

*Bisnode Credit Information Service, user guide*

# **NORDIC AND INTERNATIONAL CREDIT REPORT**

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## **BISNODE FINLAND OY**

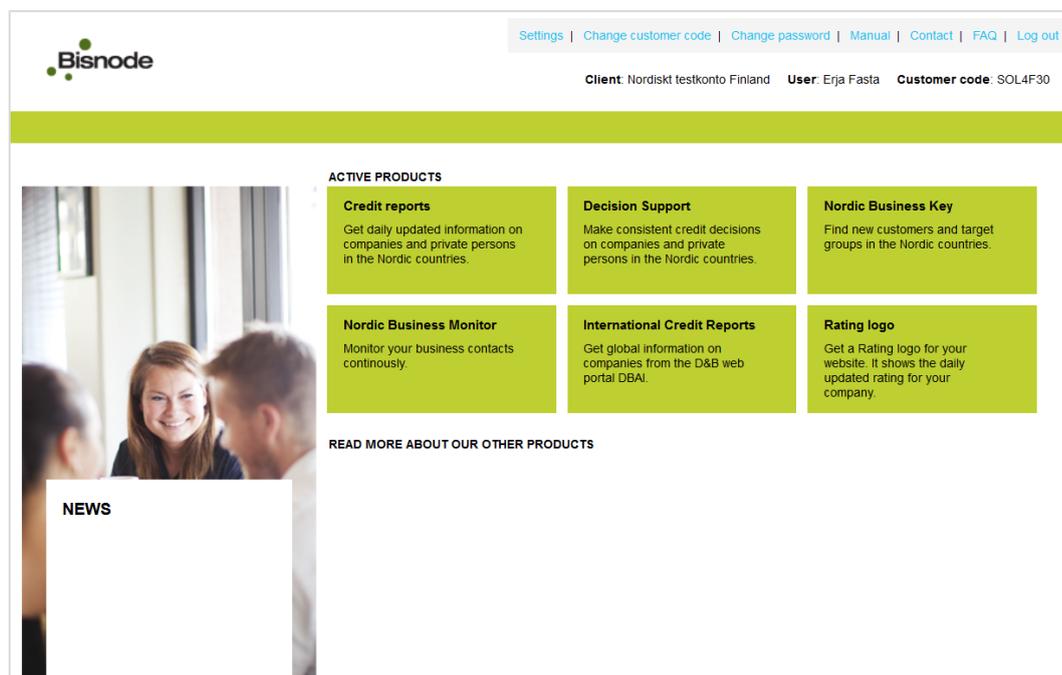
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## Welcome to use the Bisnode Credit Information Service



You will find all the useful information for business processes on Bisnode Credit Information Service.

### **CREDIT REPORTS**

Browse for updated information on Nordic companies and private individuals.

### **DECISION SUPPORT**

Make consequent credit decisions on Nordic companies and private persons.

### **NORDIC BUSINESS MONITOR**

Monitor your own company customers on a regular basis.

### **NORDIC BUSINESS KEY**

Find new customers and target groups in Nordic countries.

### **INTERNATIONAL CREDIT REPORTS**

Search companies from Dun & Bradstreet's worldwide database, which over about 220 countries. All reports are available in English.

### **SUPPORT**

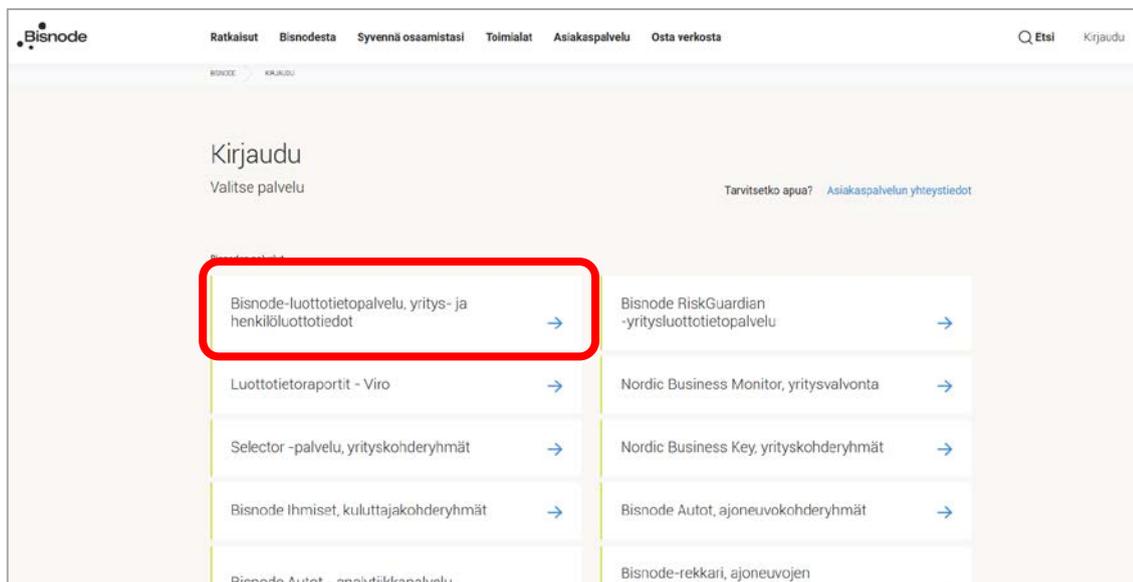
If you have any questions concerning our services, do not hesitate to contact our experts, tel. +358 (0)9 2727 02333. You can also e-mail us: [customerservice@bisnode.fi](mailto:customerservice@bisnode.fi)

