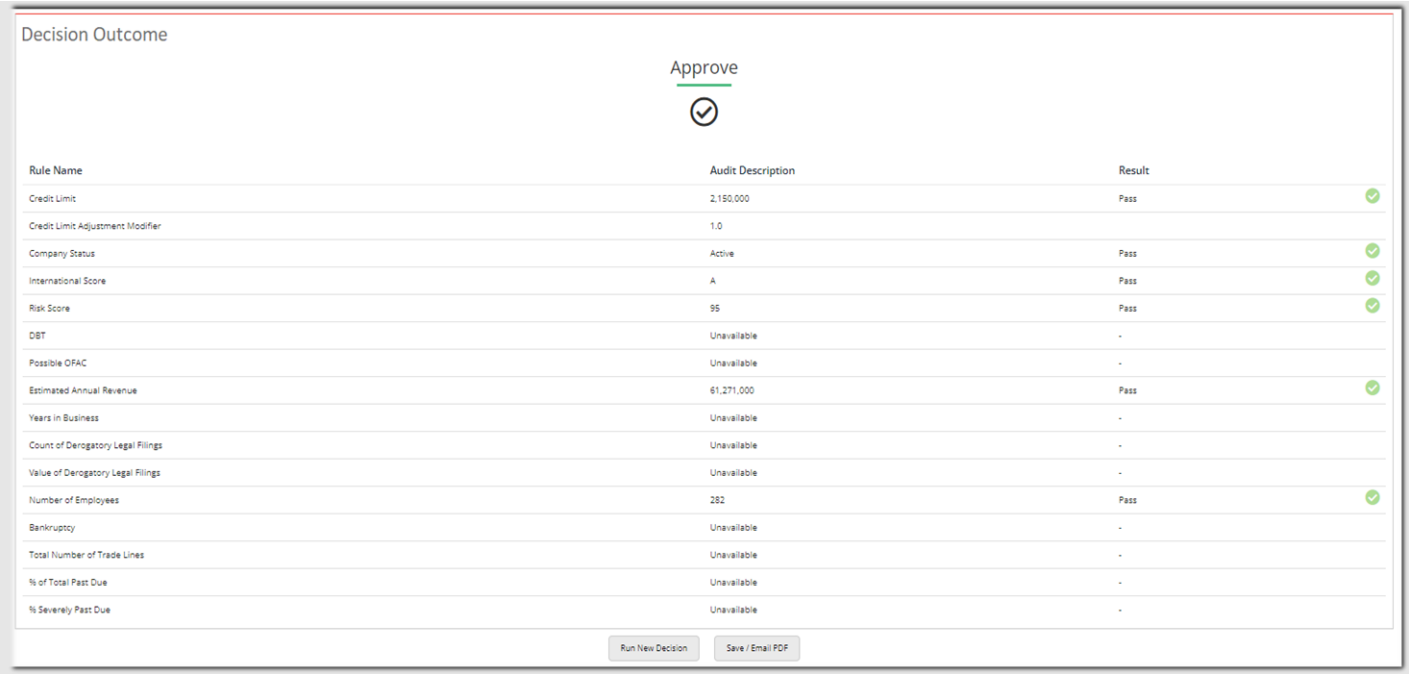
On the Decision History page, Referred Decision page and Decision Outcome page, you will find a button labelled as “Run New Decision” to initiate a decision run. Selecting the ‘Run New Decision’ button will navigate you to the Check & Decide search page to look for another company and run a new decision.



Decision History page



Referred Decisions Page



Decision Outcome

Approve

Rule Name	Audit Description	Result
Credit Limit	2,150,000	Pass
Credit Limit Adjustment Modifier	1.0	
Company Status	Active	Pass
International Score	A	Pass
Risk Score	95	Pass
DBT	Unavailable	-
Possible OFAC	Unavailable	-
Estimated Annual Revenue	61,271,000	Pass
Years in Business	Unavailable	-
Count of Derogatory Legal Filings	Unavailable	-
Value of Derogatory Legal Filings	Unavailable	-
Number of Employees	282	Pass
Bankruptcy	Unavailable	-
Total Number of Trade Lines	Unavailable	-
% of Total Past Due	Unavailable	-
% Severely Past Due	Unavailable	-

Run New Decision | Save / Email PDF

Decision Outcome Page

Export Functionality

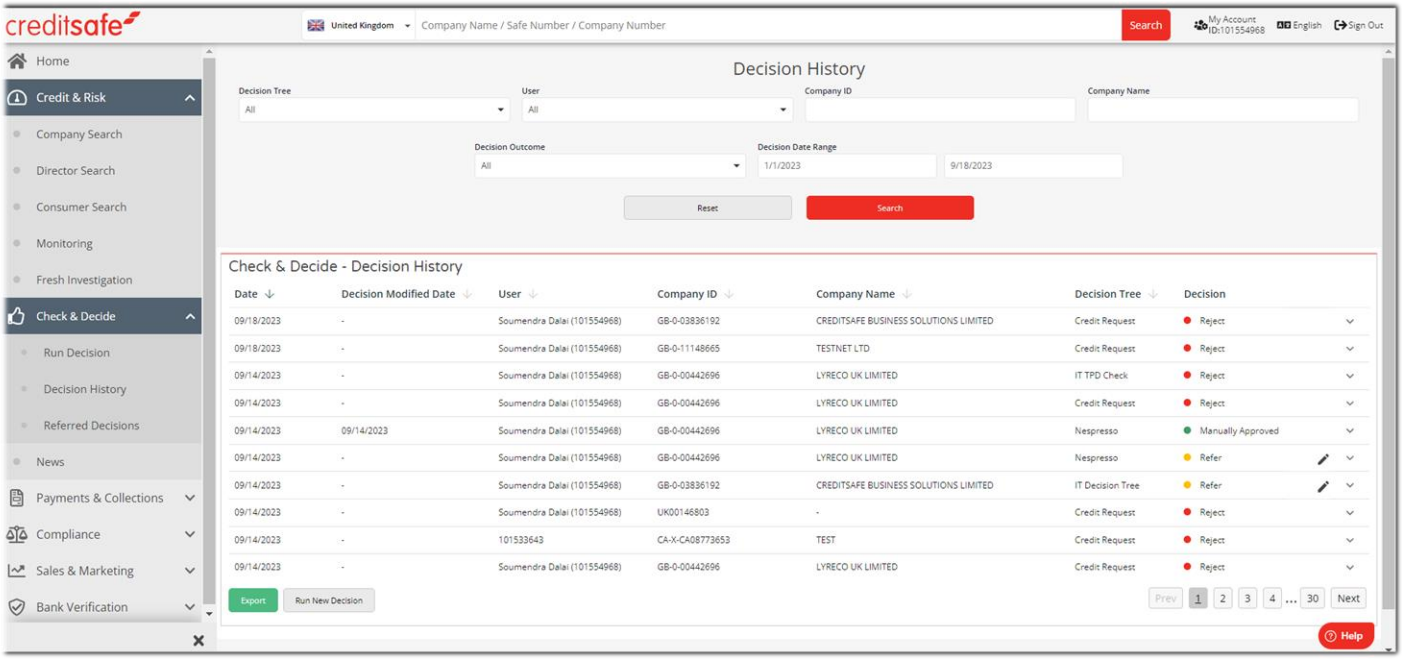
Once you navigate to the Decision History and Referred Decisions page, you will be provided with an ability to export the tabular data. This will enable users to further analyse and manipulate the data.

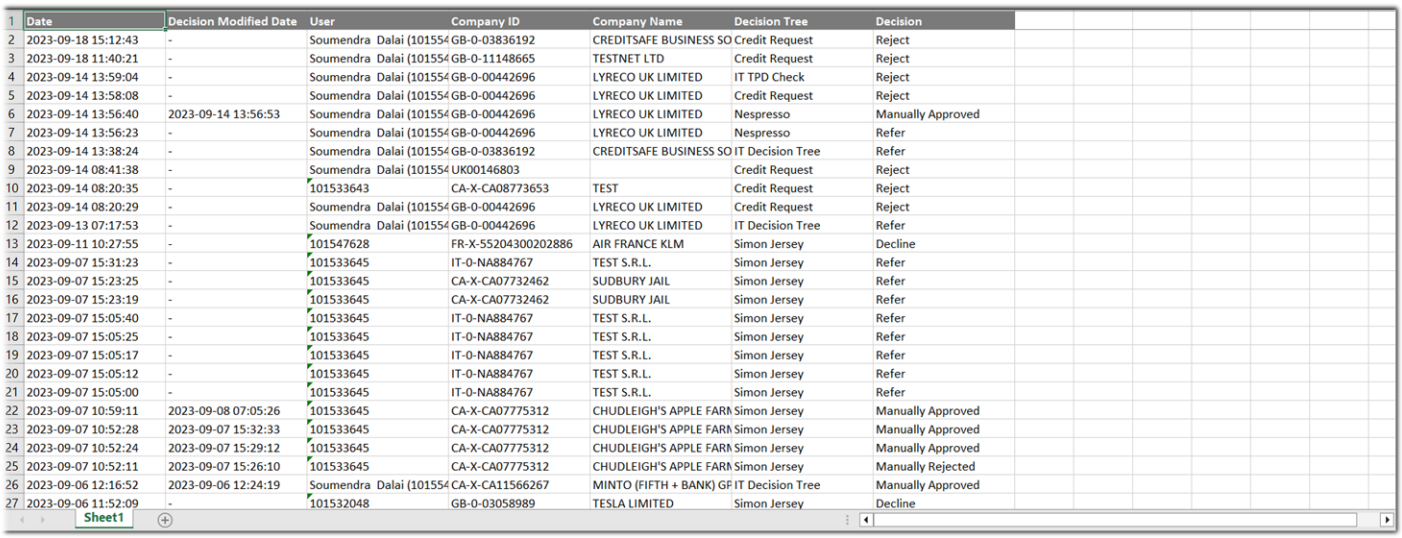
1. The Excel file is downloadable and saved to a specific location on the user's device.
2. The file extension of the exported Excel file is **.xlsx**

Export

If user selects “All” in the Decision Tree filter, then the exported file will contain the decision history of all the decision trees used for running the decision.

Note: The exported file when all the decision trees are selected would not include the “Rule Name”, “Audit Description” and the “Result” details.





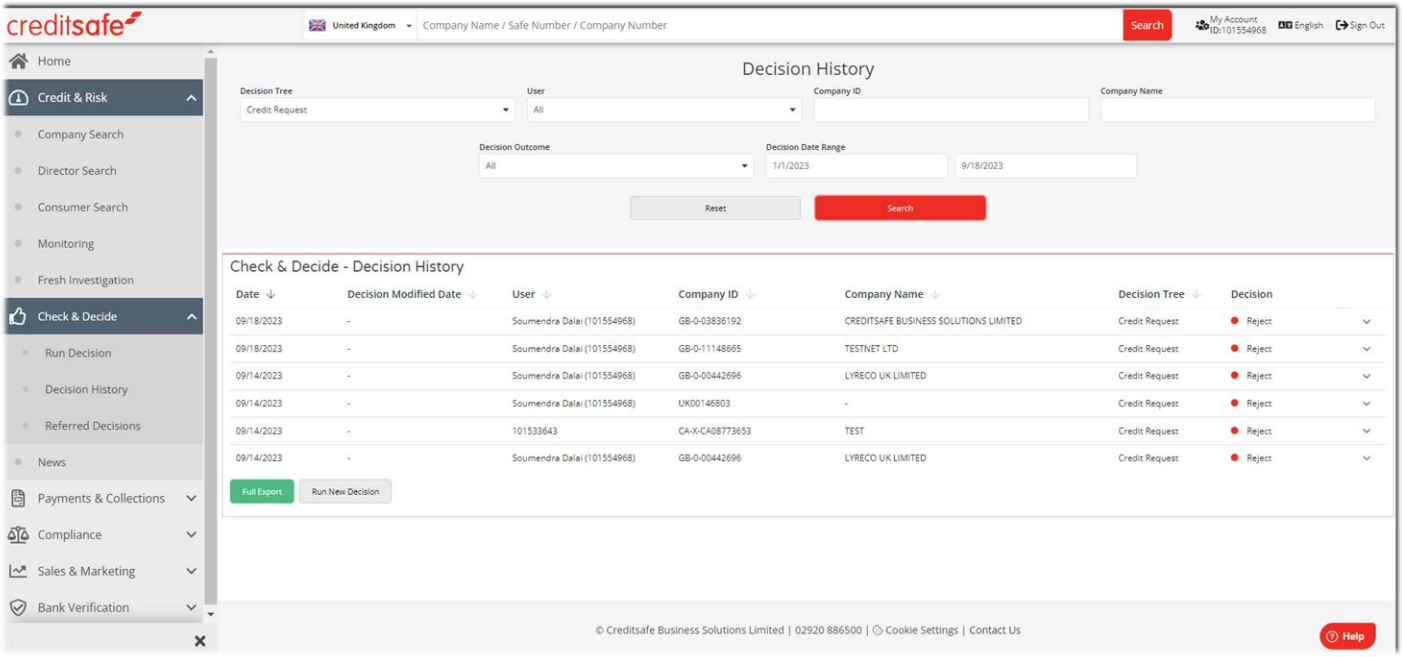
	Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision
2	2023-09-18 15:12:43	-	Soumendra Dalai (101554	GB-0-03836192	CREDITSAFE BUSINESS SO	Credit Request	Reject
3	2023-09-18 11:40:21	-	Soumendra Dalai (101554	GB-0-11148665	TESTNET LTD	Credit Request	Reject
4	2023-09-14 13:59:04	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	IT TPD Check	Reject
5	2023-09-14 13:58:08	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Credit Request	Reject
6	2023-09-14 13:56:40	2023-09-14 13:56:53	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Nespresso	Manually Approved
7	2023-09-14 13:56:23	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Nespresso	Refer
8	2023-09-14 13:38:24	-	Soumendra Dalai (101554	GB-0-03836192	CREDITSAFE BUSINESS SO	IT Decision Tree	Refer
9	2023-09-14 08:41:38	-	Soumendra Dalai (101554	UK00146803		Credit Request	Reject
10	2023-09-14 08:20:35	-	101533643	CA-X-CA08773653	TEST	Credit Request	Reject
11	2023-09-14 08:20:29	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Credit Request	Reject
12	2023-09-13 07:17:53	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	IT Decision Tree	Refer
13	2023-09-11 10:27:55	-	101547628	FR-X-55204300202886	AIR FRANCE KLM	Simon Jersey	Decline
14	2023-09-07 15:31:23	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
15	2023-09-07 15:23:25	-	101533645	CA-X-CA07732462	SUDBURY JAIL	Simon Jersey	Refer
16	2023-09-07 15:23:19	-	101533645	CA-X-CA07732462	SUDBURY JAIL	Simon Jersey	Refer
17	2023-09-07 15:05:40	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
18	2023-09-07 15:05:25	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
19	2023-09-07 15:05:17	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
20	2023-09-07 15:05:12	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
21	2023-09-07 15:05:00	-	101533645	IT-0-NA884767	TEST S.R.L.	Simon Jersey	Refer
22	2023-09-07 10:59:11	2023-09-08 07:05:26	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM	Simon Jersey	Manually Approved
23	2023-09-07 10:52:28	2023-09-07 15:32:33	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM	Simon Jersey	Manually Approved
24	2023-09-07 10:52:24	2023-09-07 15:29:12	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM	Simon Jersey	Manually Approved
25	2023-09-07 10:52:11	2023-09-07 15:26:10	101533645	CA-X-CA07775312	CHUDLEIGH'S APPLE FARM	Simon Jersey	Manually Rejected
26	2023-09-06 12:16:52	2023-09-06 12:24:19	Soumendra Dalai (101554	CA-X-CA11566267	MINTO (FIFTH + BANK) GF	IT Decision Tree	Manually Approved
27	2023-09-06 11:52:09	-	101532048	GB-0-03058989	TESLA LIMITED	Simon Jersey	Decline

Sheet1

Sample Export Excel File

Full Export

If you select a particular Decision Tree, then the button label would change to "Full Export" from "Export". The “Rule Name”, “Audit Description” and the “Result” details are included in the exported file upon performing a full export.



Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision	Credit Limit	Credit Limit Result	Company Status
2023-09-18 15:12:43	-	Soumendra Dalai (101554	GB-0-03836192	CREDITSAFE BUSINESS SO	Credit Request	Reject	1,800,000	Pass	Active
2023-09-18 11:40:21	-	Soumendra Dalai (101554	GB-0-11148665	TESTNET LTD	Credit Request	Reject	1,000	Pass	Active
2023-09-14 13:58:08	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Credit Request	Reject	No limit	Fail	Active
2023-09-14 08:41:38	-	Soumendra Dalai (101554	UK00146803	Not Configured	Credit Request	Reject	No limit	Fail	Active
2023-09-14 08:20:35	-	101533643	CA-X-CA08773653	TEST	Credit Request	Reject	0	Fail	Pending
2023-09-14 08:20:29	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Credit Request	Reject	No limit	Fail	Active

Sheet1

Sample Full Export Excel File

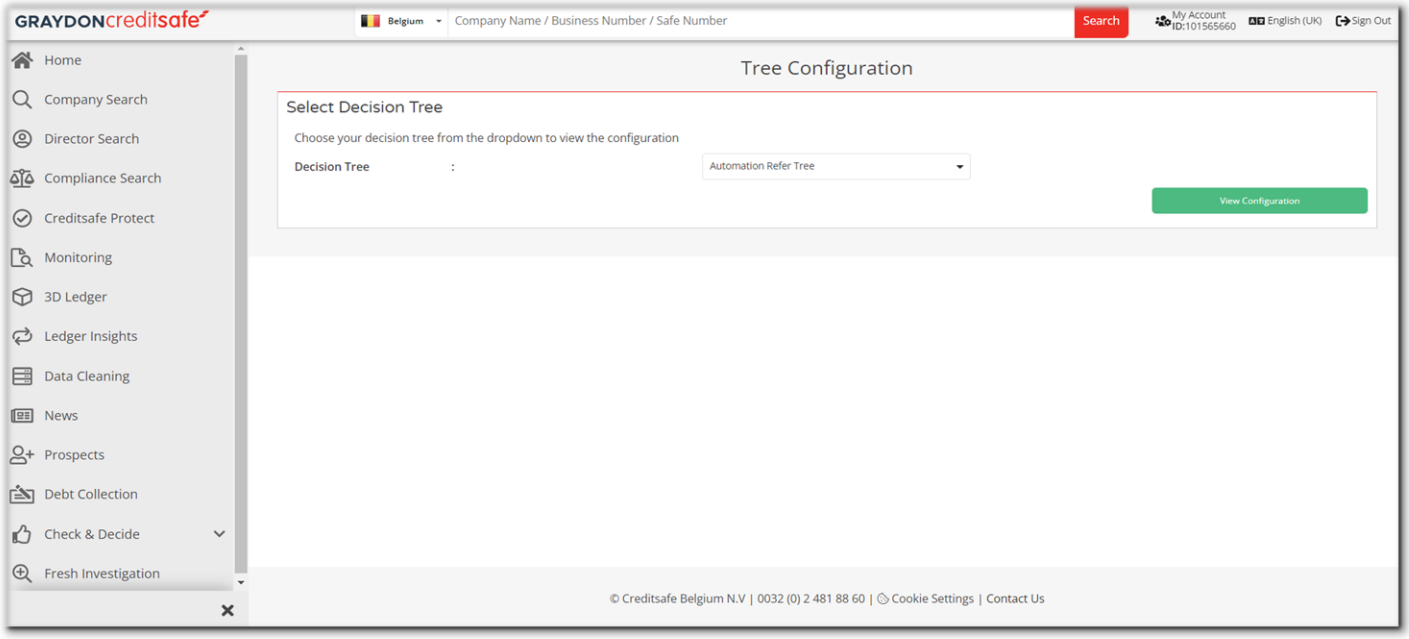
Tree Configuration

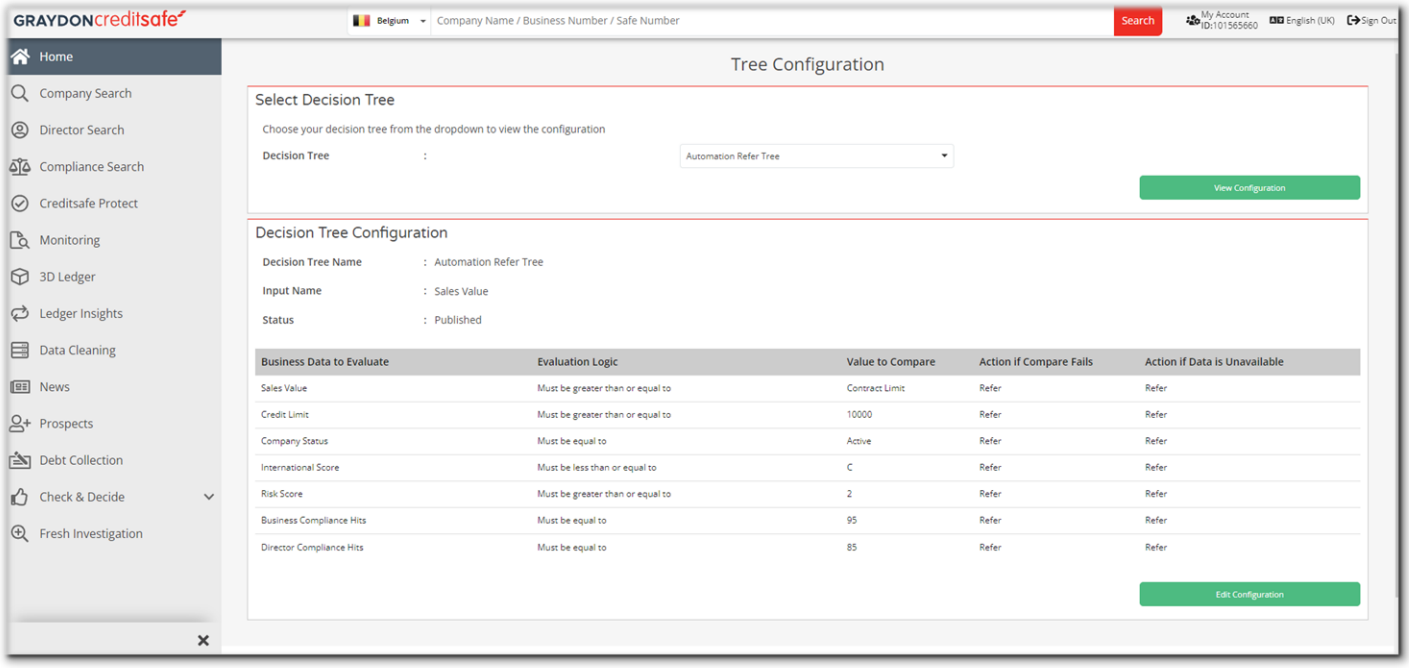
The Tree Configuration functionality allows users to retrieve the configuration details for the decision tree they have permission for. The Tree Configuration page or pane will display only the metrics and thresholds configured for the tree.

The user would be able to modify the Decision Tree configuration based on the permission granted to them for the respective decision tree. The edit function displays the current selections for an existing instance and allows the user to change any previous selections and thresholds. The user can 'Save' or 'Cancel' the modifications.