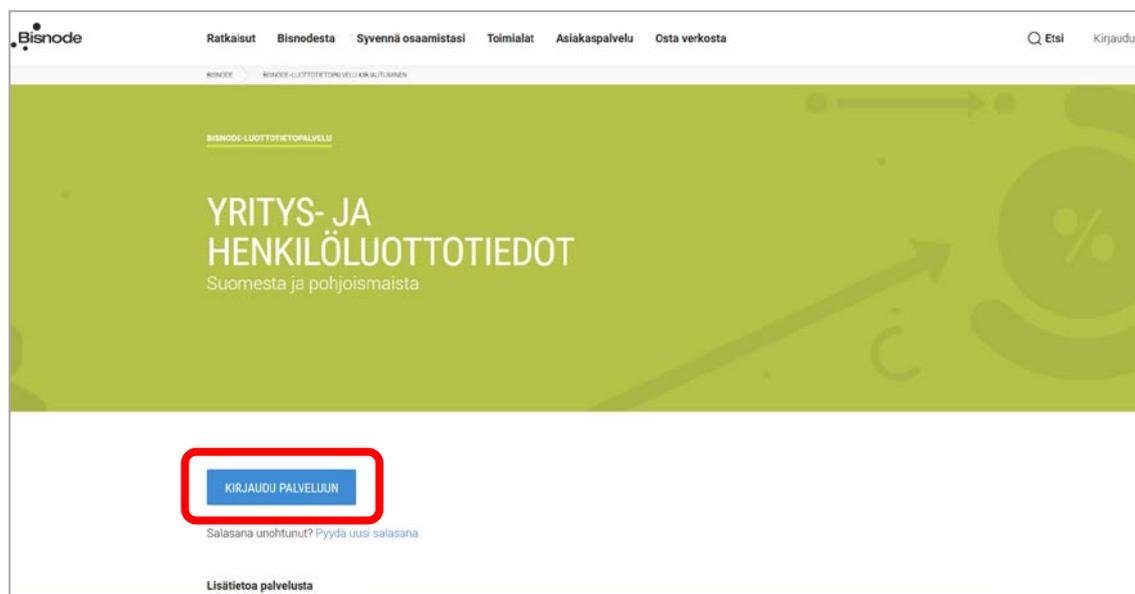
## How to Sign up for Bisnode Credit Information Services

You can sign up via our homepage [www.bisnode.fi](http://www.bisnode.fi) choose **Kirjaudu palveluihin**.

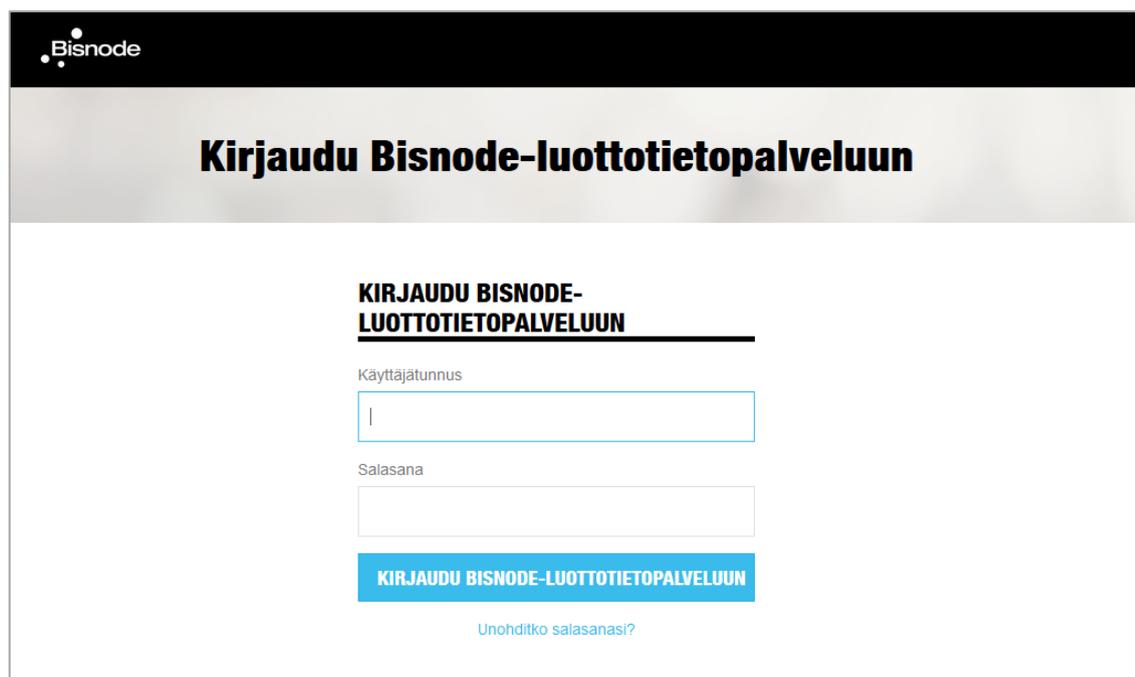


Click on the **Bisnode-luottotietopalvelu** box.





Just write your login name and password and click on the button **Kirjaudu sisään** (Log in).



## Password

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**When you log into our service for the first time**, you should use the password sent to you by e-mail. You will be directed to a page where you are asked to change the password into a password of your own choice.

- length: 6-20 digits
- use letters a-z, A-Z and numbers 0-9
- at least 4 digits should be letters
- at least 2 digits should be numbers
- upper and lower case letters should be different letters
- should not be identical with the login
- should not be identical with the user's first name

## Change password

You can change your password by clicking on **Settings** and **Change password**

The screenshot shows the Bisnode user interface. At the top right, there is a navigation menu with links: Settings, Change customer code, **Change password** (highlighted with a red box), Manual, Contact, FAQ, and Log out. Below the menu, the user's information is displayed: Client: Nordiskt testkonto Finland, User: Erja Fasta, Customer code: SOL4F30. The main content area features a grid of product cards under the heading 'ACTIVE PRODUCTS'. The cards include: Credit reports, Decision Support, Nordic Business Key, Nordic Business Monitor, International Credit Reports, and Rating logo. A 'NEWS' section is visible on the left side of the grid.

The screenshot shows the 'Change password' form. At the top left is the Bisnode logo. To the right, the user's information is displayed: Client: Nordiskt testkonto Finland, Administrator: Erja Fasta, Customer code: SOL4F30. A 'Back to start page | Log out' link is located at the top right of the form area. The form title is 'Change password'. Below the title, the instructions are: 'Lösenordet måste uppfylla följande regler:'. The instructions are listed as follows:

- vara mellan 6 och 20 tecken långt
- endast innehålla bokstäverna a-z, A-Z samt siffrorna 0-9
- minst fyra tecken måste vara bokstäver
- minst två tecken måste vara siffror
- vara skiftlägeskänsligt, dvs stora och små bokstäver är olika tecken
- kan inte vara detsamma som användar-id
- kan inte vara detsamma som användarens förnamn

Below the instructions, there are three input fields: 'Old password', 'New password', and 'Repeat new password'. A 'Change password' button is located at the bottom of the form.

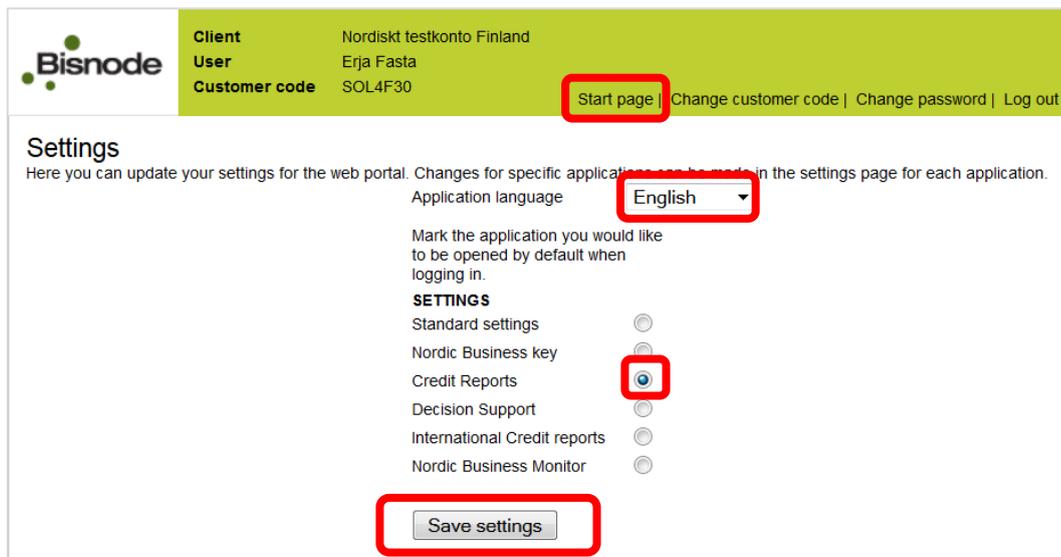
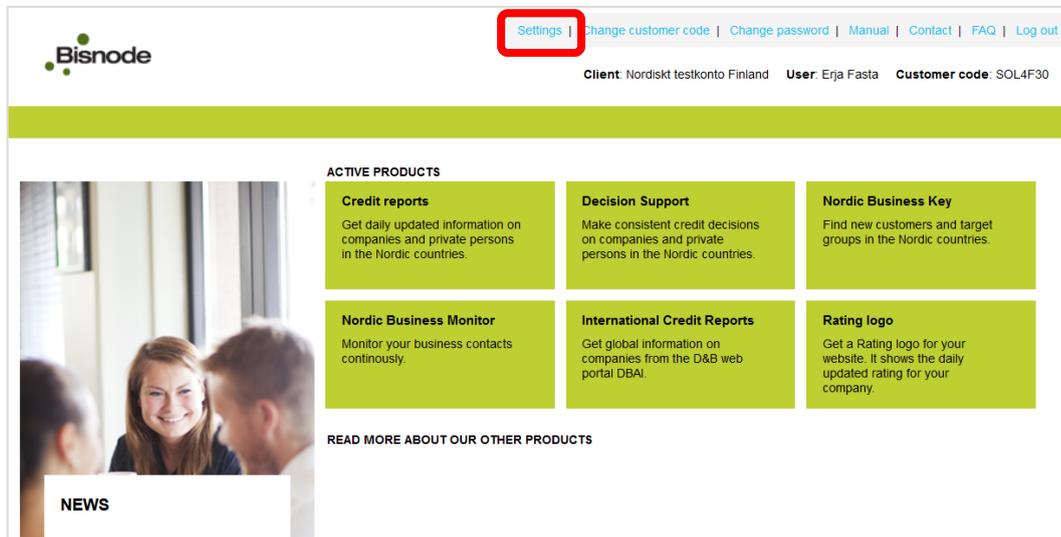
## Forgotten password