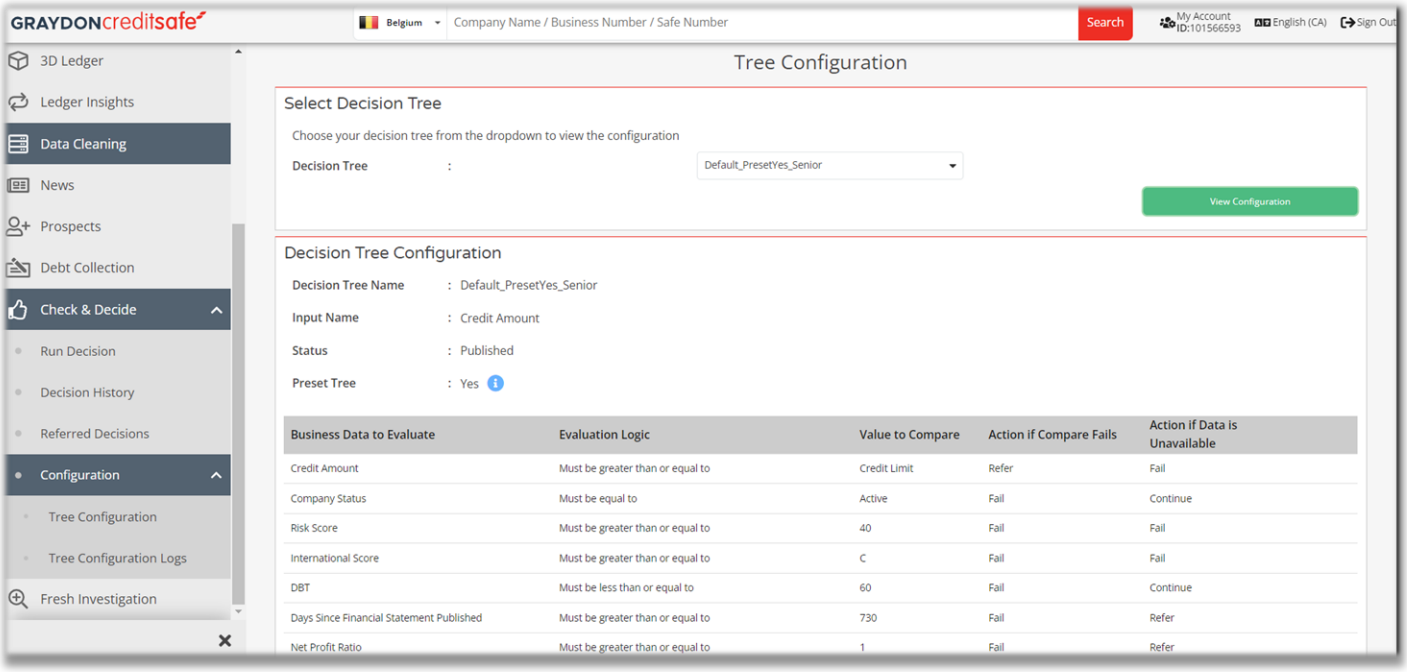
View Configuration

As part of the 'View Configuration' functionality, there is a provision for users to view the existing configuration details for the Decision tree they have access to.



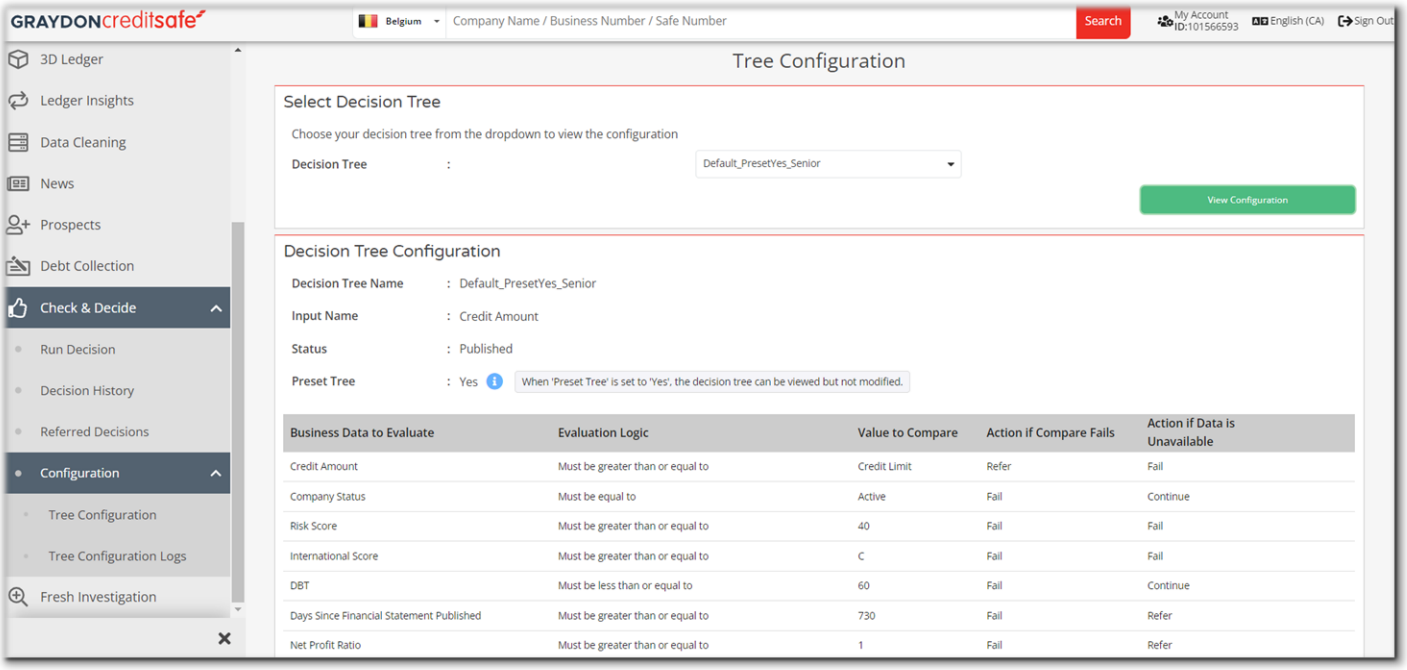


Not a Pre-configured Template



Pre-configured Template

Users can modify an existing Decision tree configuration only if it is not a pre-configured template tree.

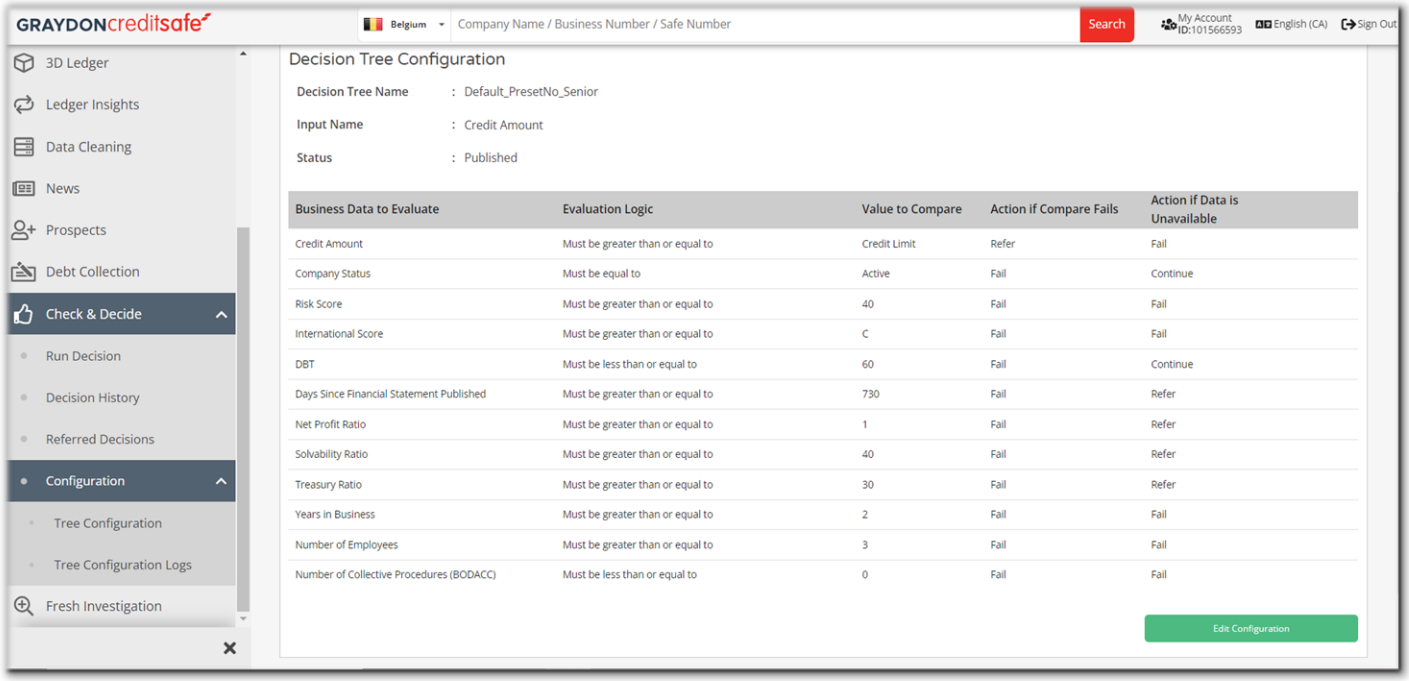


Edit Configuration

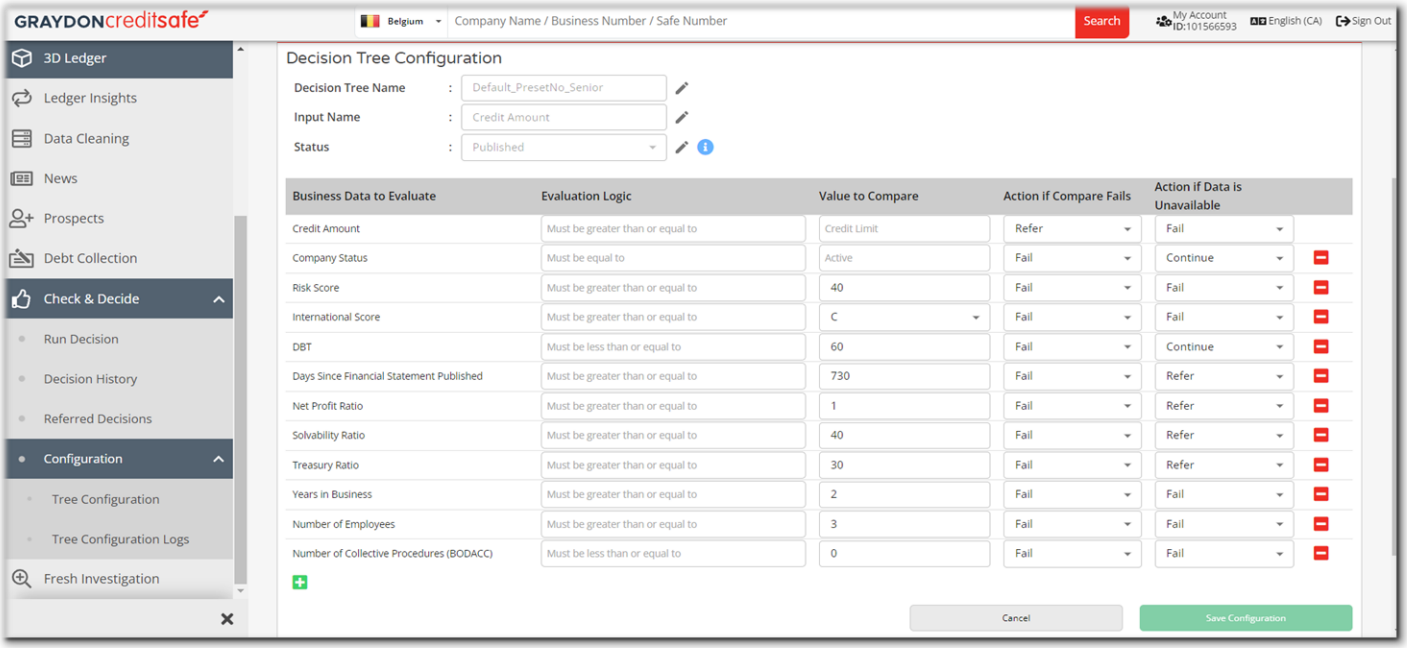
Senior users with the required permissions would be able to edit the decision tree configuration details. Edit configuration can only be performed if the Preset Tree value is set to ‘No’ i.e., the decision tree selected is not a pre-configured template tree.

If the Preset Tree value is set to ‘Yes’, users can only view the configuration details as it is a pre-configured template tree.

Users with the required permissions can select the ‘Edit Configuration’ button on the bottom right of the Decision Tree Configuration panel.



Upon selecting the ‘Edit Configuration’ button, the view within the "Decision Tree Configuration" section would transition to an editable state.



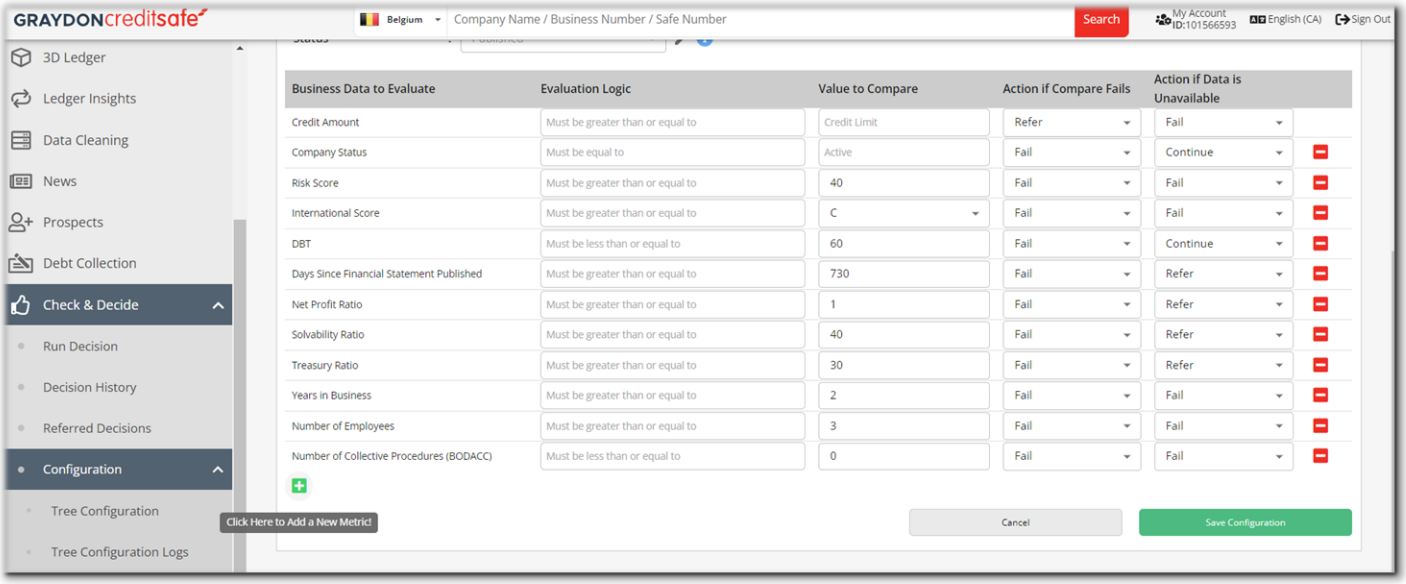
On the "Decision Tree Configuration" panel, the senior users will be able to perform the below actions:

1. Change the Decision Tree name.
2. Change the Display name for the Input field.
3. Change the Status of the Decision Tree (Published/Unpublished)
4. Update any existing thresholds.
5. Add new metrics not in the current Decision Tree.
6. Set thresholds for any new metrics.
7. Remove new or existing metrics from the decision tree configuration. This means that the metric will not be included when you run a decision for that decision tree.
8. Add/Update the action if compare fails.
9. Add/Update the action if data is unavailable.

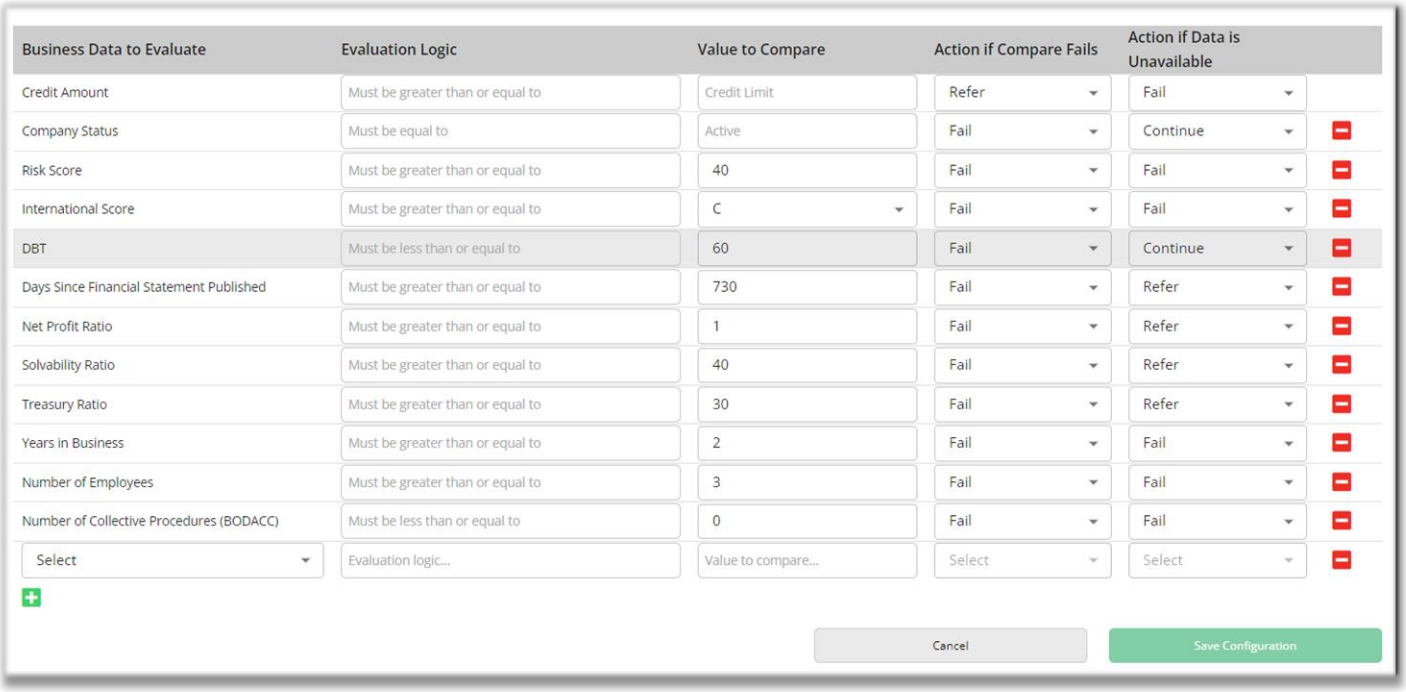
Add and Remove metric

User must be able to add a new metric to an existing Decision tree by selecting the '+' icon on the 'Decision Tree Configuration' panel.

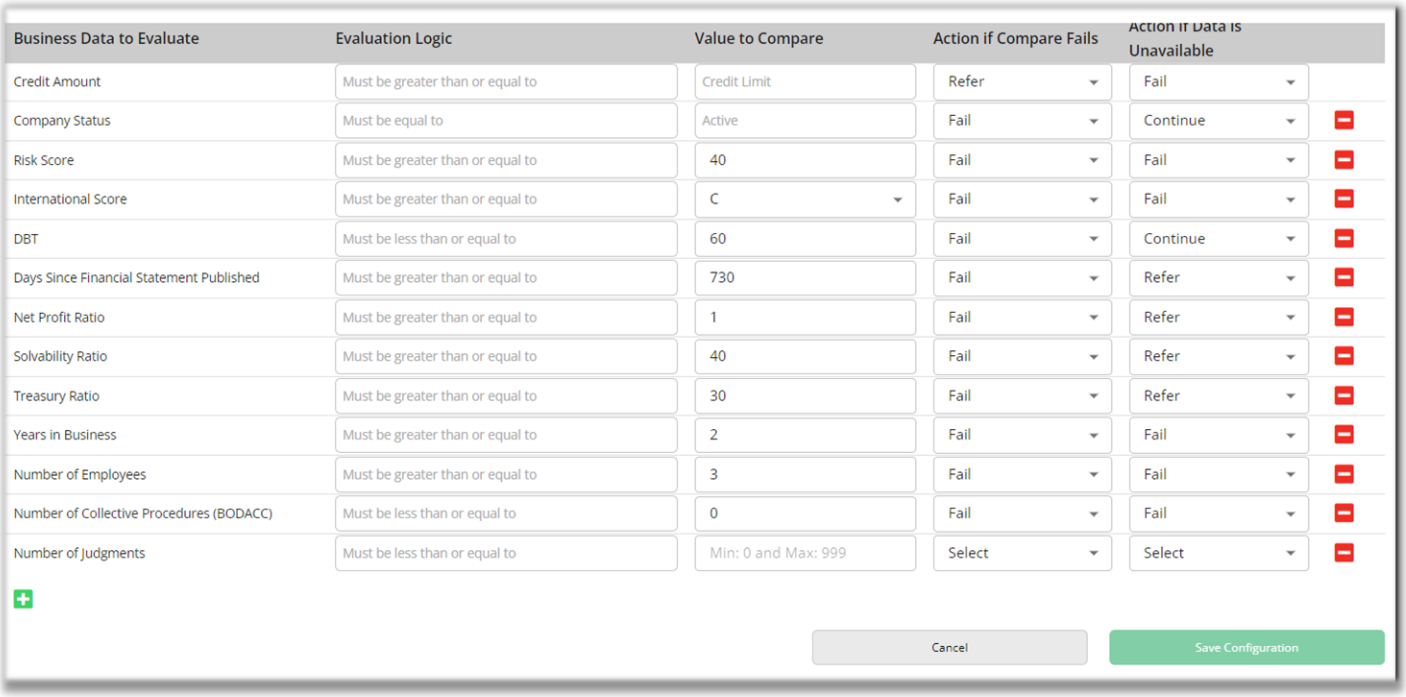
1. When user hovers over the '+' icon, they must view a tooltip that states "Click Here to Add a New Metric!"