If you have forgotten your password you can order a new one when logging in. Write the former password as you remember it. If it is not precisely the correct one, a link will be displayed, and by clicking on it, you will get a new password - provided that Bisnode has your e-mail address. A temporary new password will be sent to that email address.

If you don't have an e-mail address, please, contact Customer Service, tel. 09-7511 9100.

## Settings

Start using the service by creating your personal settings. You can choose the desired settings by clicking on the link **Settings** in the upper part of the start page.



You can choose if you always wish to be moved directly to your favorite service. Tick one option e.g. **Credit Reports**, if you mainly use our credit decision support. This means that you will always jump over the first page and order menu after being logged in.

However, you will always be able to land on the first page by clicking on the link **Start page** in the right upper corner.

### Language Selection

You can choose the display language for the application among Finnish, Swedish, Danish or English. Remember to save your own settings!

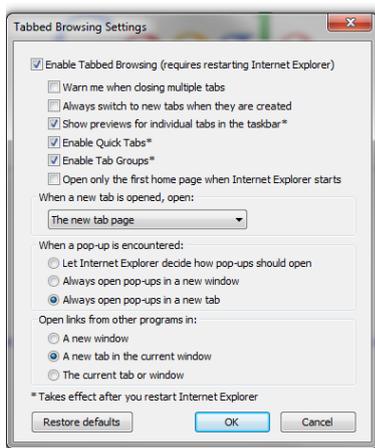
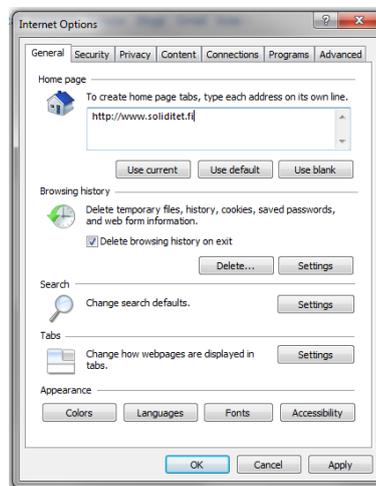
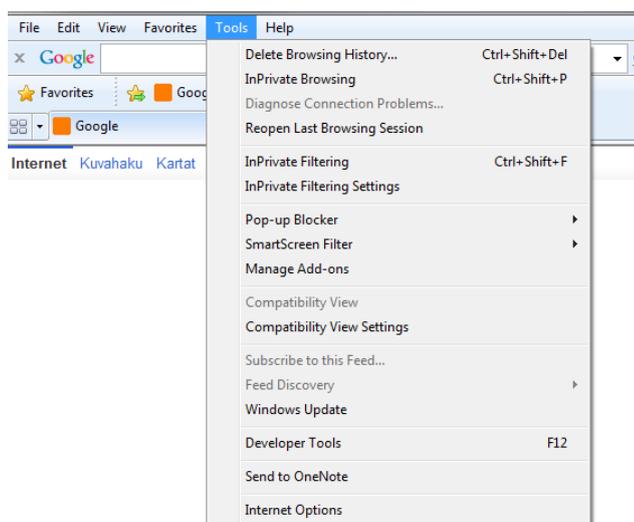
Return to the start page by clicking on the link **Start page**.

## About pop-up windows

Are there too many pop-up windows which get opened? This might depend on the settings for your web browser. If you are using Explorer 7, you can choose how many pop-up windows will get opened – as new windows or tabs. Click on button:

- Tools
- Internet Options
- General
- Change how webpages are displayed in tabs - Settings
- Always open pop-ups in a new tab
- Leave by clicking OK

In future a new tab will be displayed instead of a new window.



## Settings in the Section Credit Report

By the help of our services you will easily find credit information on Nordic companies as well as information on consumers in Finland, Sweden and Norway.

The screenshot shows the Bisnode dashboard with the following elements:

- Top navigation: [Settings](#) | [Change customer code](#) | [Change password](#) | [Manual](#) | [Contact](#) | [FAQ](#) | [Log out](#)
- User info: Client: Nordiskt testkonto Finland | User: Erja Fasta | Customer code: SOL4F30
- ACTIVE PRODUCTS section:
  - Credit reports** (highlighted in red): Get daily updated information on companies and private persons in the Nordic countries.
  - Decision Support**: Make consistent credit decisions on companies and private persons in the Nordic countries.
  - Nordic Business Key**: Find new customers and target groups in the Nordic countries.
  - Nordic Business Monitor**: Monitor your business contacts continuously.
  - International Credit Reports**: Get global information on companies from the D&B web portal DBAI.
  - Rating logo**: Get a Rating logo for your website. It shows the daily updated rating for your company.
- NEWS section: A photo of a smiling woman with the text "NEWS" below it.
- Link: [READ MORE ABOUT OUR OTHER PRODUCTS](#)

## Reports

You can choose your own settings, and use these pages in a customized, uncomplicated way. Click on the tab **Settings**.

The screenshot shows the 'Credit reports' settings page with the following elements:

- Top navigation: [Manual](#) | [Contact](#) | [FAQ](#) | [Log out](#) | [To Start page](#)
- User info: Client: Nordiskt testkonto Finland | User: Erja Fasta | Customer code: SOL4F30
- SEARCH section:
  - Company | **Consumer** | Messages | Settings
  - Form fields: Name / Regno. / D&B D-U-N-S® Nr., Address, Postal code, Town, Phone no., Include branches (checkbox), Legal form (dropdown), I search for companies in (dropdown).
  - Buttons: Search, Clear
- SETTINGS section:
  - Header: **SETTINGS** Here you can change your settings. Remember to save your changes.
  - Start tab: Company (dropdown)
  - Default report size for Company: No default report size (dropdown)
  - Default country Reports Company: Finland (dropdown)
  - Default report size for Consumer: No default report size (dropdown)
  - Default country Reports Consumer: Finland (dropdown)
  - Button: Save settings

### Choosing Defaults Settings

Choose whether you want to have **Company** or **Consumer** search as your default setting. If you mainly browse private persons, choose **Consumer**.

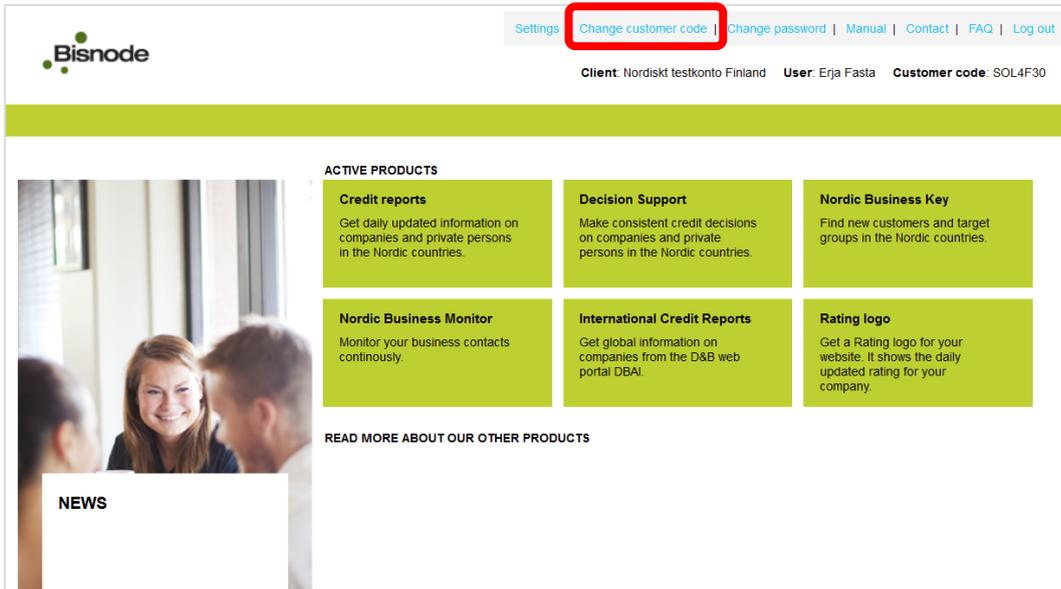
### Choosing your Default Report

You can set the **Standard Report** as your default report, and you will get that very report when browsing. In the view **Report** you can always choose also another alternative among the reports.

### Choosing the Default Country

You can choose one single or all the countries as default for your browsing. Make your settings for both searches: company and consumer. Remember to save your settings!