2. When user selects the '+' icon, a new record is added.



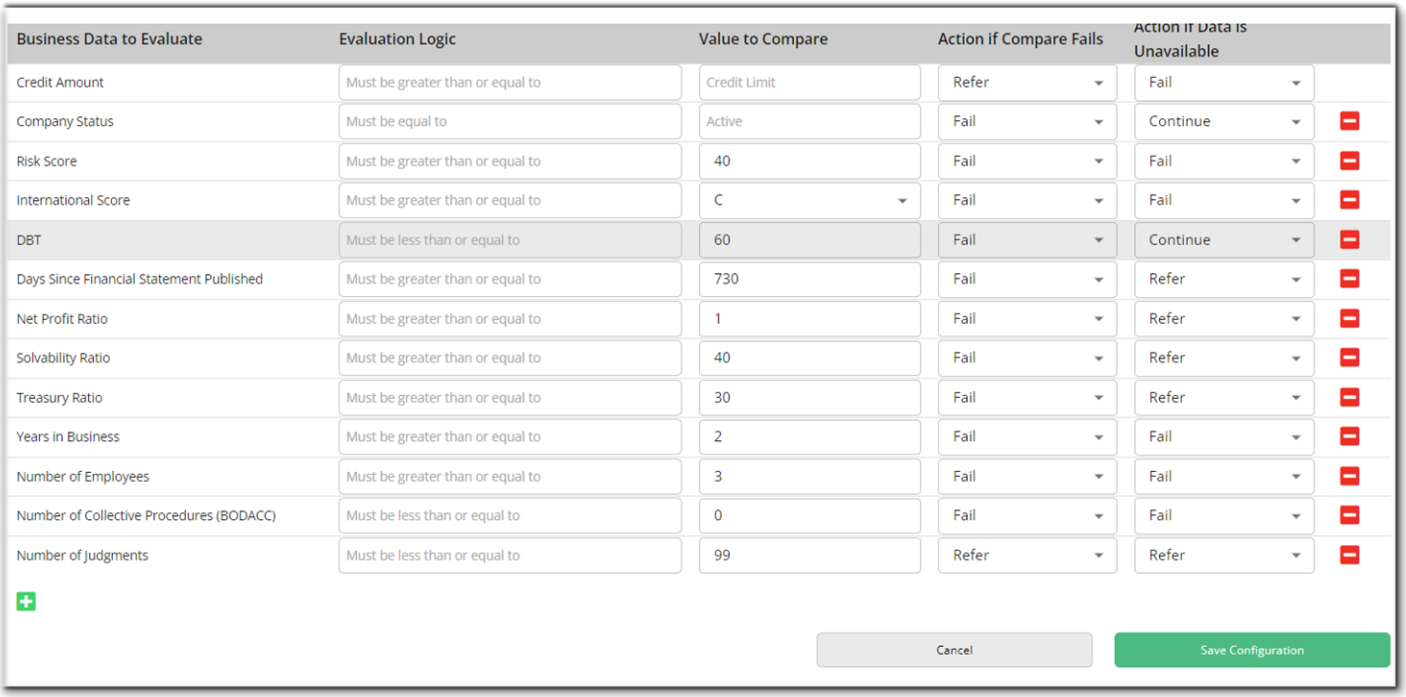
3. User can select the metric from the 'Business Data to Evaluate' dropdown. Based on the metric selection, the evaluation logic will get prepopulated.



Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
Risk Score	Must be greater than or equal to	40	Fail	Fail
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail
Number of Judgments	Must be less than or equal to	Min: 0 and Max: 999	Select	Select

Cancel | Save Configuration

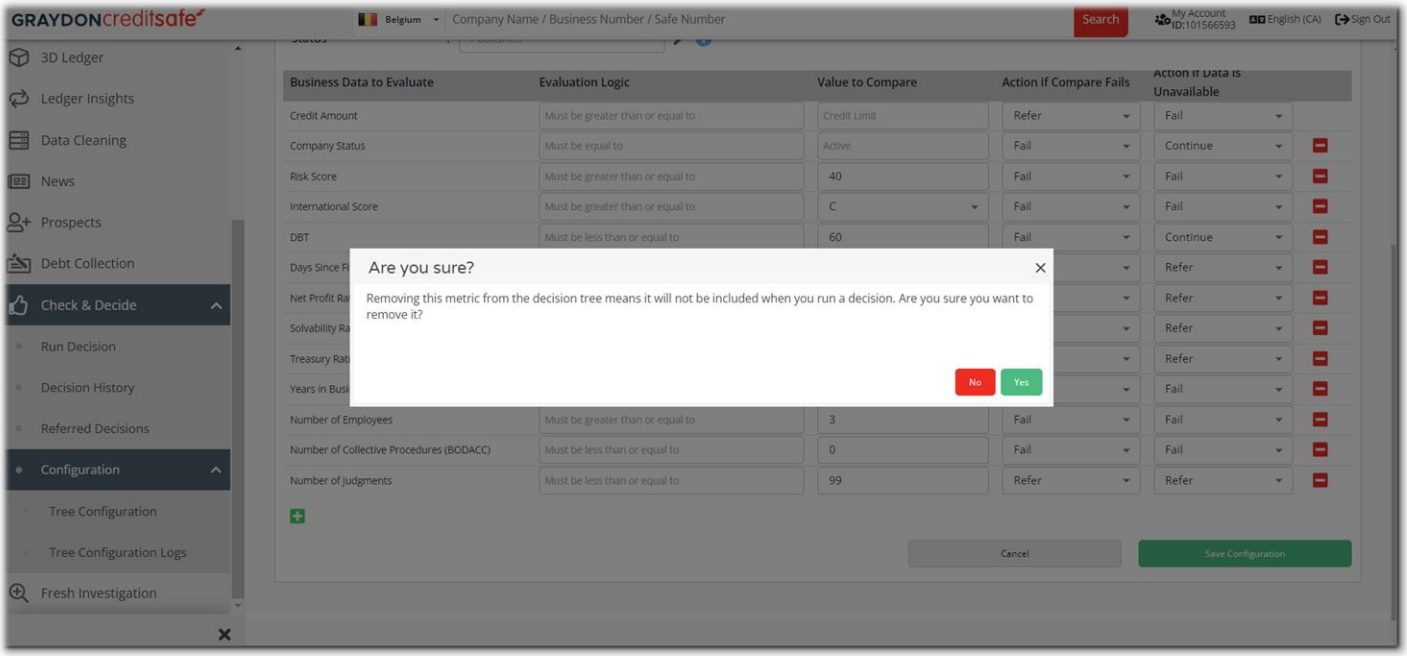
4. Now, user can enter the value to compare and select the statuses for the action if compare fails and if the data is unavailable from the respective dropdowns.



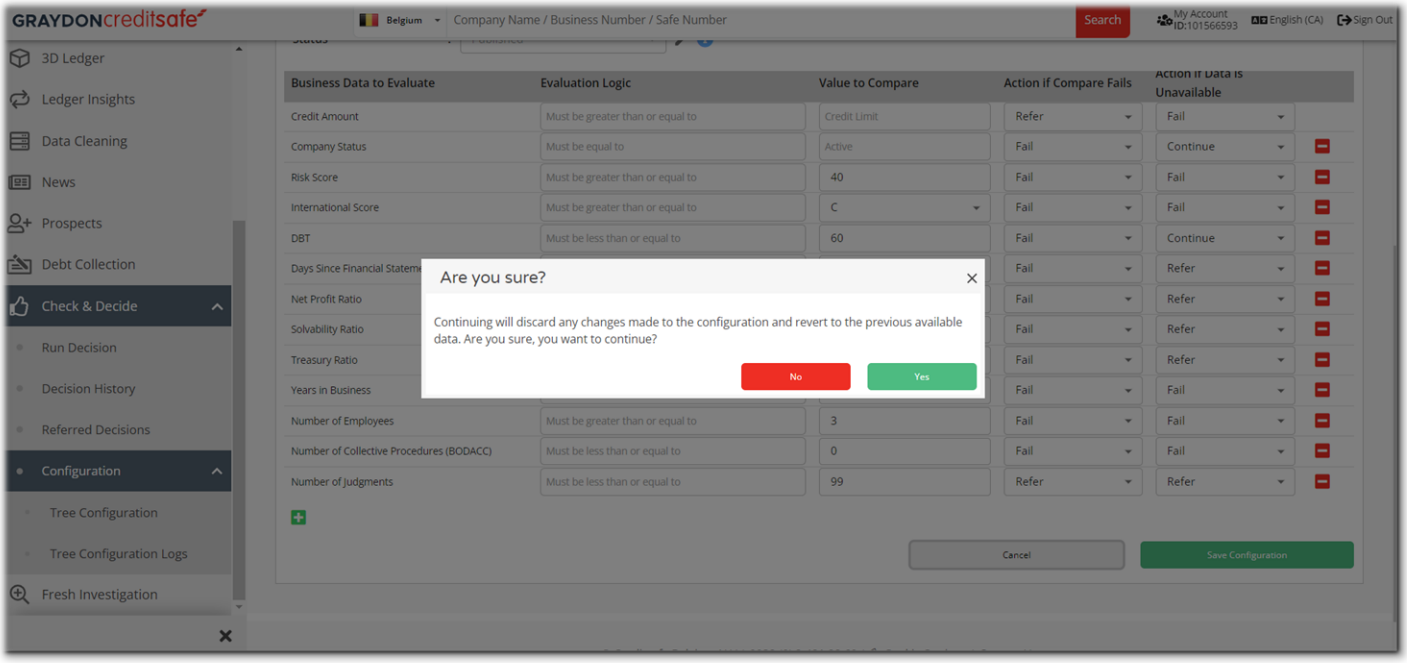
Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
Risk Score	Must be greater than or equal to	40	Fail	Fail
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer

Cancel | Save Configuration

5. If user wants to remove any newly added metric or an existing metric from the configuration, then select the remove icon next to the metric record.

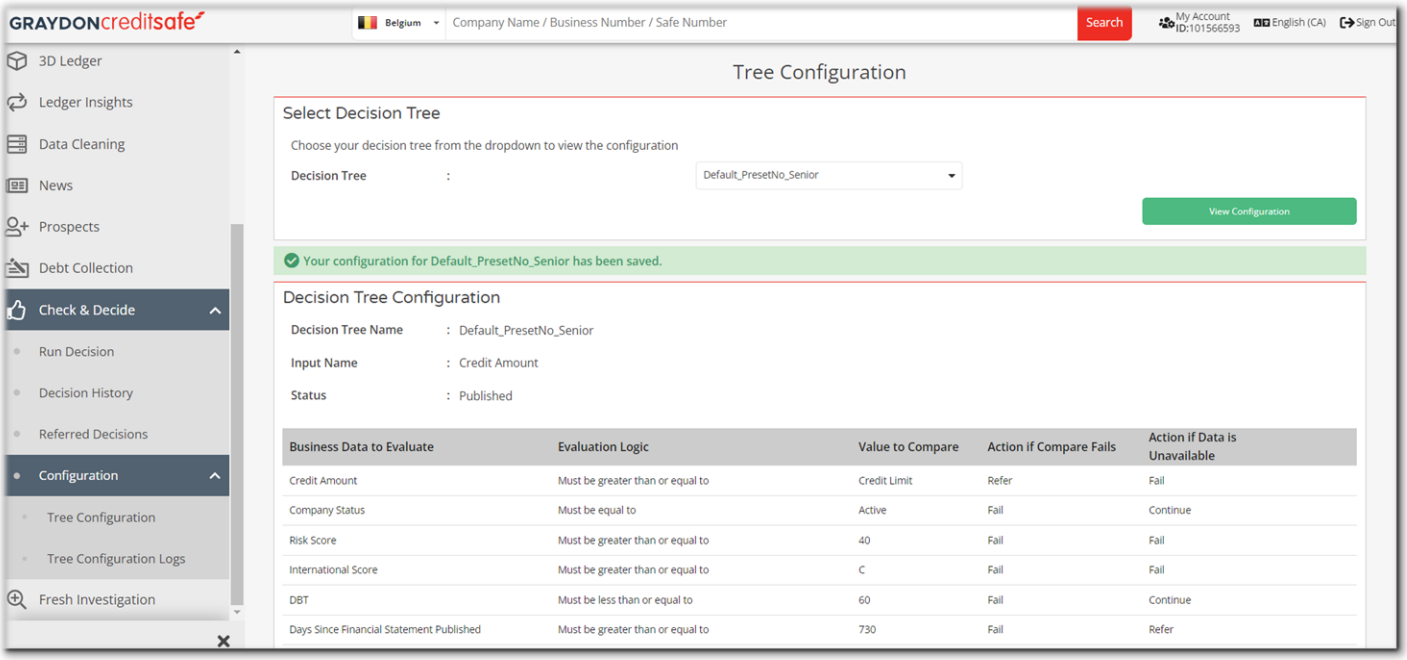


6. Upon confirming, the metric will be removed from the configuration.
7. If user wants to discard the changes made to the configuration, then select the 'Cancel' button on the 'Decision Tree Configuration' panel. Upon selecting the 'Cancel' button and confirming on the pop-up modal window, all the changes made to the tree configuration will be reverted.

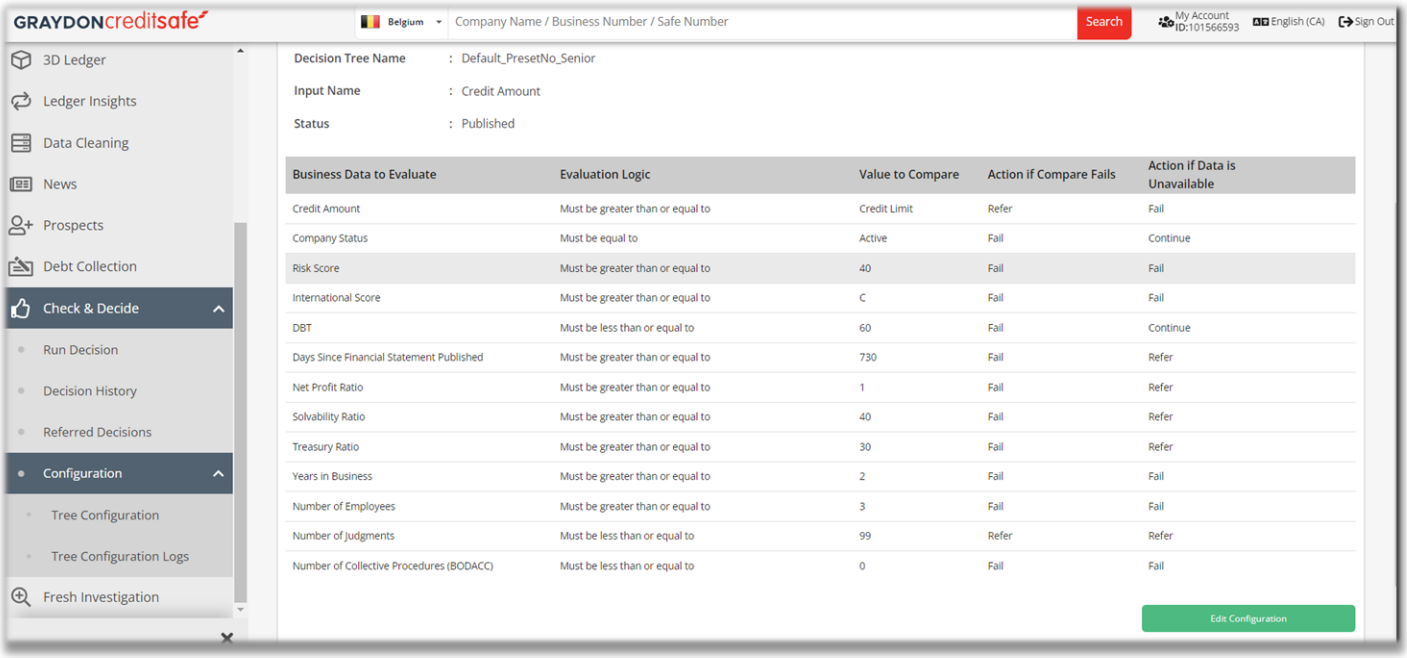


8. Upon selecting 'Yes', user will be navigated to the view configuration page.

9. User can now go ahead and save the configuration. Select the 'Save Configuration' button. Upon selecting the 'Save Configuration' button, all the updates made to the tree configuration will be saved and user will be navigated to the view configuration page.

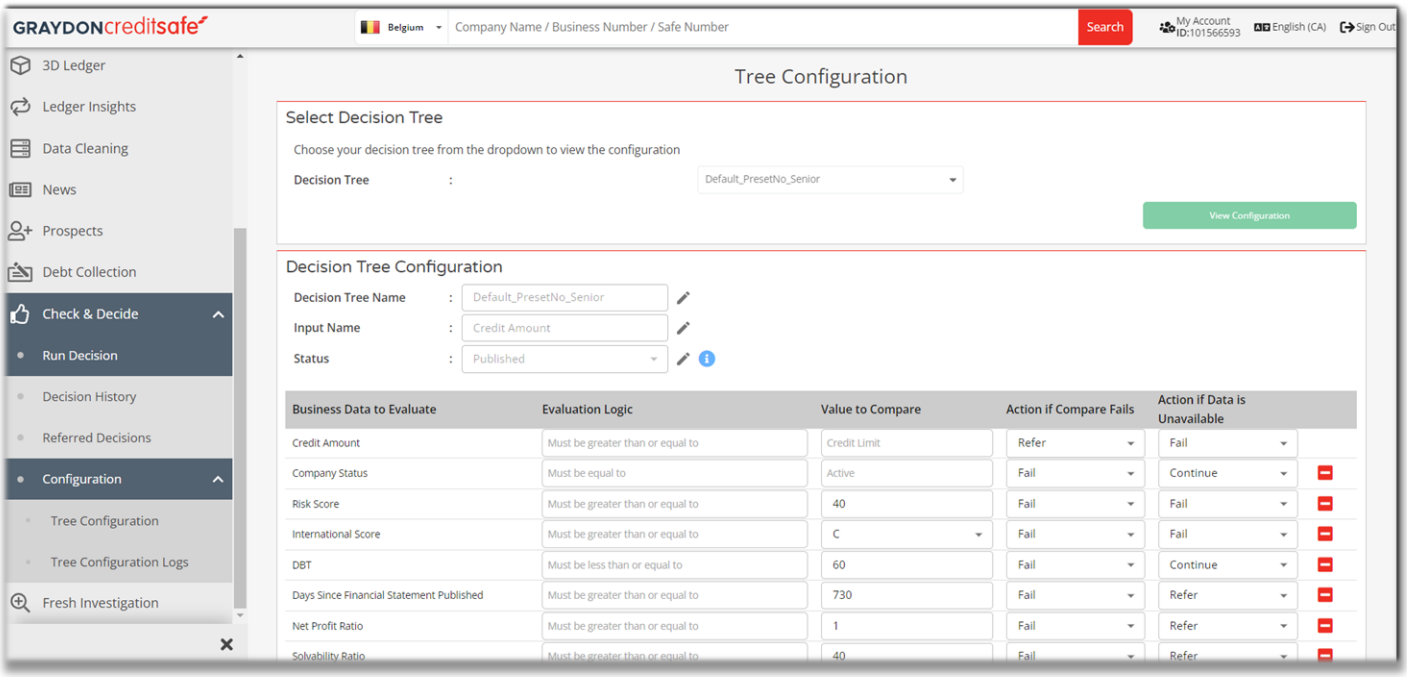


10. Upon save, user can view the updated details on the 'Decision Tree Configuration' panel on the view page.

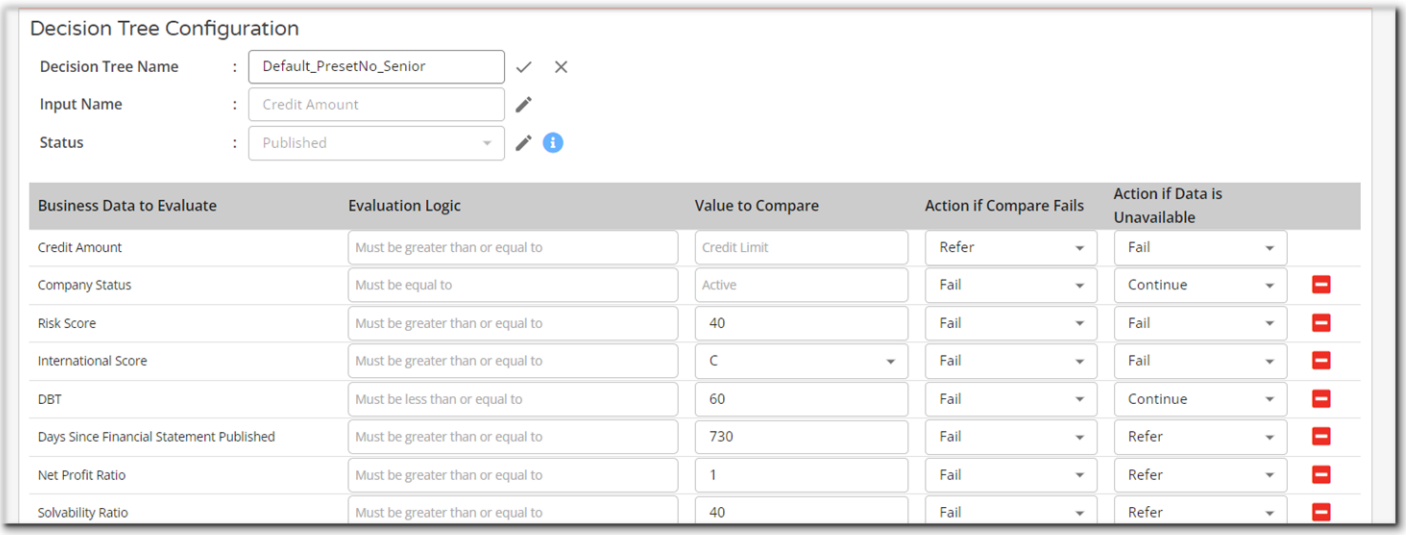


Modify the Basic Tree details

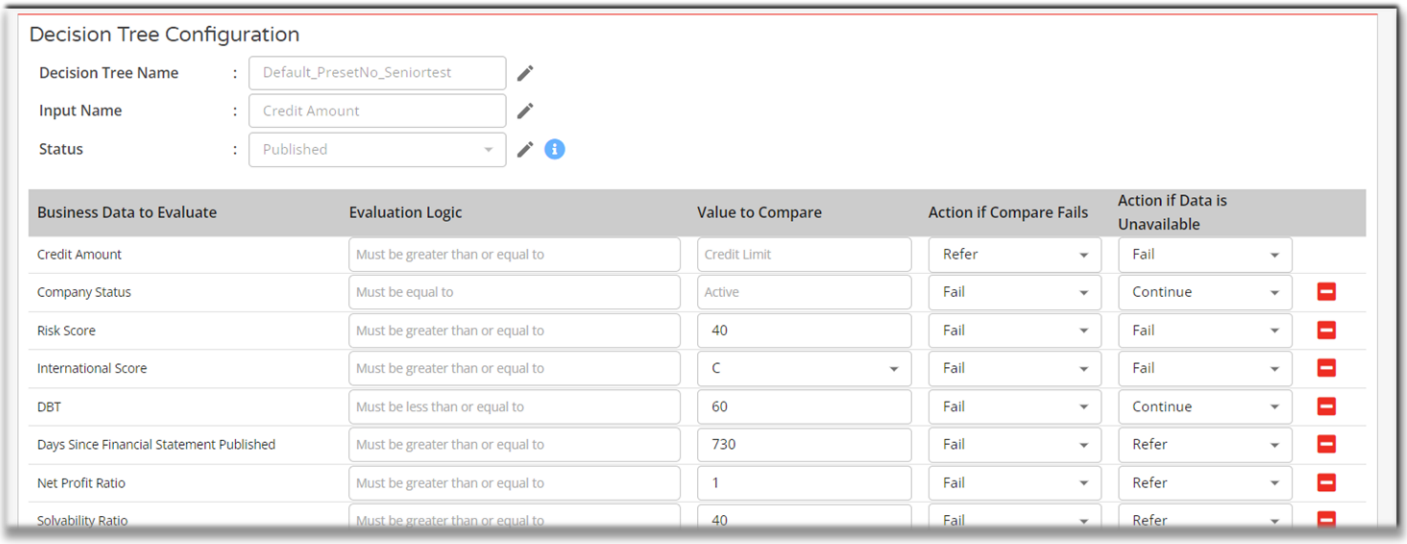
User can also update the basic tree information like the 'Decision Tree Name', display name for the input field i.e., 'Input Name' and 'Status' in the Edit mode.