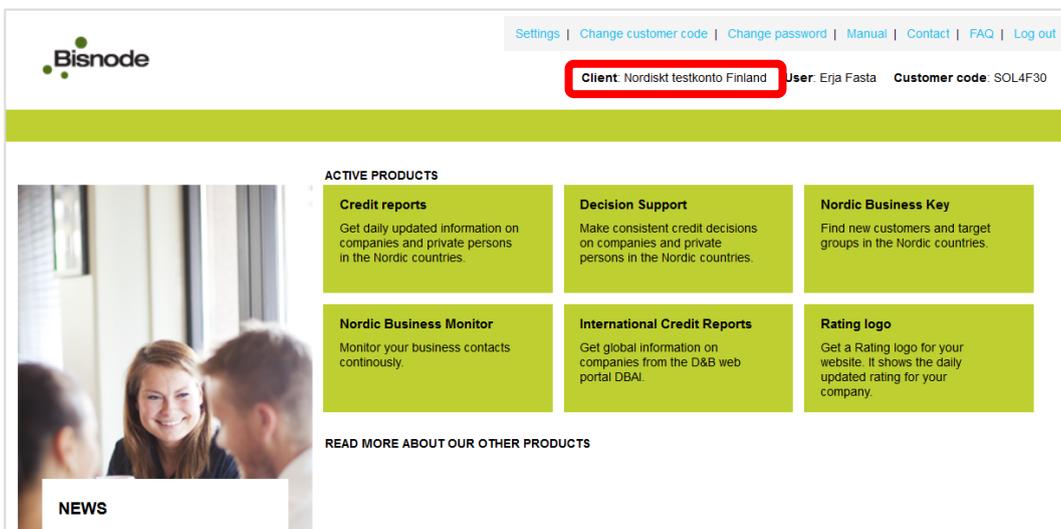
## Change customer code



If the user has the rights to more than one (eg. A subsidiary or parent company) credit information accounts or Nordic Business Monitor service, on the top of the page is a **Change customer code** menu.



Select from the drop-down menu the desired company and press **Execute**, after that you can use credit report account and monitoring account of this company.



The Client field shows you the name of a company which account is active at the moment.

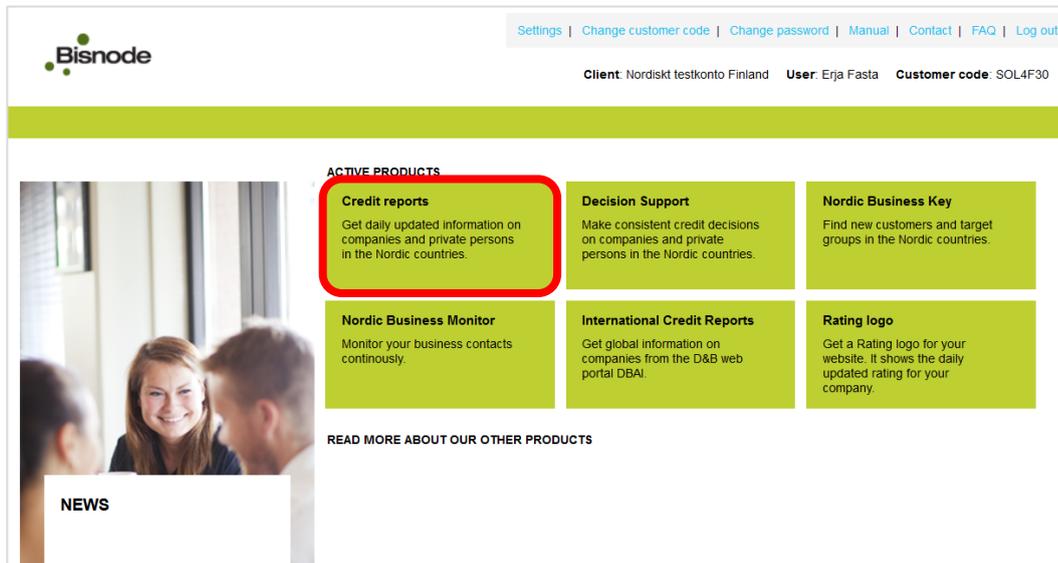
## Copy to the Party targeted in Swedish and Norwegian Reports

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When you use credit information on Swedish and Norwegian private persons, business names, partnership firms or limited partnership companies, in certain cases it is Bisnode's obligation – according to the Swedish and Norwegian legislation – to send information on who has ordered information and which information has been delivered. This piece of information, a copy of credit information, will be sent to the party the credit information relates to.

# Nordic Credit Information Reports, Search

A search targeted to a company or a private consumer operates similarly under sections **Credit Report** and **Decision Support**. Click on the start page on **Credit Report** when browsing for company or consumer reports. Click on the start page on **Decision Support** when you are using our decision support services. You can move in the service through links; the operation **Back** of the browser is not active.

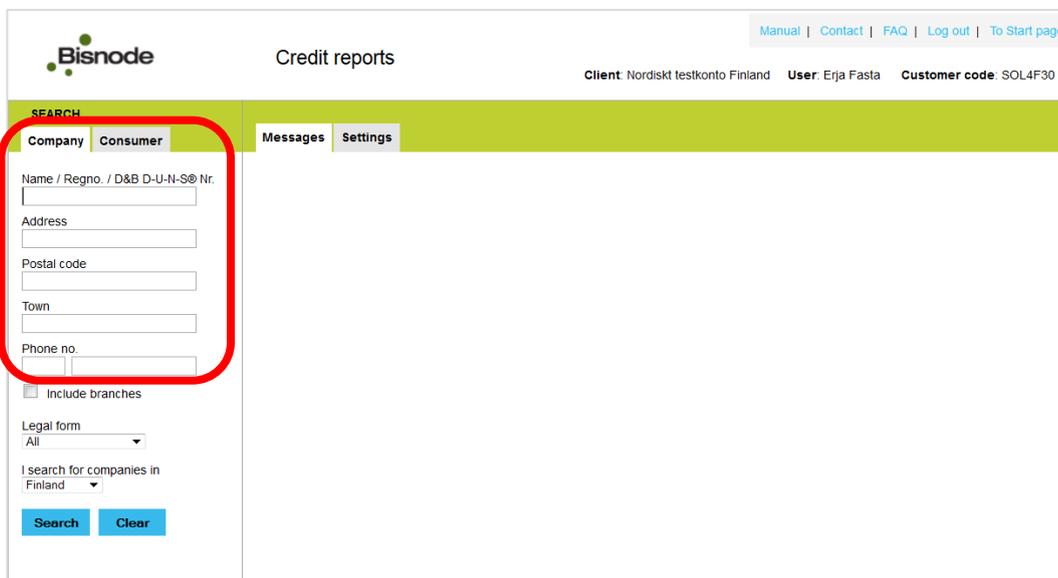


## Credit reports

By the help of our services you will easily find credit information on Nordic companies as well as information on consumers in Finland, Sweden and Norway.

## International Credit Reports

When you need credit information outside the Nordic countries.



Now you are logged into the service.

## Company Search

You can browse for a company by name, local ID (with or without a hyphen) or D-U-N-S number. Address, postal code, locality and phone number can also be used as search criteria.

## Narrow your Focus by Company Form or Branch Office

You can browse on company form; choose in the drop-down list: **All, limited company, sole proprietorships, partnerships.**

The screenshot shows the Bisnode 'Credit reports' search page. The 'Legal form' dropdown menu is highlighted with a red box and is open, displaying the following options: 'All', 'Limited companies', 'Sole proprietorships', and 'Partnerships'. Below the dropdown, there are 'Search' and 'Clear' buttons. The 'Include branches' checkbox is also visible and unchecked.

You can include also branch offices by ticking the box **Include branches**.

## Search with Country Focus

You can target simultaneously all the Nordic countries or just one of them by using the drop-down menu.

The screenshot shows the Bisnode 'Credit reports' search page. The 'I search for companies in' dropdown menu is highlighted with a red box and is open, displaying the following options: 'All countries', 'Sweden', 'Denmark', 'Finland', and 'Norway'. Below the dropdown, there is a 'Clear' button.

## Hit List

The hit list displays all the companies related to your search criteria. Max. 20 hits will be displayed per page. You can browse the list using arrow keys.

The hit list displays the company name, domicile, company ID and information on establishment type. If you target your search to all countries, you will see one of the country codes: SE, DK, FI or NO after the company domicile.

Choose the desired company on the list by clicking on its name.

## Company Information

### Report Alternatives – Report Language – Your Reference – Mandatory

Now a page with **Company information** will be displayed. According to your search, you can see the name of the company, contact information, company ID, DUNS® number and the available annual report "YYYYMM". You can choose the desired report alternative by ticking the circle in front of alternatives: Standard, Medium, Rating and also Ability to pay / Manner of Payment as well as scanned annual reports and Trade Register Certificate PDF.

If your search criteria resulted in only one company, you will be moved directly to the **Company Information** page. You can choose the language in the drop-down menu **Report language**. Free text can be entered into the **Reference** box. This text will be seen on the top of the report and in the invoice.

If you take a report on behalf of someone else, please, write the name of the mandatory in the box **On behalf of**. This information will be passed to the target – in case a copy shall be sent to him / her / it (concerns reports on private consumers and partnerships in Sweden and Norway).

Choose the appropriate Rating report and click on **Show report**.

## Consumer Search

You can look for a consumer using an identity code or name. Bisnode recommends the use of personal identity code since a watertight identification is possible only that way. The order is liable for targeting the right person and also for the juridical correctness of the query under the Credit Information Act. Searching on name will result in a hit list with persons who have either payment remarks or who are in a position of responsibility in some company entered into Trade Register.

### Hit List

The hit list will display all the persons corresponding to your search criteria. Max. 20 hits will be displayed per page. You can browse the list using arrow keys.

The hit list contains following entries: name, domicile and date of birth.

NAME	MUNICIPALITY	BIRTH DATE
<a href="#">TUULISPÄÄ KANERVA</a>		160162
<a href="#">TUULISPÄÄ SINNA</a>		290574

Choose on the list the person whose information you wish to see by clicking on his / hers name.

## Consumer Information

### Report Alternatives – Report Language – Reference - Mandatory

The page **Consumer Information** will be displayed and according to your search, you can see the name of the consumer and his / her date of birth.

You can choose the suitable one from the report alternatives by ticking the circle in front of the available options. If the search result is only one consumer, you will directly be moved to the page **Consumer Information**.