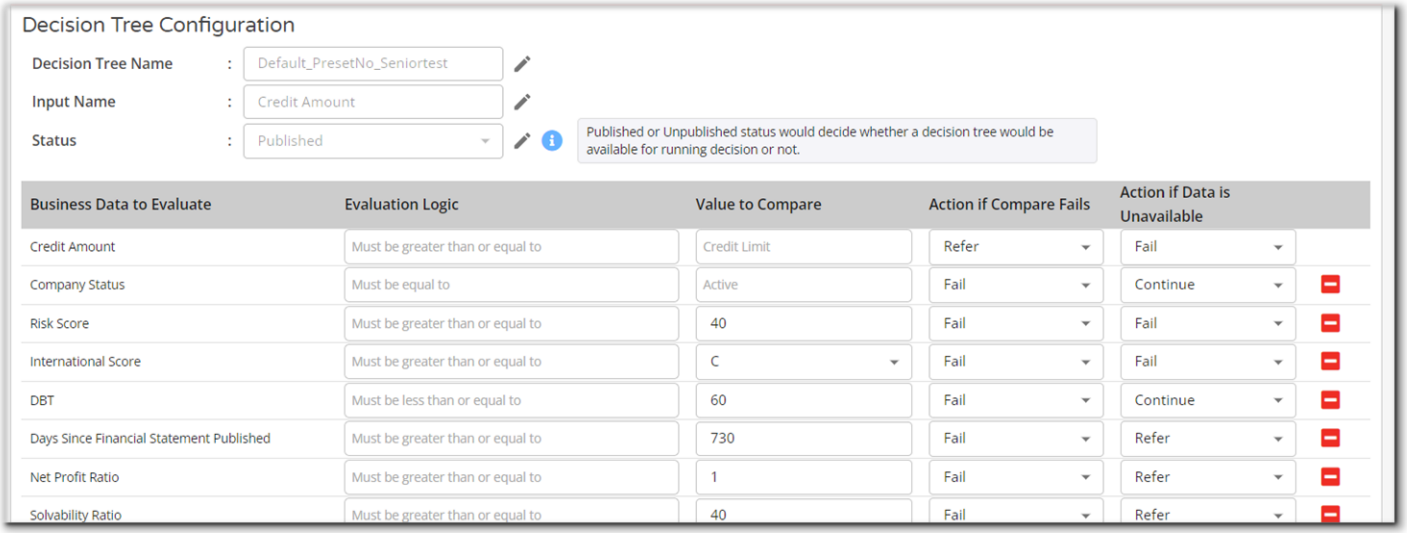
1. User can select the 'Edit' icon next to the field. Upon selecting the 'Edit' icon, the field transitions into an editable state.



2. User can make the necessary changes and click on the tick icon to update the details.



3. Similarly, user can also update the Input Name and the Status.
4. The Status field can be updated to either 'Published' or 'Unpublished'. Published or unpublished status would decide whether this decision tree would be available for decision run or not.



Modify Threshold Values, Failed Status and Unavailable Status

User can update the threshold values, Failed statuses, or Data unavailable statuses for the existing metrics as well.

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Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
Risk Score	Must be greater than or equal to	40	Fail	Fail
International Score	Must be greater than or equal to	C	Select / Refer / Fail	Fail
DBT	Must be less than or equal to	60		Continue
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail

Update Failed Status

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
Risk Score	Must be greater than or equal to	40	Fail	Fail
International Score	Must be greater than or equal to	C	Fail	Select / Continue / Refer / Fail
DBT	Must be less than or equal to	60	Fail	
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail

Update Data Unavailable Status

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	7300	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail

Update Threshold Value

Validations

We are performing certain validation checks when a user is updating the data in the configuration table and saving the changes. We are going to display some visual cues to indicate the required fields explaining what went wrong and how to correct it.

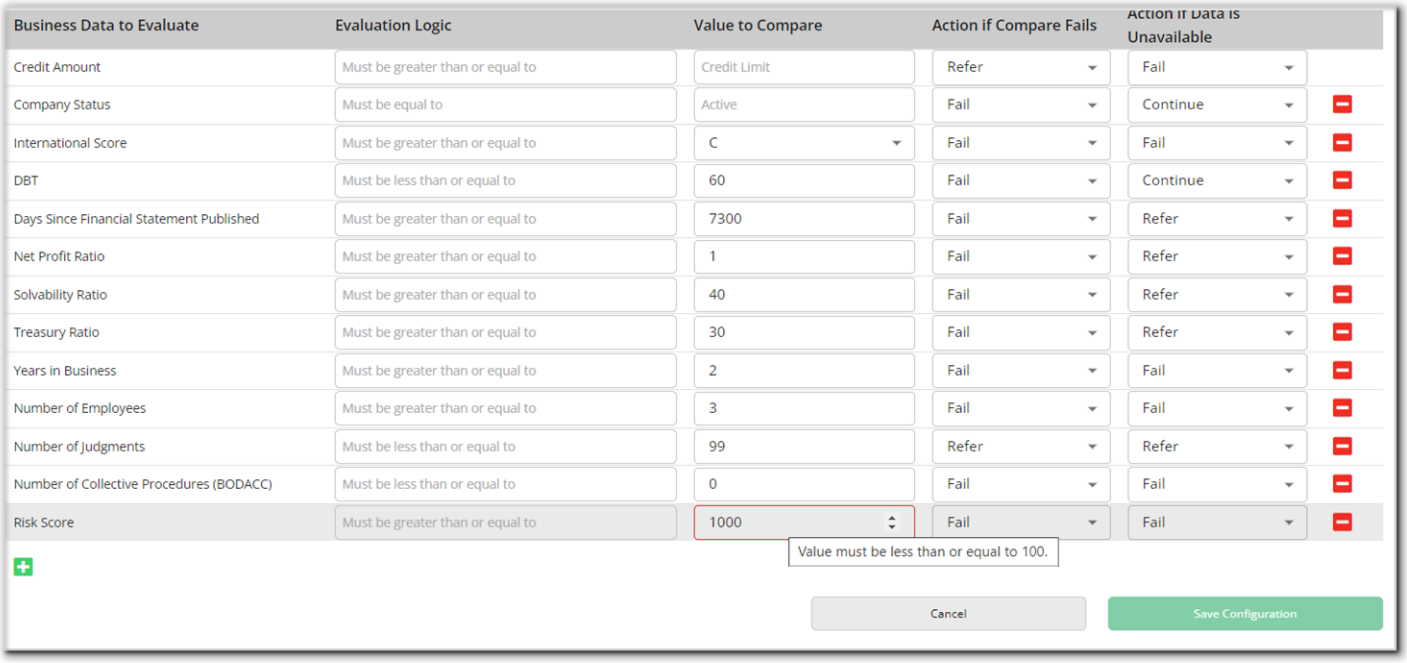
User can view a placeholder text that indicates the defined range for a particular metric. For example, if user wishes to add Risk Score metric to their existing configuration, they can see that the Min and Max value defined for 'Risk Score' in the 'Value to Compare' column.

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail
Risk Score	Must be greater than or equal to	Min: 1 and Max: 100	Fail	Fail

Cancel | Save Configuration

If user enters a value that is beyond the defined range, then we indicate that to the user by highlighting the field and providing some visual information. For example, user has entered 1000 as the threshold value for 'Risk Score' metric but the defined range is 0 to 100. In this case, we highlight the cell and provide a visual cue to the user.

User will not be able to save the configuration unless they enter a valid value wherever applicable or leave a required field blank.

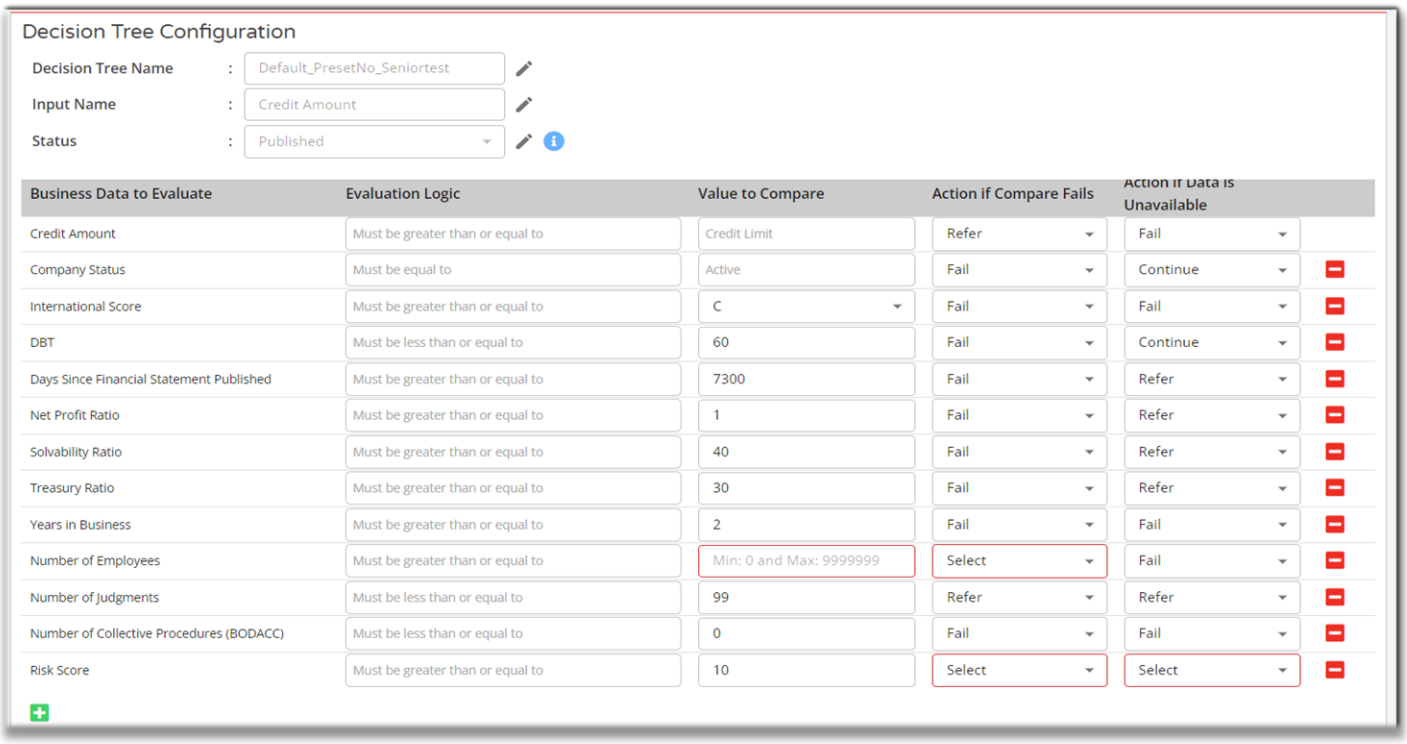


Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	7300	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail
Risk Score	Must be greater than or equal to	1000	Fail	Fail

Value must be less than or equal to 100.

Cancel | Save Configuration

Invalid Value



Decision Tree Configuration

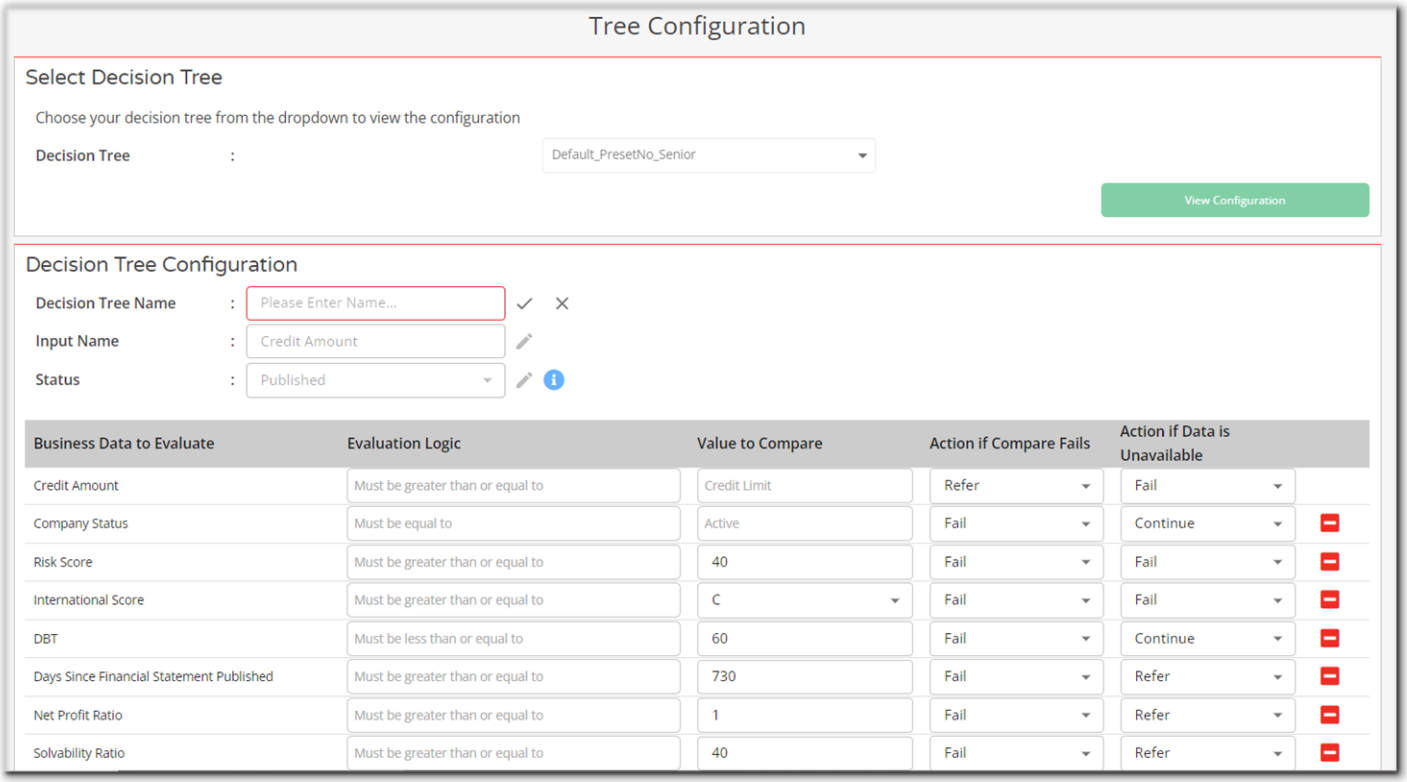
Decision Tree Name : Default_PresetNo_Seniortest

Input Name : Credit Amount

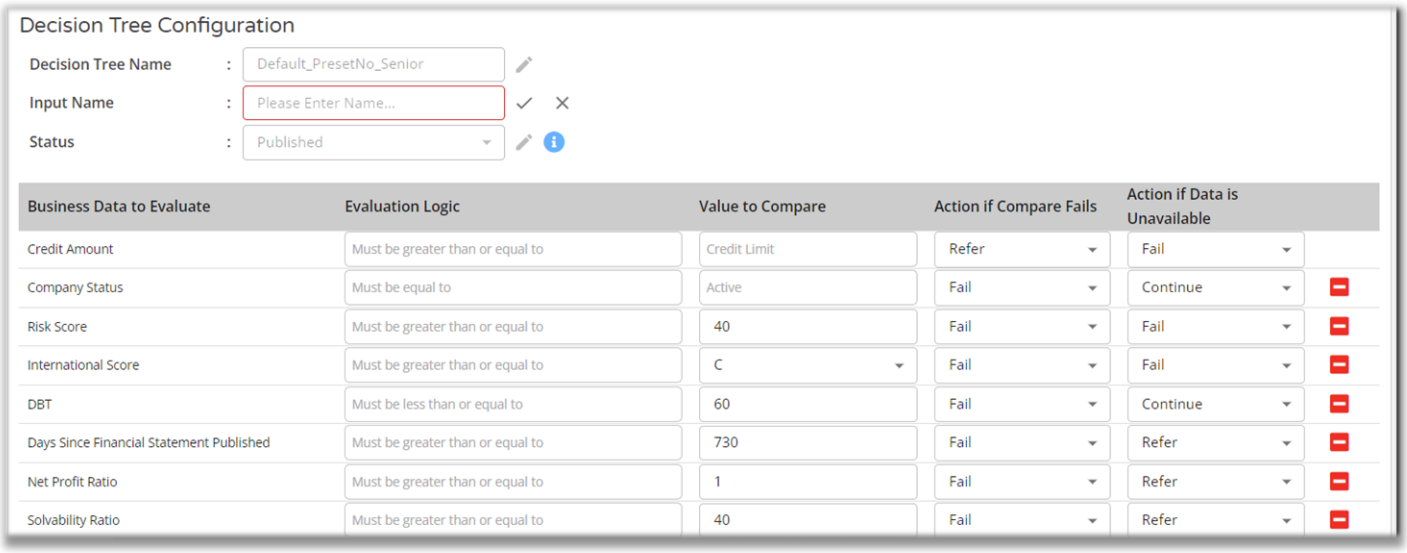
Status : Published

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	7300	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	Min: 0 and Max: 9999999	Select	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail
Risk Score	Must be greater than or equal to	10	Select	Select

If required fields are empty



If Decision Tree Name is empty



If display name for input field is empty

Tree Configuration Logs

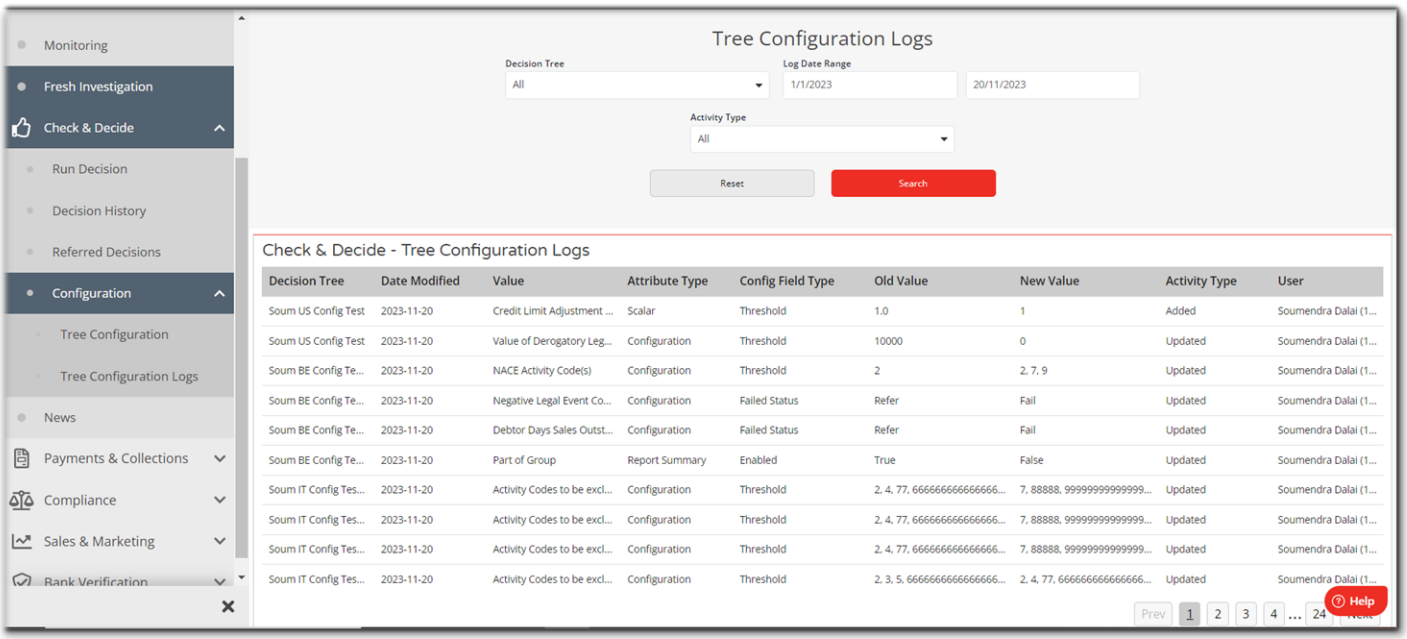
Users can quickly and easily access the Tree configuration logs within Check & Decide to view the history log for a Decision Tree to track and review the past actions and changes made to the Tree configuration.

User must view a new sub-tab named "Tree Configuration Logs" added under the 'Configuration' sub-menu. Selecting "Tree Configuration Logs" sub-menu must take the user to the "Tree Configuration Logs" page.

The user must be able to reset the updated search filters by selecting the 'Reset' button. (The default Log Date Range must not be reset).
The user must be able to perform a search with the selected filters by selecting the 'Search' button.

Under the "Tree Configuration Logs" page header, the user must be able to view the below search filters:

1. 'Decision Tree' (Default set to 'All')
2. 'Log Date Range' (Default 'From' date is start of the year and the default 'To' date must be the current system date)
3. 'Activity Type' with the dropdown values:
    1. 'Added'
    2. 'Updated'
    3. 'Removed'

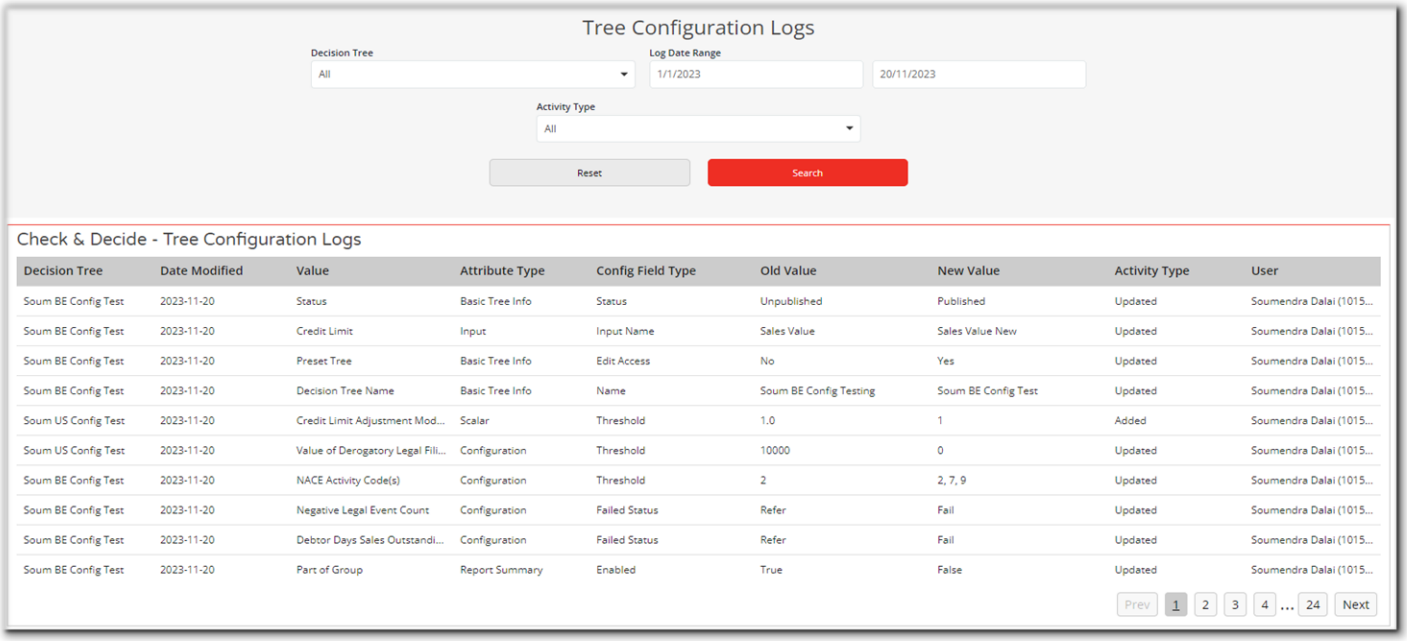


Log of changes to metrics for a decision tree:

1. Display a history of the metric added, updated, or deleted.
2. Display a history to show what Failed Statuses/Unavailable Statuses have been changed.
3. Display a history to show when Failed Statuses/Unavailable Statuses were changed.
4. Display a history to show who changed Failed Statuses/Unavailable Statuses.
5. Display a history of the Unavailable Status updates.
6. Display a history to show what threshold values have been changed.
7. Display a history to show when threshold values were changed.
8. Display a history to show who changed threshold values.

You must view the below details displayed in the "Instance Log History" section.

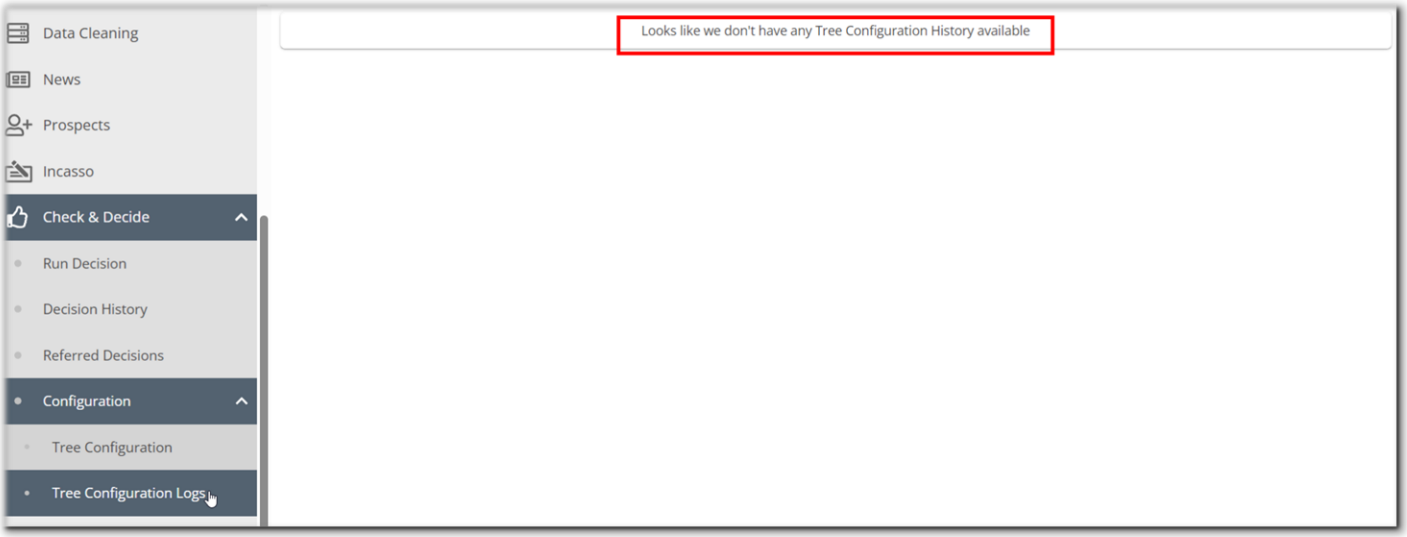
1. 'Decision Tree Name'
2. 'Date Modified'
3. 'Value': Metric Name
4. 'Attribute Type'
5. 'Config Field Type'
6. 'Old Value'
7. 'New Value'
8. ‘Activity Type’
9. 'User’



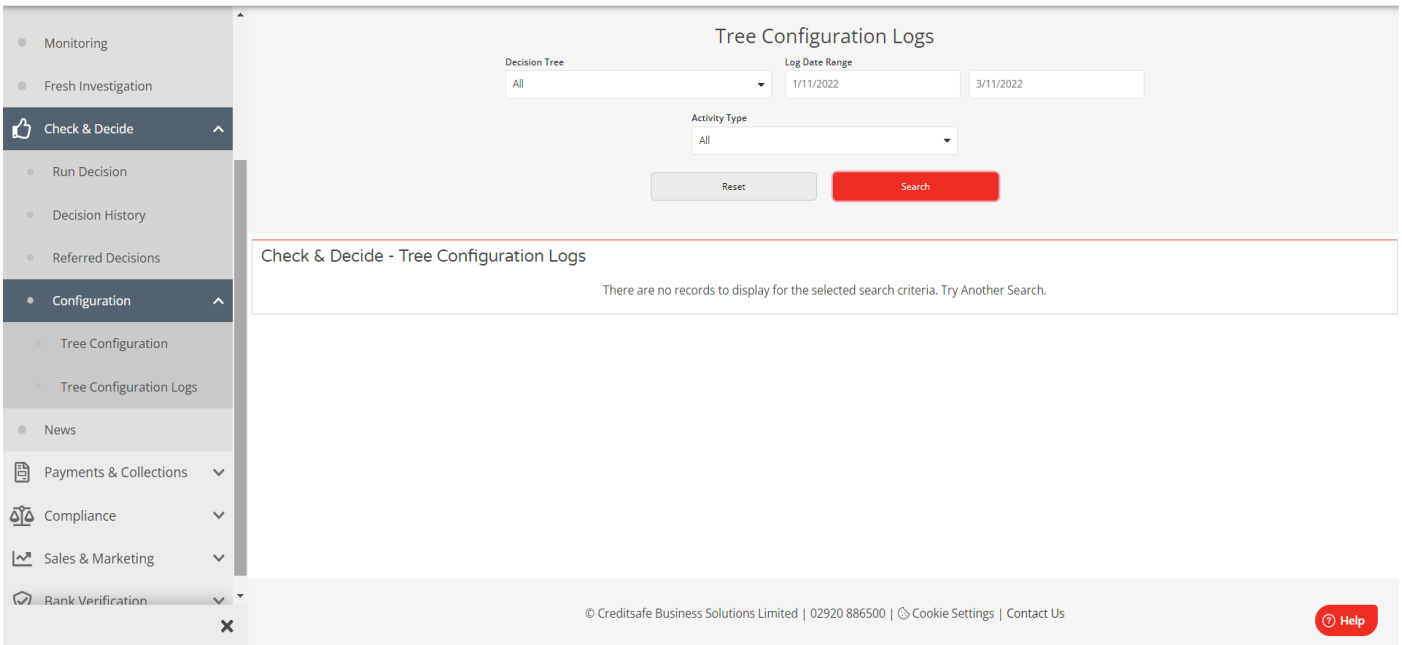
Decision Tree	Date Modified	Value	Attribute Type	Config Field Type	Old Value	New Value	Activity Type	User
Soum BE Config Test	2023-11-20	Status	Basic Tree Info	Status	Unpublished	Published	Updated	Soumendra Dalai (1015...
Soum BE Config Test	2023-11-20	Credit Limit	Input	Input Name	Sales Value	Sales Value New	Updated	Soumendra Dalai (1015...
Soum BE Config Test	2023-11-20	Preset Tree	Basic Tree Info	Edit Access	No	Yes	Updated	Soumendra Dalai (1015...
Soum BE Config Test	2023-11-20	Decision Tree Name	Basic Tree Info	Name	Soum BE Config Testing	Soum BE Config Test	Updated	Soumendra Dalai (1015...
Soum US Config Test	2023-11-20	Credit Limit Adjustment Mod...	Scalar	Threshold	1.0	1	Added	Soumendra Dalai (1015...
Soum US Config Test	2023-11-20	Value of Derogatory Legal Fili...	Configuration	Threshold	10000	0	Updated	Soumendra Dalai (1015...
Soum BE Config Test	2023-11-20	NACE Activity Code(s)	Configuration	Threshold	2	2, 7, 9	Updated	Soumendra Dalai (1015...
Soum BE Config Test	2023-11-20	Negative Legal Event Count	Configuration	Failed Status	Refer	Fail	Updated	Soumendra Dalai (1015...
Soum BE Config Test	2023-11-20	Debtor Days Sales Outstandi...	Configuration	Failed Status	Refer	Fail	Updated	Soumendra Dalai (1015...
Soum BE Config Test	2023-11-20	Part of Group	Report Summary	Enabled	True	False	Updated	Soumendra Dalai (1015...

Note:

1. The most recent update on the Tree Configuration will be displayed at the top of the table in “Check & Decide – Tree Configuration Logs” section. The history log records are sorted in descending order based on their modification date.
2. If no Configuration Log History is available, then we must display a banner message on the **"Tree Configuration Logs"** page that states **"Looks like we don't have any Tree Configuration History available".**



3. When Instance Log History data is available, but no matching record is found based on the search criteria, we must display an information message in the "Check & Decide – Tree Configuration Logs" section that states **"There are no records to display for the selected search criteria. Try Another Search".**



Customizable Outcome Wordings in Template Decision Models

View Decision Outcome Values and Descriptions

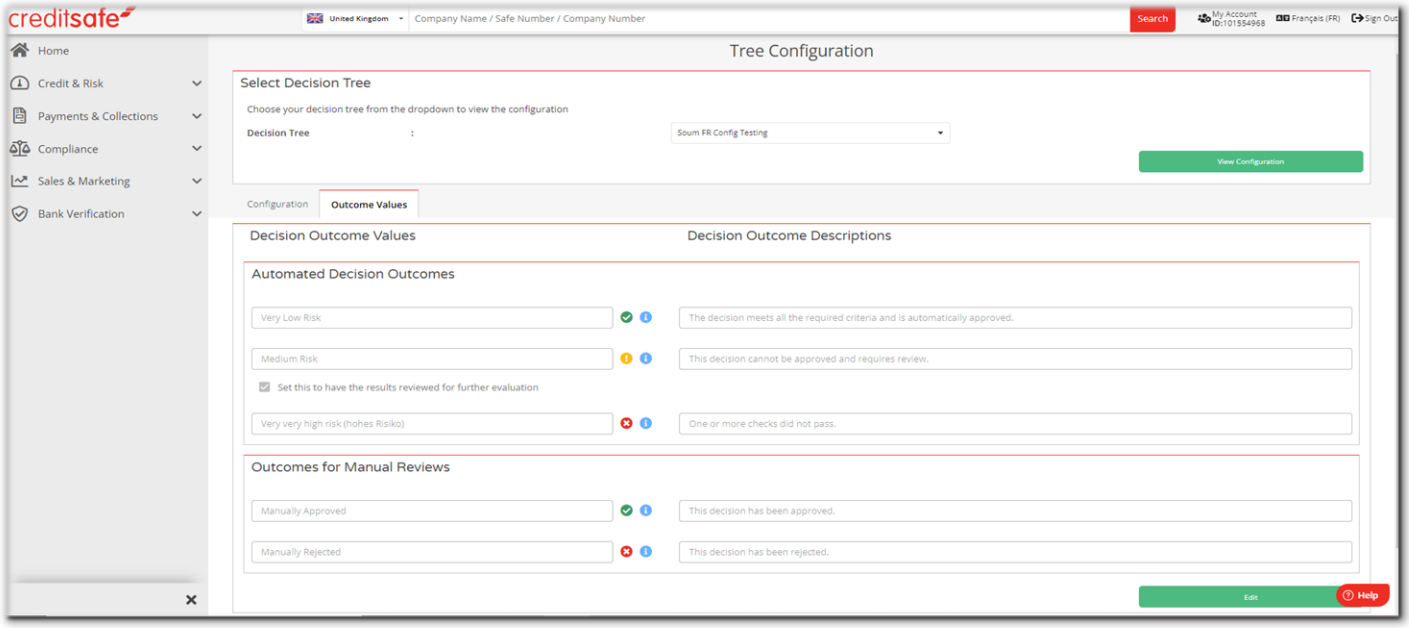
As part of this functionality, we are providing an ability to access and modify Decision outcome values and decision outcome descriptions for the selected tree directly from the user interface, so that users with required permissions can view the existing decision values and descriptions and easily manage and update decision values and descriptions.

The user must select the 'Tree Configuration' sub-tab from the left navigation bar, and they will be taken to the "Tree Configuration" page.

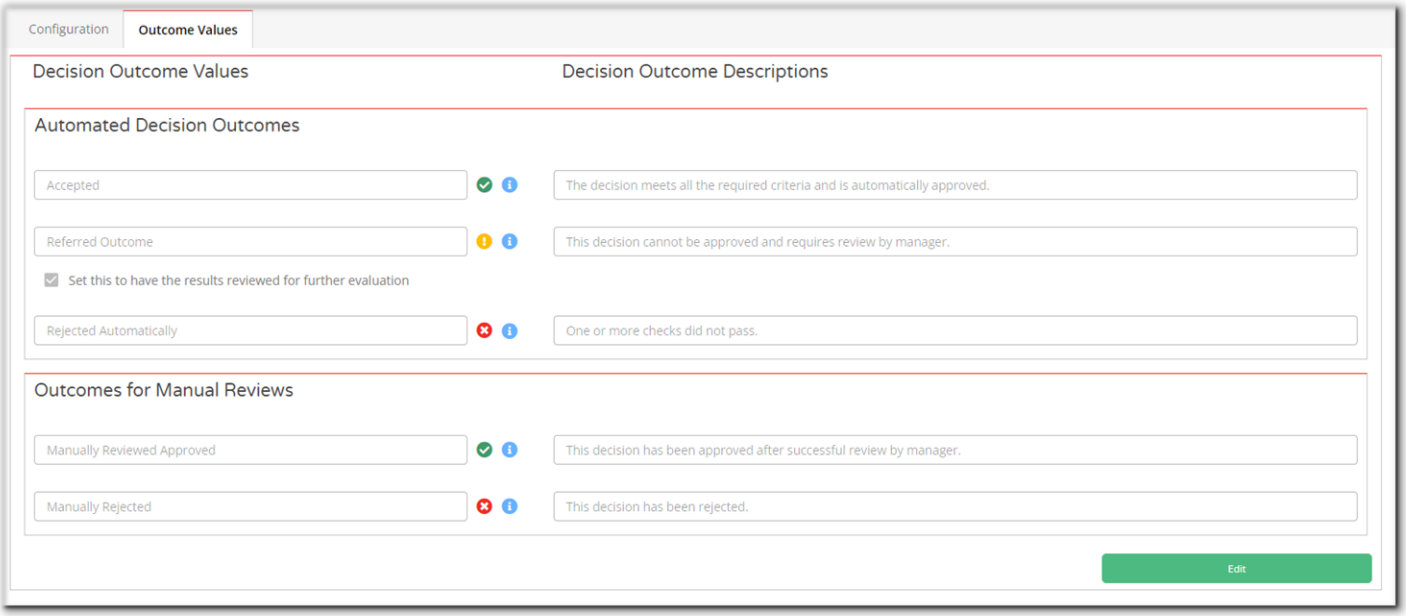
When the user selects a decision tree and selects the ‘View Configuration’ button, two tabs labelled ‘Configuration’ and ‘Outcome Values’ are displayed at the top of the Tree Configuration page. This will allow users to switch between ‘Configuration’ and ‘Outcome Values’ pages effortlessly.

When the user selects the ‘Outcome Values’ tab, they will be navigated to the page that displays the current decision outcome values and decision outcome descriptions for the selected decision tree.

User can view the state of the Manual review checkbox. Additionally, there will be an ‘Edit’ button on this page to enable users to perform an update.



Users will be able to view 2 sub-sections named ‘Automated Decision Outcomes’ and ‘Outcomes for Manual Reviews’.

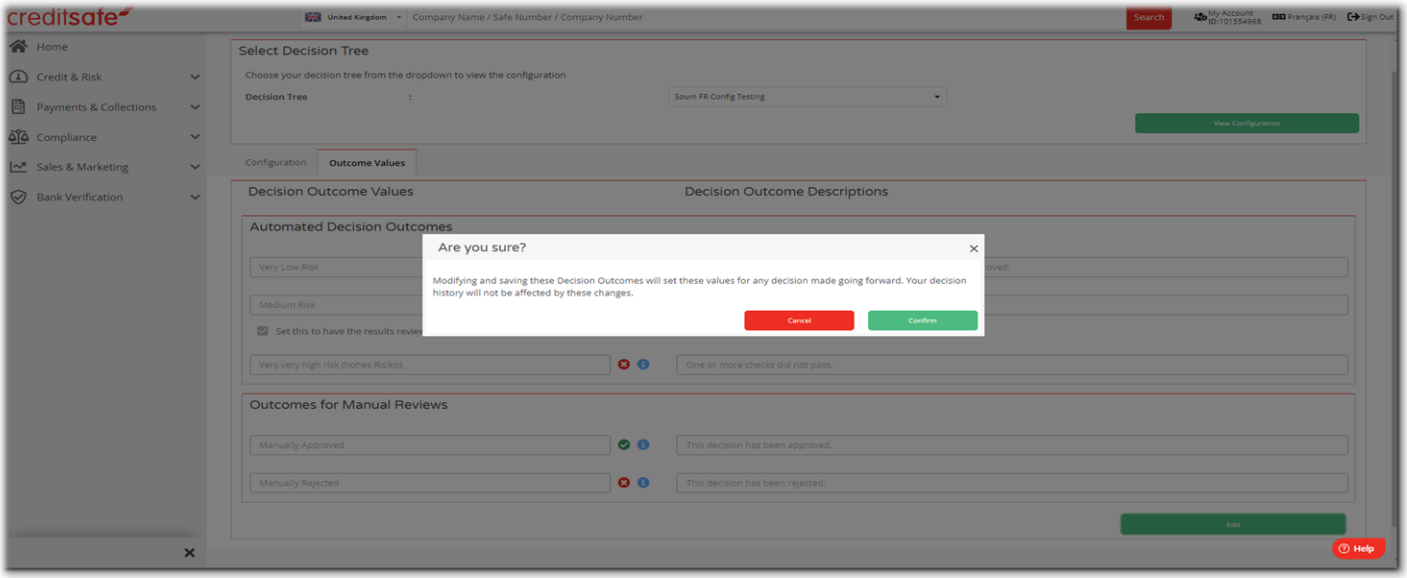


Edit Decision Outcome Values and Descriptions

Users will be able to modify/update the Decision outcome values, descriptions and the manual review restriction state. The authorized users can access the "Edit" button. Users will be provided with a provision to restrict the manual review process if the decision outcome is ‘Refer’.

Upon selecting the 'Edit' button, users will be shown a 'Are you sure?' pop-up modal window with a confirmation message that states "Modifying and saving these Decision Outcomes will set these values for any decision made going forward. Your decision history will not be affected by these changes." This is to inform the user that any customization on the Decision outcome values, and Decision outcome descriptions page is not going to affect any of the past decisions on the selected decision tree.

The confirmation dialog box will appear.

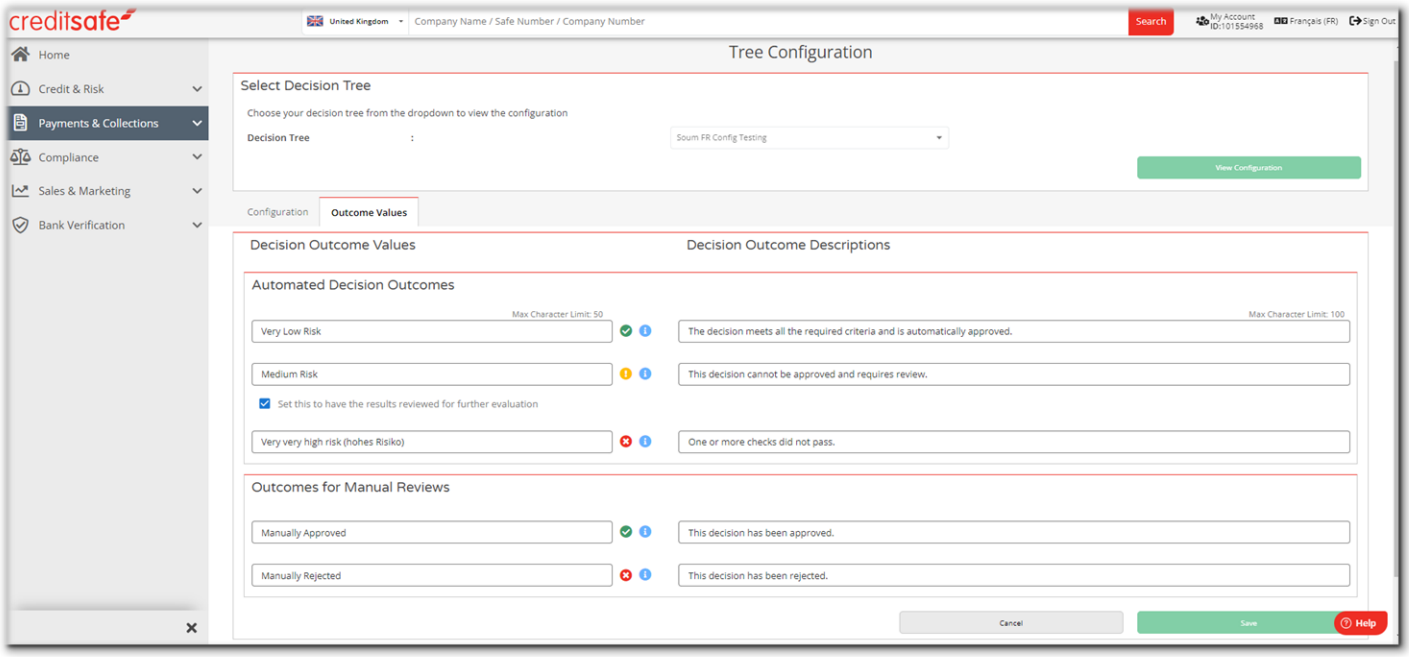


Once user confirms on the dialog box, the page transitions into an editable state. The "Save" button will remain disabled or greyed out if there are no changes to save. When the user starts updating the values, the 'Save' button will become clickable.

The textboxes and the manual review restriction checkbox will transition into an editable state. The users will be able to view the existing decision outcome values and descriptions based on the data available for the selected decision tree.

The input fields for 'Decision Outcome Values' has a maximum character limit set to '50' and the input fields for 'Decision Outcome Descriptions' has a maximum character limit set to '100'.

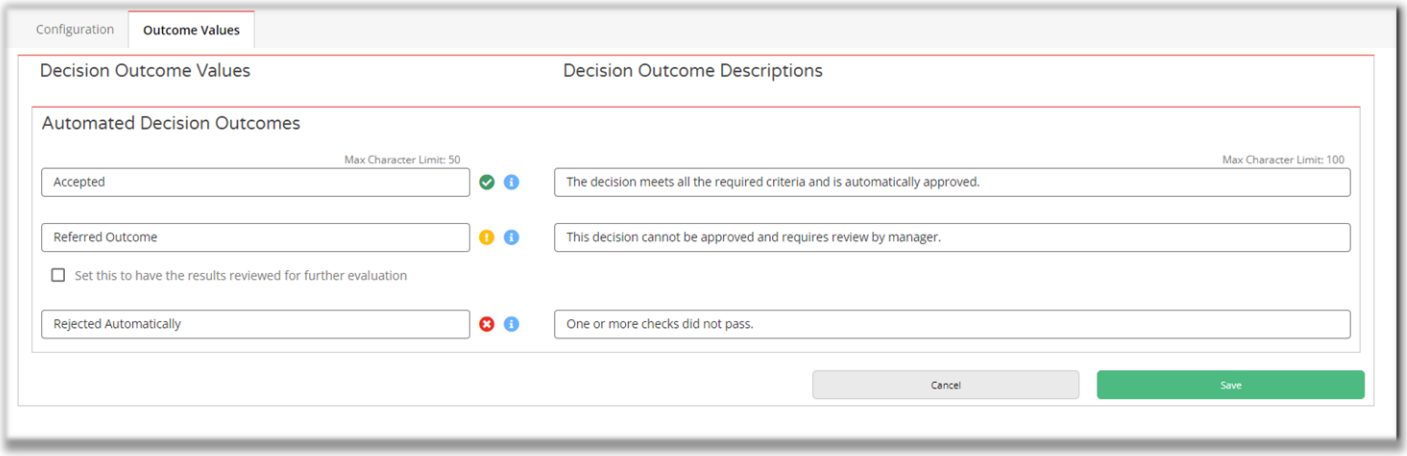
When attempting to input text, the users will not be able to enter characters more than the specified limit for Decision outcome values and Decision outcome descriptions.



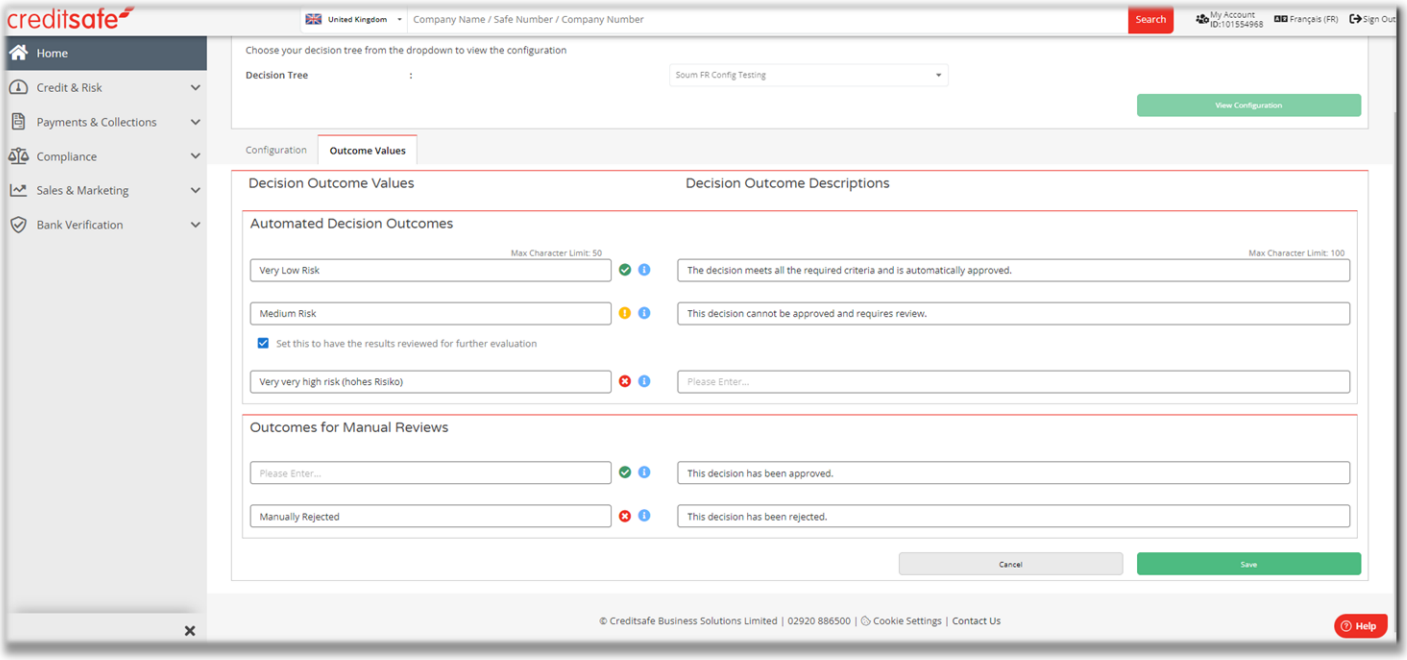
When the user removes the text completely from the input fields i.e., the value is empty or null, the interface displays a placeholder text for the Decision descriptions text input field or Decision outcome values text input field that states "Please Enter…"

Note: If a user is in the Edit Decision outcome values and Decision outcome descriptions page and wants to switch to the other tab "Configuration", then any of the changes made on the Edit page will be lost and user will be navigated to the other page where they can view the latest details for the selected decision tree.

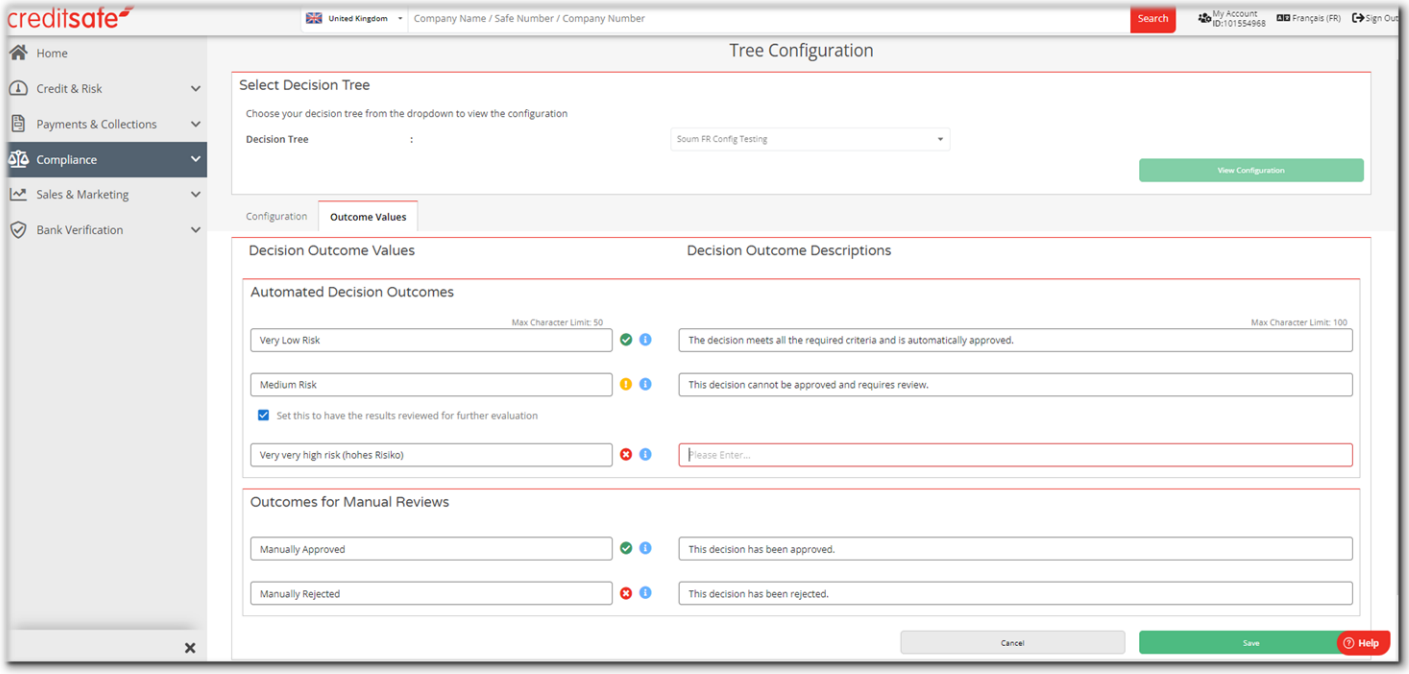
The user can deselect the checkbox to restrict the manual review process for the selected decision tree if the decision outcome comes as 'Refer'. The 'Outcomes for Manual Reviews' sub-section will be hidden if user deselects the checkbox. It will again be shown if user selects the checkbox.



When user removes the text from any of the input fields, the interface displays text that states “Please Enter…”



When a user tries to save the changes with an empty field, the system performs a validation and highlights the cell with a red border and doesn’t allow the user to save the changes.

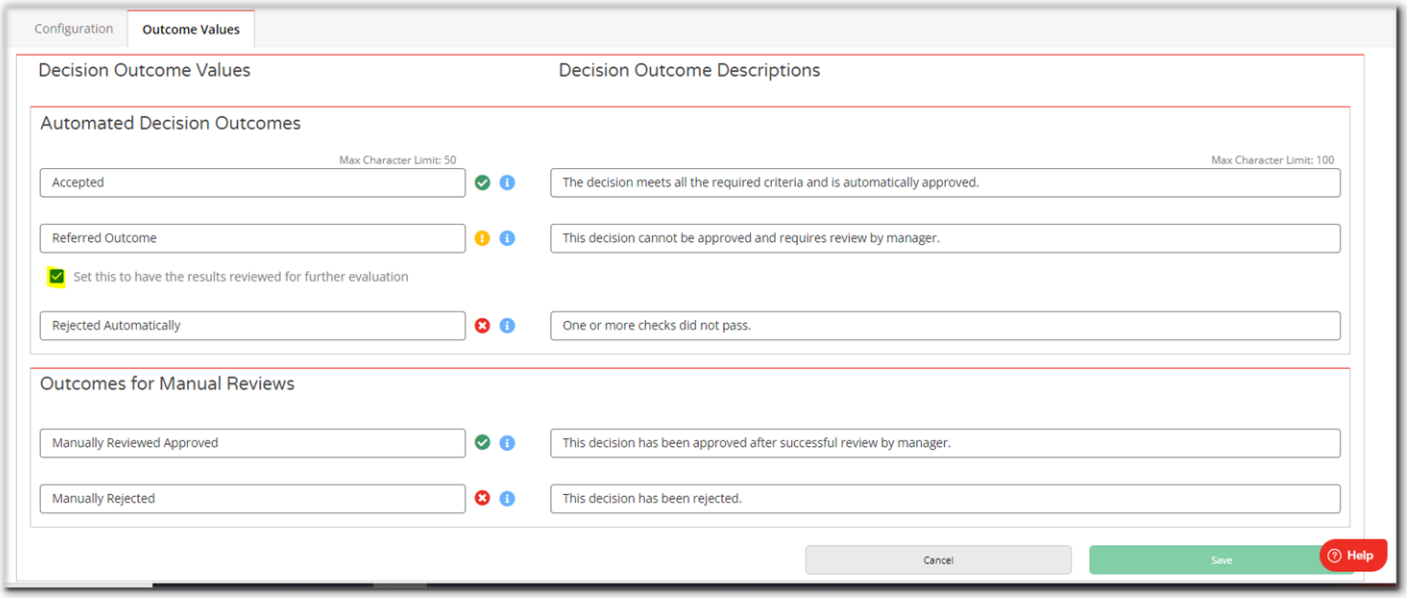


Manual Review Restriction

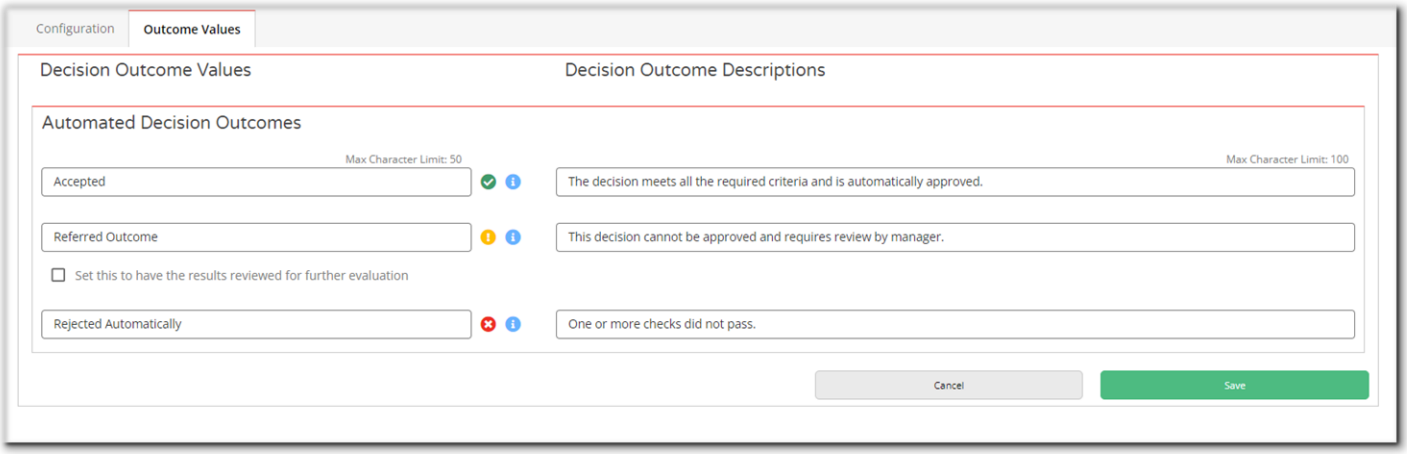
Currently in Check & Decide, we have manual review process default enabled for any decision outcome that comes as 'Refer'. But we have introduced a provision for user to be able to restrict the manual review process if there is no requirement to do any further evaluation and take a manual action on approving or rejecting a decision outcome that comes as 'Refer'.

User can view a 'Set this to have the results reviewed for further evaluation' checkbox on the Decision outcome values and Decision outcome descriptions page.

- When a user selects the checkbox and saves the changes, they will have the ability to have the results reviewed by a manual process - then the user will have the option to change the Manual Approved/ Manually Rejected Decision Outcome labels.



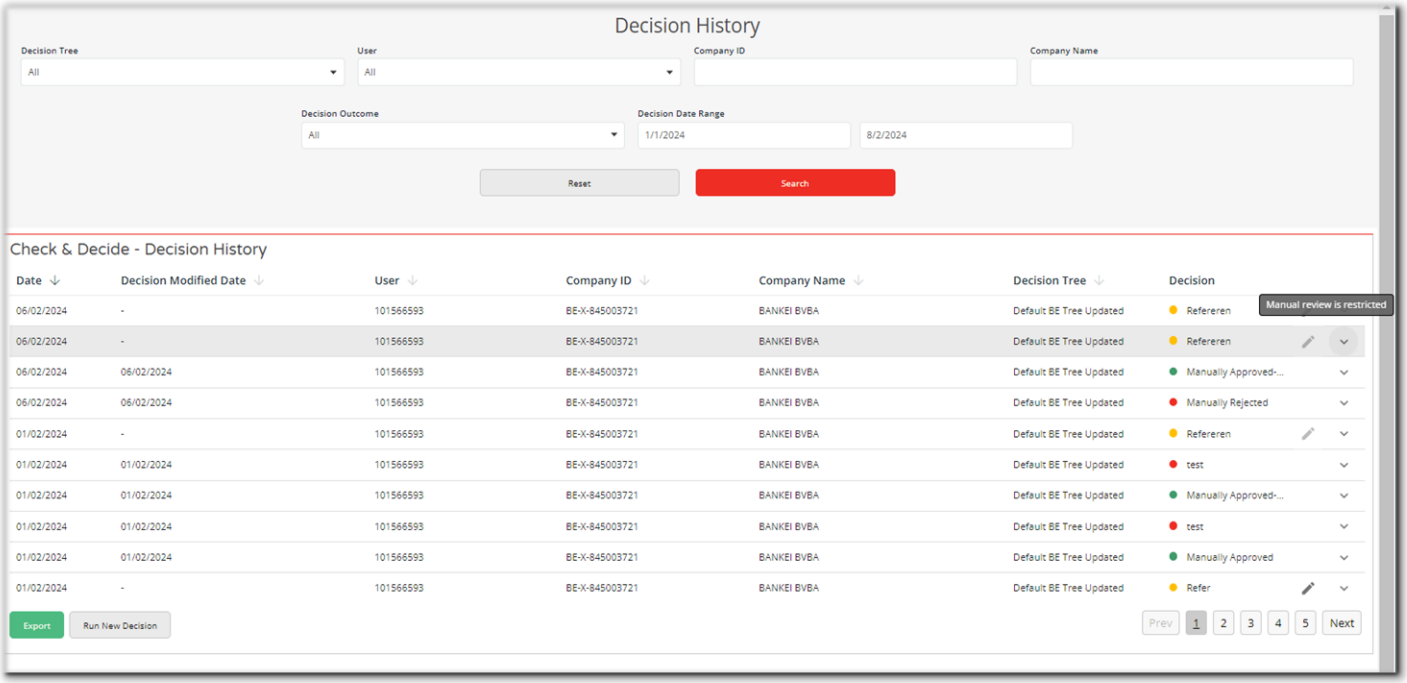
- When a user deselects the checkbox and saves the changes, they will not have the ability to have the results reviewed by a manual process - then the Manually Approved and Manually Rejected labels will NOT appear in the UI to edit. These will again appear in the UI when the checkbox is selected.



Changes to Decision outcome record in Decision History and Referred Decision page if Manual Review is restricted.

When user restricts the manual review process for a decision tree and runs a decision, the 'Edit' icon will be disabled on the decision record in Decision History and Referred Decisions page for a ‘Refer’ decision outcome. We also provide a visual cue to the user indicating the reason why the edit icon is disabled.

If the manual review process is restricted, even if user has the update permission for any referred decision outcome, the ‘Edit’ icon will be disabled with a tooltip message that states, **‘Manual review is restricted’**.



When user expands the decision record, the notes section, ‘Add Note’ button, ‘Approve Decision’ and ‘Reject Decision’ buttons will be hidden.

We would be able to see the same behavior in the Run Decision page if the decision outcome comes as ‘Refer’ when the manual review is restricted. The users must not be able to take any manual action on the referred decision outcomes.

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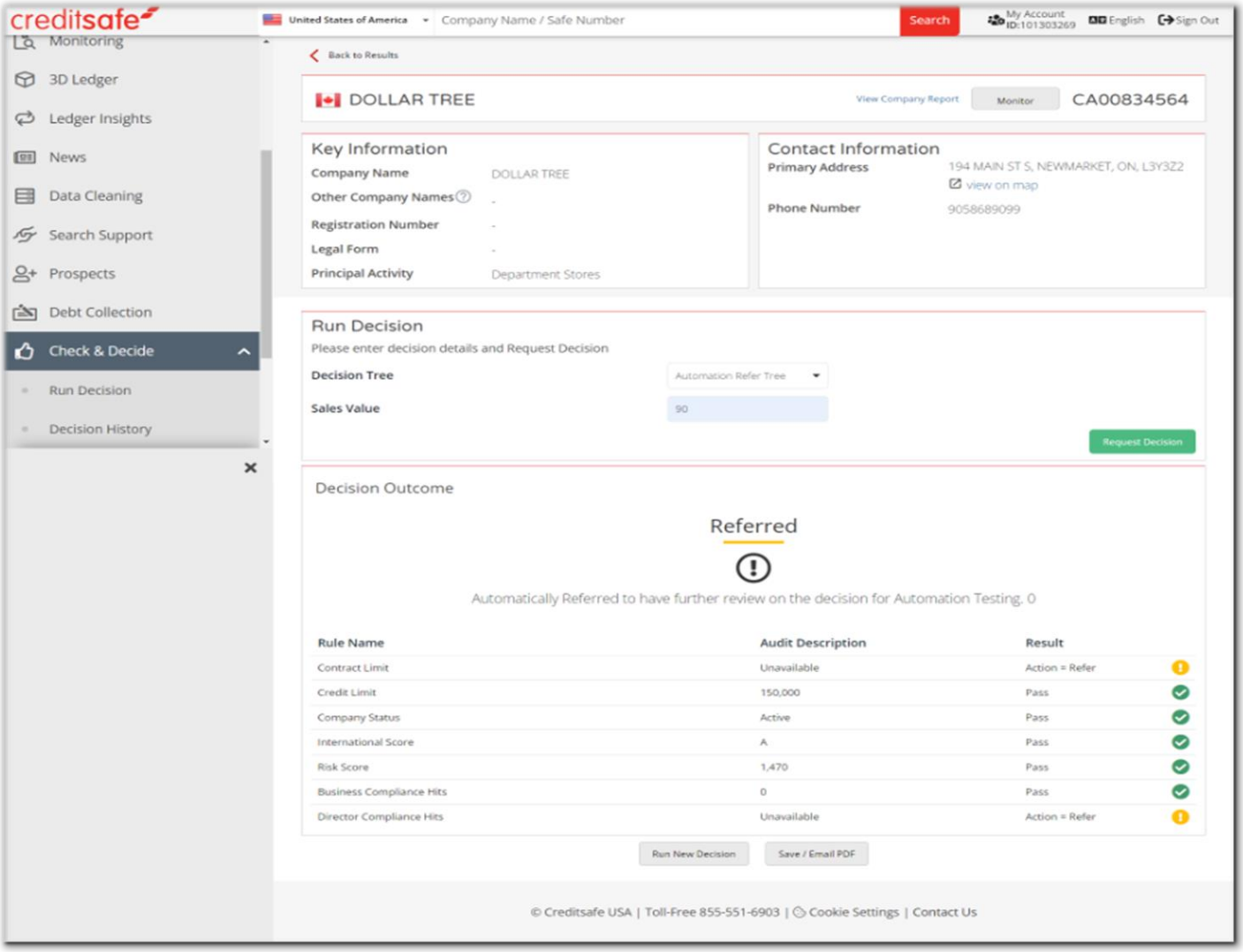
creditsafe
United States of America
Company Name / Safe Number
Search
My Account ID:101303269
English
Sign Out
Monitoring
3D Ledger
Ledger Insights
News
Data Cleaning
Search Support
Prospects
Debt Collection
Check & Decide
Run Decision
Decision History
Back to Results
DOLLAR TREE
View Company Report
Monitor
CA00834564
Key Information
Company Name
DOLLAR TREE
Other Company Names
Registration Number
Legal Form
Principal Activity
Department Stores
Contact Information
Primary Address
194 MAIN ST S, NEWMARKET, ON, L3Y3Z2
view on map
Phone Number
9058689099
Run Decision
Please enter decision details and Request Decision
Decision Tree
Automation Refer Tree
Sales Value
90
Request Decision
Decision Outcome
Referred
Automatically Referred to have further review on the decision for Automation Testing. 0
Rule Name
Audit Description
Result
Contract Limit
Unavailable
Action = Refer
Credit Limit
150,000
Pass
Company Status
Active
Pass
International Score
A
Pass
Risk Score
1,470
Pass
Business Compliance Hits
0
Pass
Director Compliance Hits
Unavailable
Action = Refer
Run New Decision
Save / Email PDF
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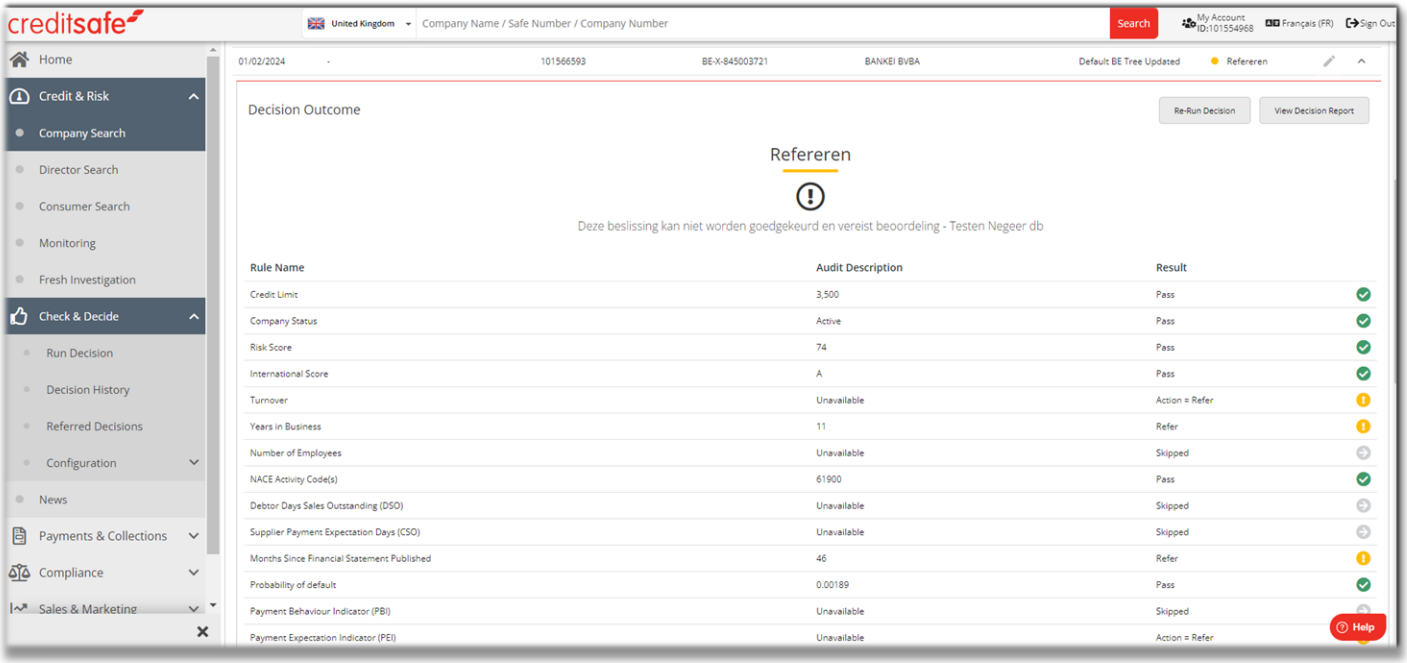
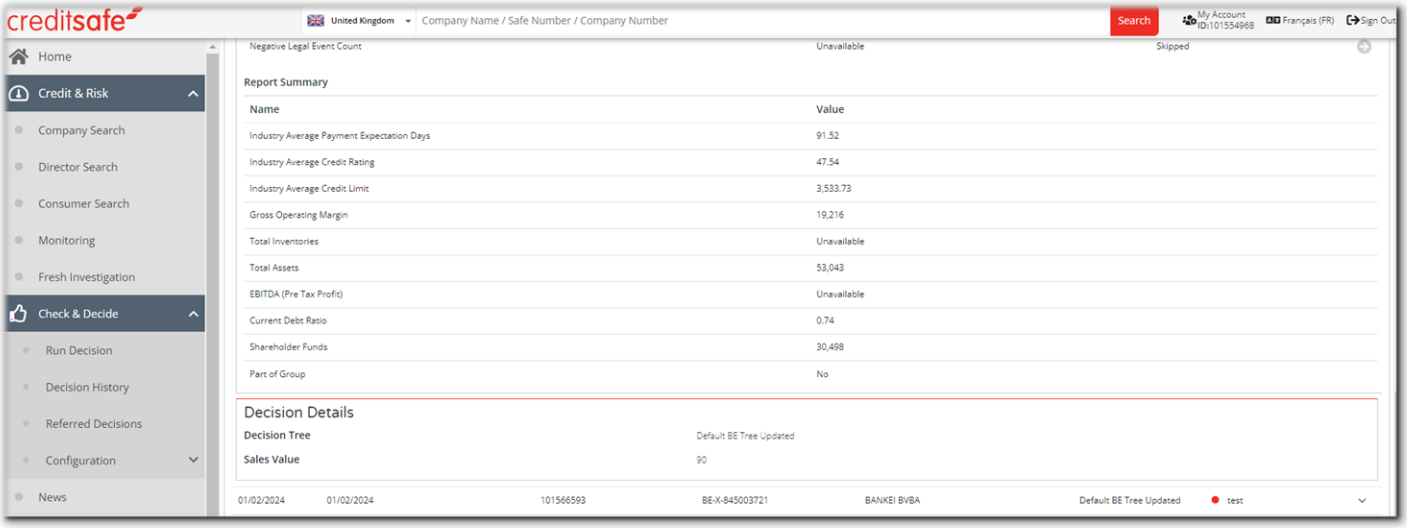
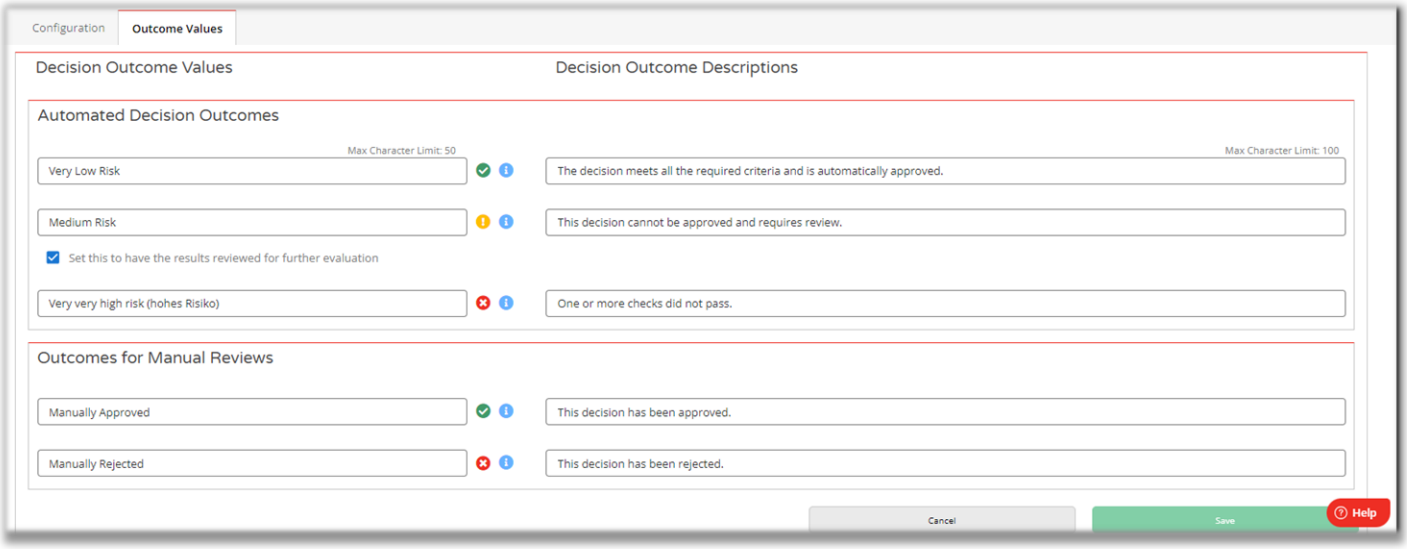

creditsafe
United Kingdom
Company Name / Safe Number / Company Number
Search
My Account ID:101554968
Français (FR)
Sign Out
Home
Credit & Risk
Company Search
Director Search
Consumer Search
Monitoring
Fresh Investigation
Check & Decide
Run Decision
Decision History
Referred Decisions
Configuration
News
Payments & Collections
Compliance
Sales & Marketing
01/02/2024
101566593
BE-X-845003721
BANKEI BVBA
Default BE Tree Updated
Refereren
Decision Outcome
Re-Run Decision
View Decision Report
Refereren
Deze beslissing kan niet worden goedgekeurd en vereist beoordeling - Testen Negeer db
Rule Name
Audit Description
Result
Credit Limit
3,500
Pass
Company Status
Active
Pass
Risk Score
74
Pass
International Score
A
Pass
Turnover
Unavailable
Action = Refer
Years in Business
11
Refer
Number of Employees
Unavailable
Skipped
NACE Activity Code(s)
61900
Pass
Debtor Days Sales Outstanding (DSO)
Unavailable
Skipped
Supplier Payment Expectation Days (CSO)
Unavailable
Skipped
Months Since Financial Statement Published
46
Refer
Probability of default
0.00189
Pass
Payment Behaviour Indicator (PBI)
Unavailable
Skipped
Payment Expectation Indicator (PEI)
Unavailable
Action = Refer
Help



Cancel Changes

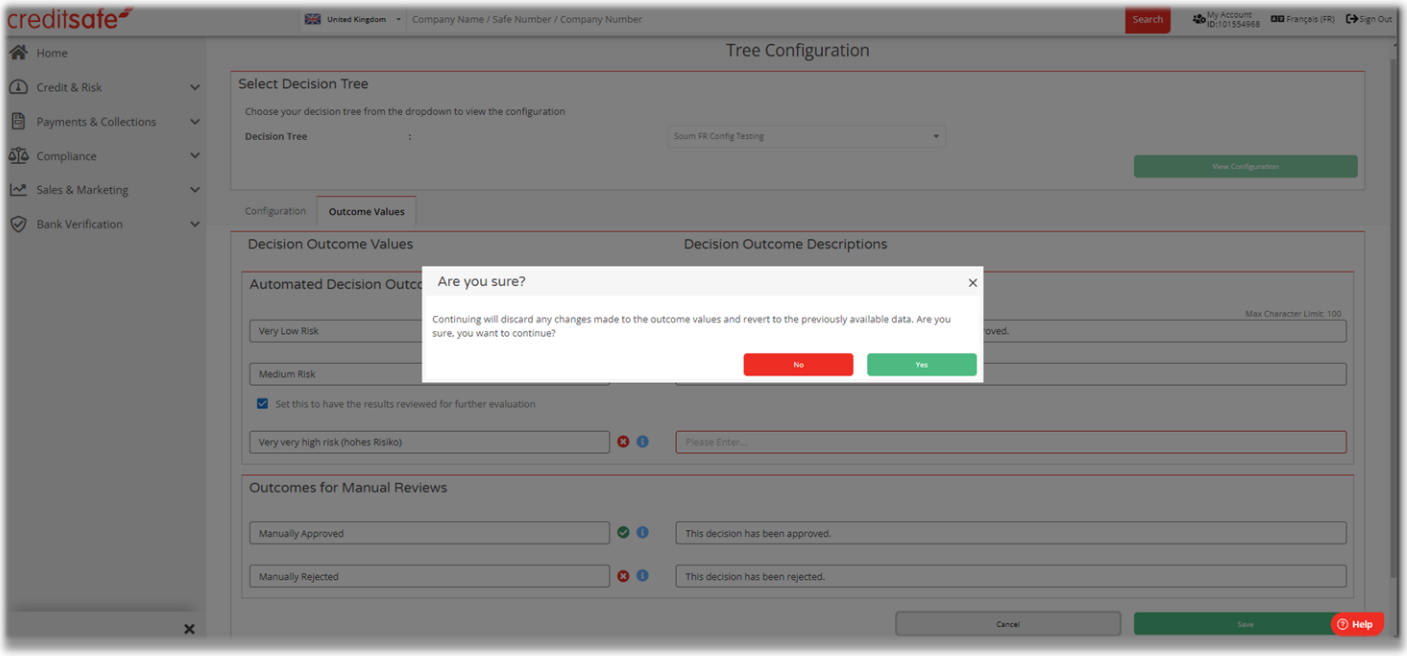
There is a provision for users to revert their changes made to the Decision outcome values or Decision description texts. This will provide users with the flexibility to interrupt any tasks if needed.

The ‘Cancel’ button is added to the Decision outcome values and Decision description page.

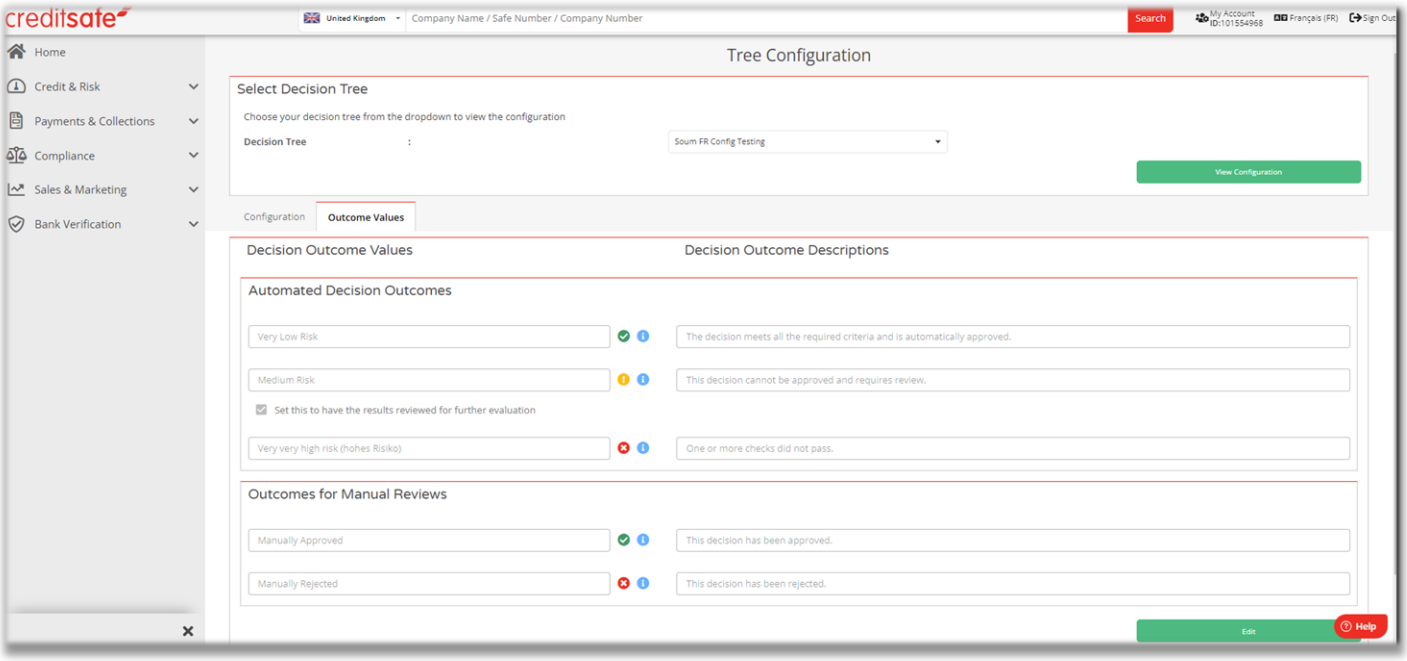


The ‘Cancel’ button is enabled by default and selecting the button will discard all the changes users would have made on the Decision outcome values and Decision description page.

Selecting the ‘Cancel’ button will prompt a "Are you sure?" confirmation dialog box asking if user is sure they want to discard the changes. Upon confirming, all the changes made to either Decision outcome values, Decision descriptions or the Manual Review restriction checkbox will be undone.



The 'Decision outcome values and Decision descriptions' page should revert to its previous state.

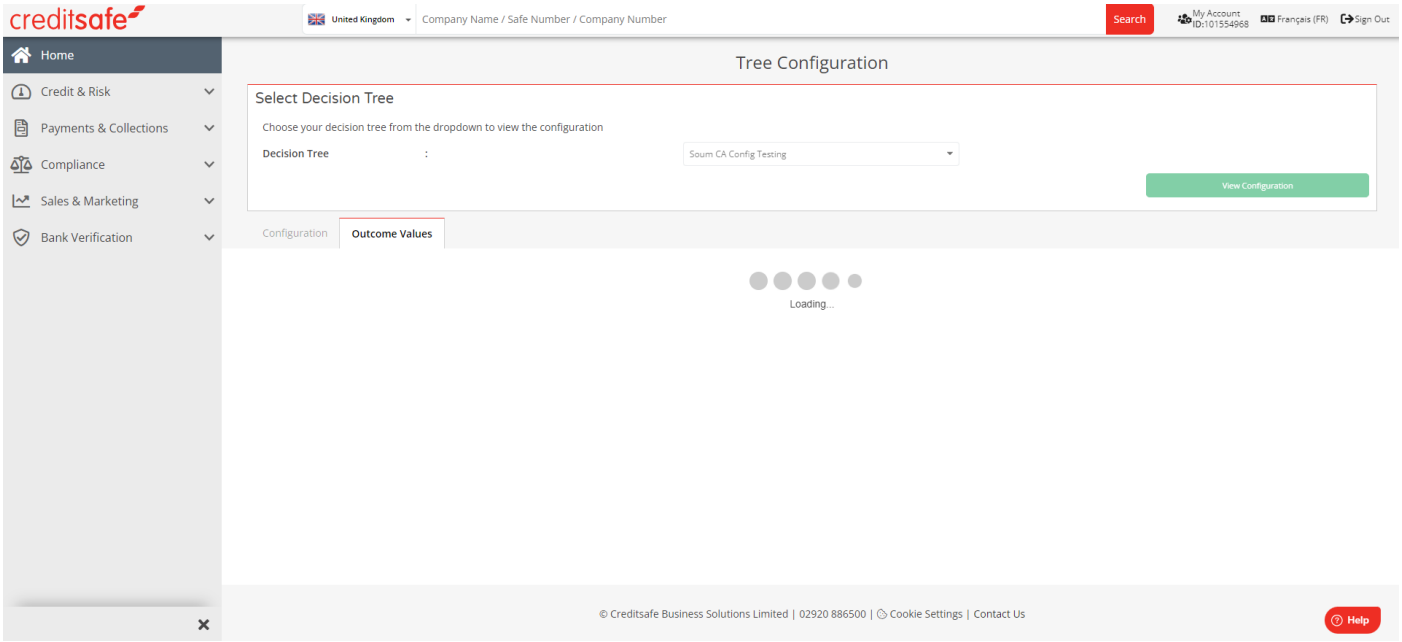


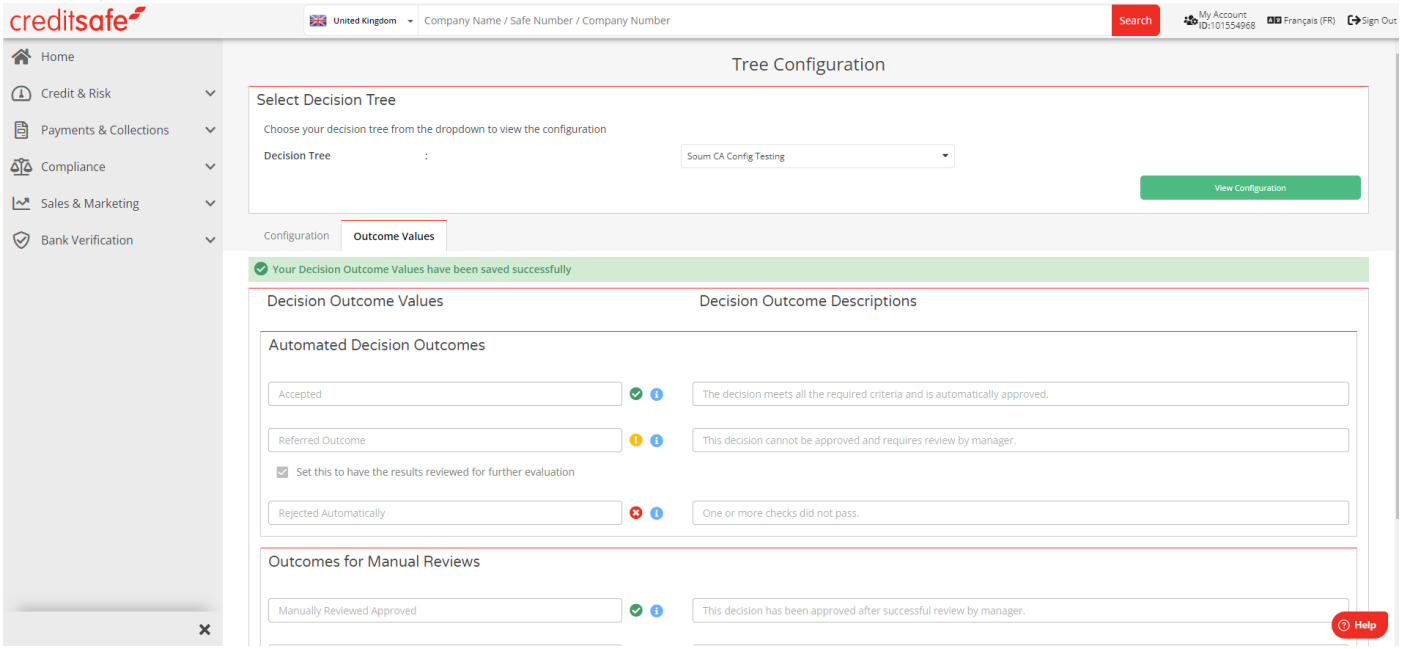
Save Changes

When a user has made changes to the decision outcome values, decision outcome descriptions and Manual review checkbox, an option for saving those changes is provided on the page.

The "Save" button will remain disabled or grayed out if there are no changes to save. Upon selecting ‘Save’, if there are no validation errors, then the changes are saved successfully.

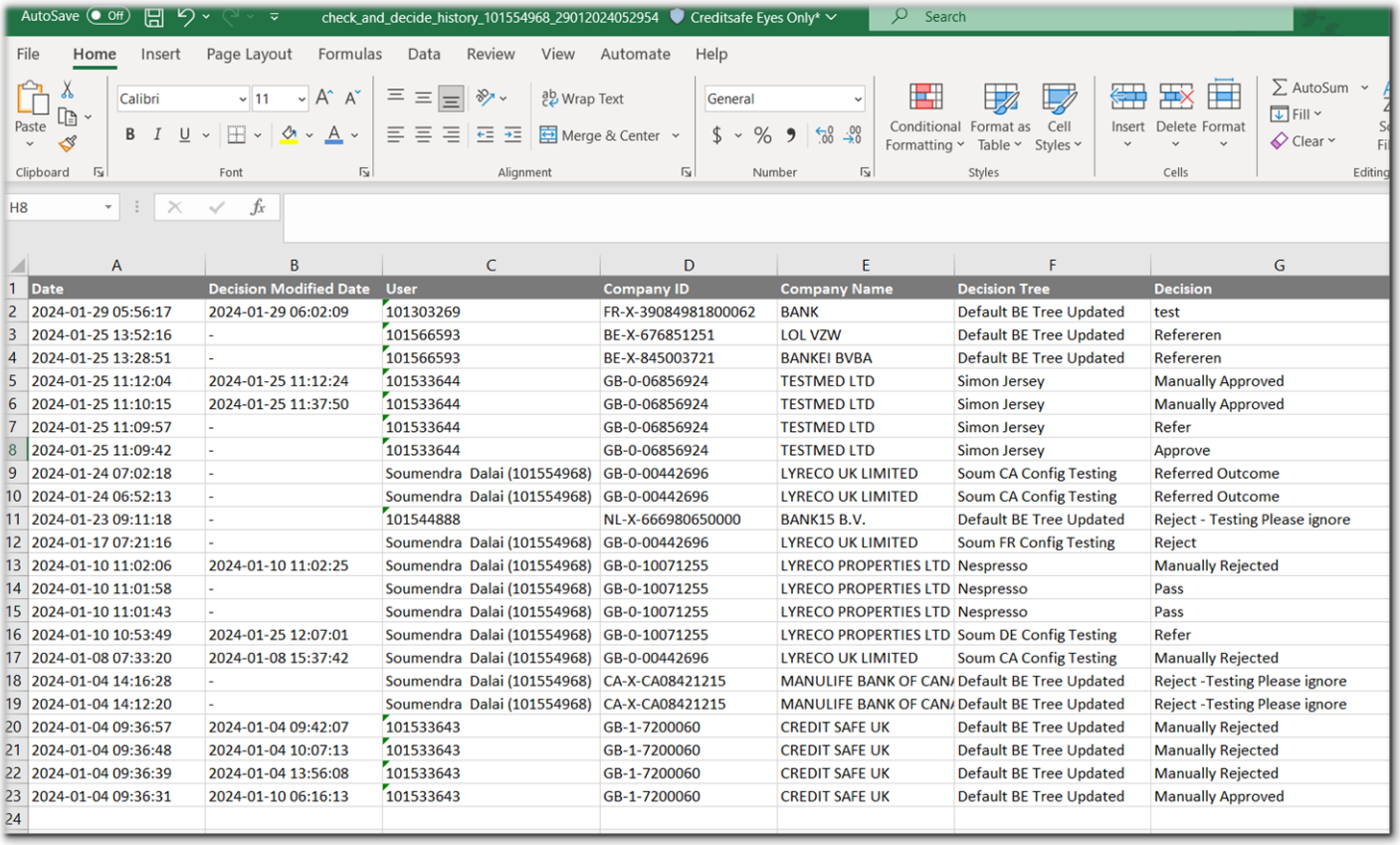
Once the changes are successfully saved, the user must be navigated to the default read only page of the Decision outcome values and Decision outcome descriptions. (Non-Editable)





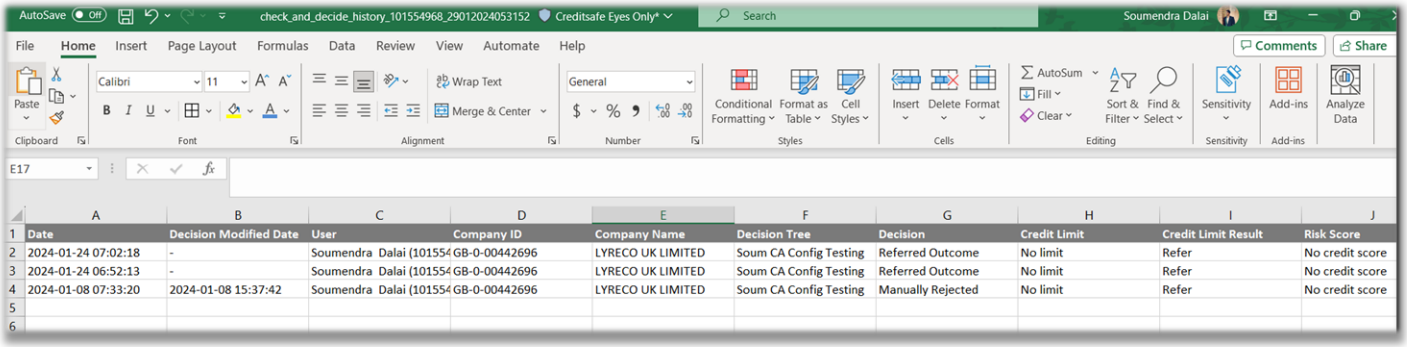
The user can view the latest changes made to the decision outcome values and decision outcome descriptions for the selected decision tree.

Note: The user can view the customized decision outcome wordings in the exported excel file (Applicable to Export and Full Export)



Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision
2024-01-29 05:56:17	2024-01-29 06:02:09	101303269	FR-X-39084981800062	BANK	Default BE Tree Updated	test
2024-01-25 13:52:16	-	101566593	BE-X-676851251	LOL VZW	Default BE Tree Updated	Refereren
2024-01-25 13:28:51	-	101566593	BE-X-845003721	BANKEI BVBA	Default BE Tree Updated	Refereren
2024-01-25 11:12:04	2024-01-25 11:12:24	101533644	GB-0-06856924	TESTMED LTD	Simon Jersey	Manually Approved
2024-01-25 11:10:15	2024-01-25 11:37:50	101533644	GB-0-06856924	TESTMED LTD	Simon Jersey	Manually Approved
2024-01-25 11:09:57	-	101533644	GB-0-06856924	TESTMED LTD	Simon Jersey	Refer
2024-01-25 11:09:42	-	101533644	GB-0-06856924	TESTMED LTD	Simon Jersey	Approve
2024-01-24 07:02:18	-	Soumendra Dalai (101554968)	GB-0-00442696	LYRECO UK LIMITED	Soum CA Config Testing	Referred Outcome
2024-01-24 06:52:13	-	Soumendra Dalai (101554968)	GB-0-00442696	LYRECO UK LIMITED	Soum CA Config Testing	Referred Outcome
2024-01-23 09:11:18	-	101544888	NL-X-666980650000	BANK15 B.V.	Default BE Tree Updated	Reject - Testing Please ignore
2024-01-17 07:21:16	-	Soumendra Dalai (101554968)	GB-0-00442696	LYRECO UK LIMITED	Soum FR Config Testing	Reject
2024-01-10 11:02:06	2024-01-10 11:02:25	Soumendra Dalai (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	Nespresso	Manually Rejected
2024-01-10 11:01:58	-	Soumendra Dalai (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	Nespresso	Pass
2024-01-10 11:01:43	-	Soumendra Dalai (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	Nespresso	Pass
2024-01-10 10:53:49	2024-01-25 12:07:01	Soumendra Dalai (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	Soum DE Config Testing	Refer
2024-01-08 07:33:20	2024-01-08 15:37:42	Soumendra Dalai (101554968)	GB-0-00442696	LYRECO UK LIMITED	Soum CA Config Testing	Manually Rejected
2024-01-04 14:16:28	-	Soumendra Dalai (101554968)	CA-X-CA08421215	MANULIFE BANK OF CAN/	Default BE Tree Updated	Reject -Testing Please ignore
2024-01-04 14:12:20	-	Soumendra Dalai (101554968)	CA-X-CA08421215	MANULIFE BANK OF CAN/	Default BE Tree Updated	Reject -Testing Please ignore
2024-01-04 09:36:57	2024-01-04 09:42:07	101533643	GB-1-7200060	CREDIT SAFE UK	Default BE Tree Updated	Manually Rejected
2024-01-04 09:36:48	2024-01-04 10:07:13	101533643	GB-1-7200060	CREDIT SAFE UK	Default BE Tree Updated	Manually Rejected
2024-01-04 09:36:39	2024-01-04 13:56:08	101533643	GB-1-7200060	CREDIT SAFE UK	Default BE Tree Updated	Manually Rejected
2024-01-04 09:36:31	2024-01-10 06:16:13	101533643	GB-1-7200060	CREDIT SAFE UK	Default BE Tree Updated	Manually Approved

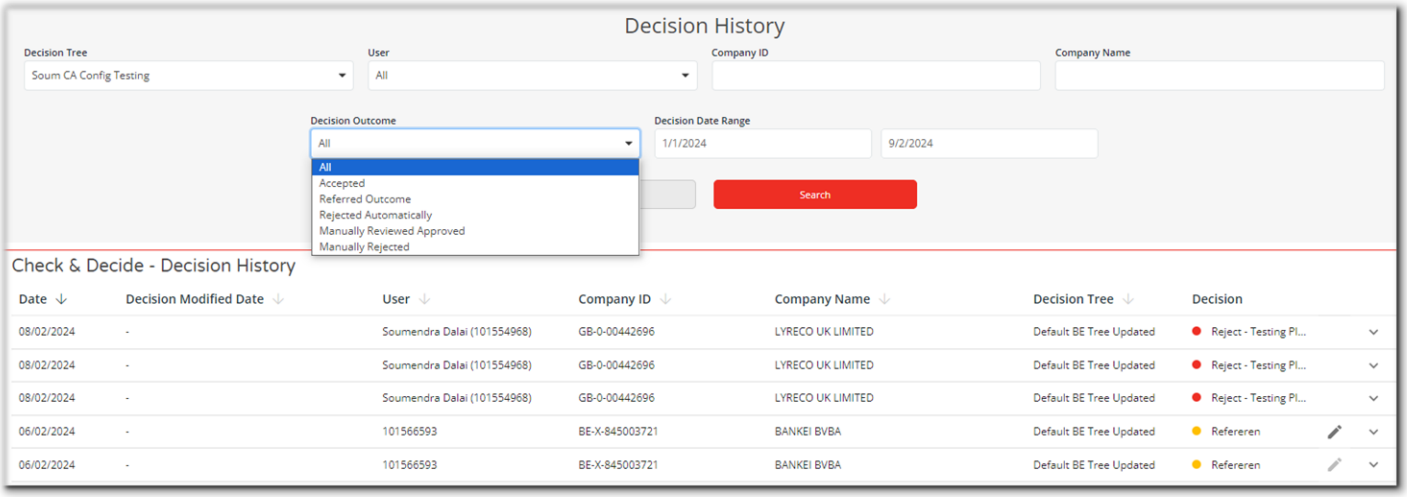
Export



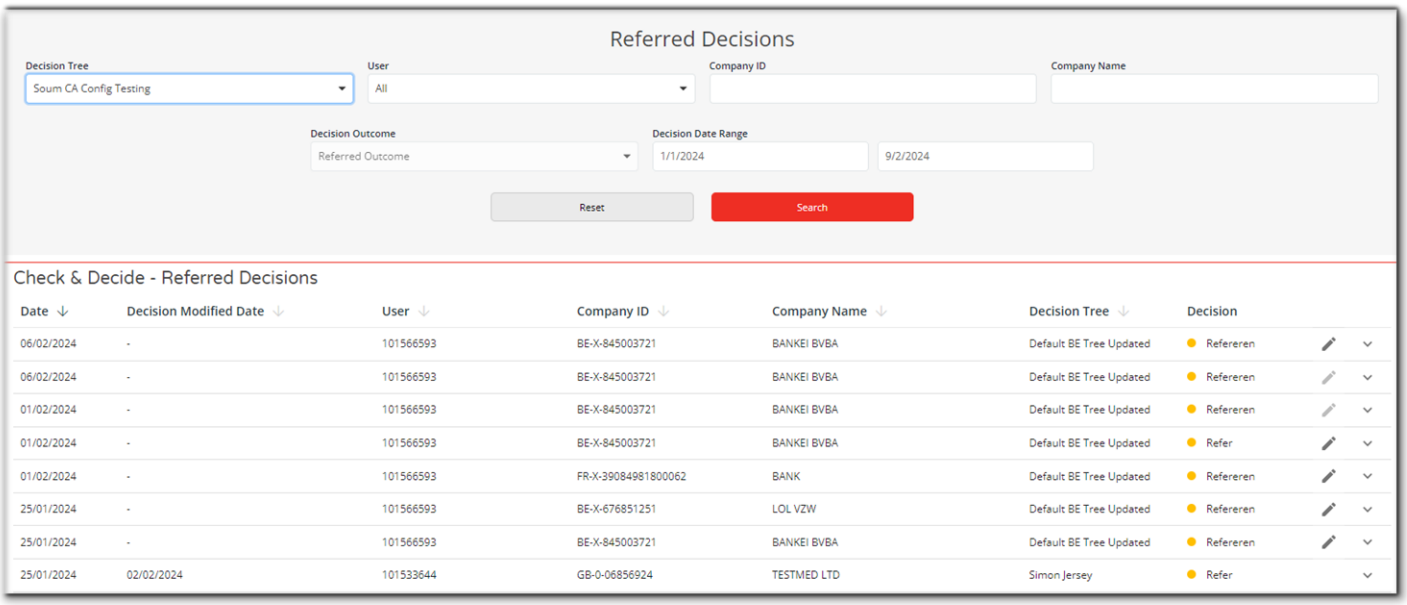
Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision	Credit Limit	Credit Limit Result	Risk Score
2024-01-24 07:02:18	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Soum CA Config Testing	Referred Outcome	No limit	Refer	No credit score
2024-01-24 06:52:13	-	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Soum CA Config Testing	Referred Outcome	No limit	Refer	No credit score
2024-01-08 07:33:20	2024-01-08 15:37:42	Soumendra Dalai (101554	GB-0-00442696	LYRECO UK LIMITED	Soum CA Config Testing	Manually Rejected	No limit	Refer	No credit score

Full Export

Also, user would be able to view the latest customized decision outcome values for the selected decision tree in the 'Decision Outcome' dropdown in the Decision History and Referred Decisions page.



Decision History Page



Referred Decisions page.

Configuration Logs

Users can quickly and easily access the Tree configuration logs within Check & Decide to view the history log for a Decision Tree to track and review the past actions and changes made to the decision outcome values, decision outcome descriptions and the manual review restriction checkbox.

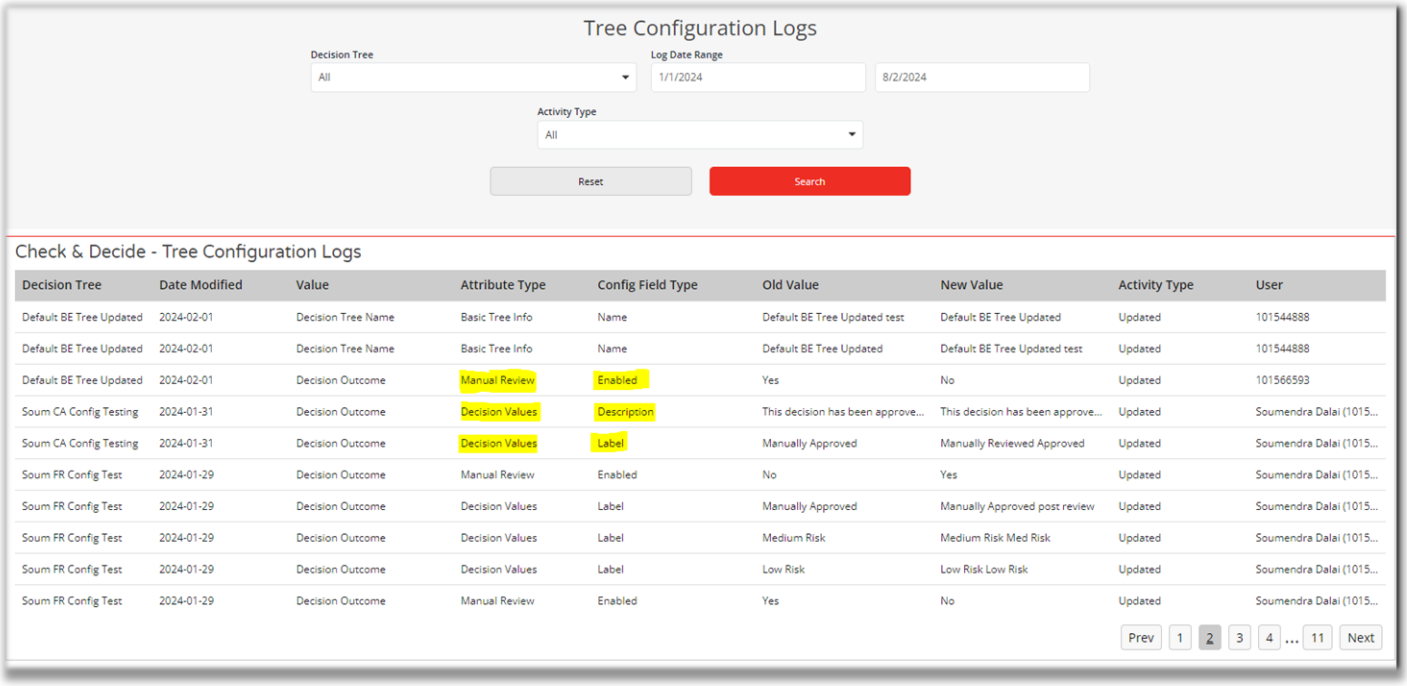
The users must be able to view the records added for the updates made to the Decision Values and Decision Descriptions. The log history will be default displayed for all the decision trees that user has access to, but user would have an option of filtering the records with the selected decision tree.

For the updates made to the Decision outcome values and Decision outcome descriptions, users would view the following details in the Tree Configuration logs:

1. Value: **'Decision Outcome'**
2. Attribute Type: **'Decision Values'**
3. Config Field Type:
    1. **'Label'**: If decision value is updated.
    2. **'Description'**: If Decision text is updated.
4. Activity Type: **'Updated'**

For any update made to the checkbox to either restrict the manual review process or include manual review process for any referred decisions, users would view the following details in the Tree Configuration logs:

1. Value: **'Decision Outcome'**
2. Attribute Type: **'Manual Review'**
3. Config Field Type: **'Enabled'**
    1. Old Value: 'Yes'/'No'
    2. New Value: 'No'/'Yes'
4. Activity Type: **'Updated'**



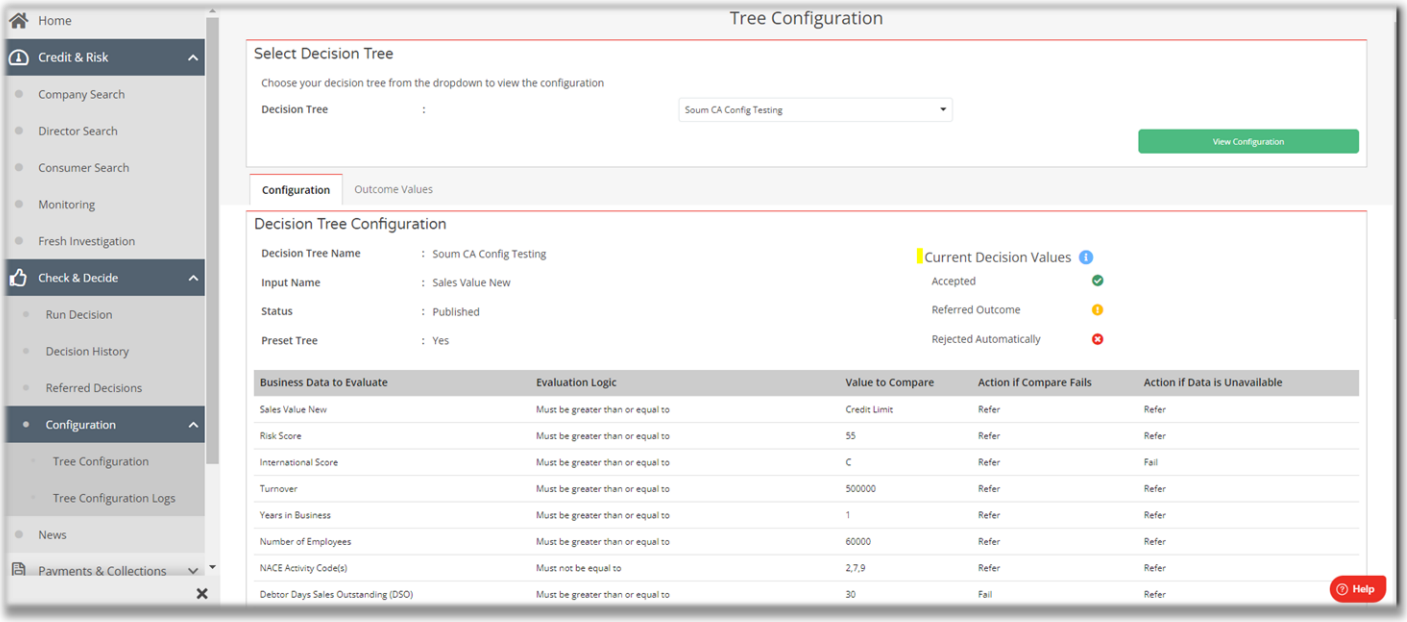
Decision Tree	Date Modified	Value	Attribute Type	Config Field Type	Old Value	New Value	Activity Type	User
Default BE Tree Updated	2024-02-01	Decision Tree Name	Basic Tree Info	Name	Default BE Tree Updated test	Default BE Tree Updated	Updated	101544888
Default BE Tree Updated	2024-02-01	Decision Tree Name	Basic Tree Info	Name	Default BE Tree Updated	Default BE Tree Updated test	Updated	101544888
Default BE Tree Updated	2024-02-01	Decision Outcome	Manual Review	Enabled	Yes	No	Updated	101566593
Soum CA Config Testing	2024-01-31	Decision Outcome	Decision Values	Description	This decision has been approve...	This decision has been approve...	Updated	Soumendra Dalai (1015...
Soum CA Config Testing	2024-01-31	Decision Outcome	Decision Values	Label	Manually Approved	Manually Reviewed Approved	Updated	Soumendra Dalai (1015...
Soum FR Config Test	2024-01-29	Decision Outcome	Manual Review	Enabled	No	Yes	Updated	Soumendra Dalai (1015...
Soum FR Config Test	2024-01-29	Decision Outcome	Decision Values	Label	Manually Approved	Manually Approved post review	Updated	Soumendra Dalai (1015...
Soum FR Config Test	2024-01-29	Decision Outcome	Decision Values	Label	Medium Risk	Medium Risk Med Risk	Updated	Soumendra Dalai (1015...
Soum FR Config Test	2024-01-29	Decision Outcome	Decision Values	Label	Low Risk	Low Risk Low Risk	Updated	Soumendra Dalai (1015...
Soum FR Config Test	2024-01-29	Decision Outcome	Manual Review	Enabled	Yes	No	Updated	Soumendra Dalai (1015...

Display 'Current Decision Values' in the Decision Tree Configuration page

We have added a new section labelled as 'Current Decision Values' on the 'Decision Tree Configuration' section under 'Configuration' tab. The tooltip on the information icon is to guide user to the 'Outcome Values' tab if they wish to manage their decision outcome values and descriptions.

The users would be able to view the latest automated decision outcome values configured for the selected decision tree.

Note: The outcome values for Manual reviews will not be displayed in the 'Current Decision Values' section.



Current Decision Values section

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 the 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.