The language for the report can be chosen in the drop-down menu.

Choosing a code for reason is mandatory according to the Credit Information Act.

You can enter free text in the field **Reference**. This text will be seen on the top of the report and in the invoice.

If you take a report on behalf of someone else, please, write the name of the mandatory in the box **On behalf of**. This information will be passed to the target – in case a copy shall be sent to him / her / it (concerns reports on private consumers and partnerships in Sweden and Norway).

Choose by ticking the appropriate Rating report and click on **Show**.

If you are using a service for which sending a copy to the report target is required under the local (Swedish and Norwegian) legislation, you will see a text explaining this issue in the lower part of the order page.

Choose by ticking the appropriate report version and click on **Show**.

The screenshot shows the Bisnode 'Credit reports' interface. At the top, there are navigation links: Manual | Contact | FAQ | Log out | To Start page. The client information is: Client: Nordiskt testkonto Finland, User: Erja Fasta, Customer code: SOL4F30. The search bar shows 'SEARCH RESULT: 2 hits' and 'Consumer information' is selected. The search criteria are: 'I search for a person in Finland' and 'Name or Social security number (use \* for partial name search) tuulisää'. The search results show a date '2015-03-03 14:49' and a 'SOCIAL SECURITY NUMBER: 160162'. Under 'Available information', 'Consumer Extra' is selected. The 'Reference' field is empty, and the 'Report language' dropdown is set to 'English'. A 'Show' button is at the bottom. A disclaimer at the bottom states: 'Information regarding your inquiry will be archived. According to the Finnish Credit Information Act an individual has the legal right to information about who has received information on him/her.'

## Placing an Order

### Company Information

When you click on **Show report**, the chosen report will be seen on the screen.

**SEARCH** | SEARCH RESULT: 1 hit > Testiyritys Suomalainen Oy

Client: Nordiskt testkonto Finland | User: Erja Fasta | Customer code: SOL4F30

Company: **Consumer** | Hit List | Company information | Settings

Name / Regno. / D&B D-U-N-S® Nr.  [Monitor](#)

Address

Postal code

Town

Phone no.

Include branches

Legal form

I search for companies in Finland

[Search](#) [Clear](#)

2015-03-04 07:05

**TESTIYRITYS SUOMALAINEN OY**

POSTAL ADDRESS: LUMIKATU 10, 99990 NUORGAM, FINLAND

Y-TUNNUS. 0000000-6 D&B D-U-N-S® NR. 65-200-7816 ANNUAL REPORT 201310

**REPORTS AVAILABLE**

Standard  Scanned annual reports Reference

Medium  Trade Register Certificate-PDF

Rating

On behalf of

Report language:

[Show report](#)

Reference: For own use, optional information. On behalf of. Only to be used when ordering on behalf of someone else. This will be displayed on the copy to the subject.

### Scroll the Text, Go to Rating Criteria, Change Report Type

You can scroll the report text up and down or click on the question mark after the heading **Part Judgment**. Then you will be moved to a page explaining in a detailed way the credit rating basis. (Pages in Sweden)

If you want to have another report, open the drop-down list **Order other reports** to the upper right.

**SEARCH** | SEARCH RESULT: 1 hit > Testiyritys Suomalainen Oy

Client: Nordiskt testkonto Finland | User: Erja Fasta | Customer code: SOL4F30

Company: **Consumer** | Hit List | Company information | Settings | Search in the report

Name / Regno. / D&B D-U-N-S® Nr.

Address

Postal code

Town

Phone no.

Include branches

Legal form

I search for companies in Finland

[Search](#) [Clear](#)

2015-03-04 07:07 [Show all tables in short](#) [Show all tables in full](#) [Monitor](#) [Print/Save as PDF](#)

**TESTIYRITYS SUOMALAINEN OY**

POSTAL ADDRESS: LUMIKATU 10, 99990 NUORGAM, FINLAND

Y-TUNNUS. 0000000-6 D&B D-U-N-S® NR. 65-200-7816 ANNUAL REPORT 201310

**A Creditworthy Limit 50 kEUR**

**History/Operation**

**Shareh./Managem.**

**Finance**

**Ability to pay**

**Ability to pay**

**RATING HISTORY**

Date	Rating	Limit
2013-02-07	AA	90
2013-01-28	AA	170
2013-01-25	A	110
2013-01-17	AA	40
2013-01-16	AA	20

## To the Report Beginning

You can move to the beginning of the report by clicking on the arrow **Up** to the left at the bottom.

**History/Operation**

<b>Legal form</b>	
<b>Date of registration</b>	1991-01-03
<b>Current name registered</b>	
<b>Previous name</b>	
<b>Corporate domicile</b>	Utsjoki
<b>Registered share capital</b>	2 000 EUR
<b>Tax clearance certificate</b>	No
<b>Registered as employer</b>	No
<b>Registered for MVA</b>	No
<b>Number of employees</b>	50 - 99
<b>Importing</b>	Yes
<b>Exporting</b>	Yes
<b>NACE-code</b>	

 UP



## Rating History

After the Rating criteria the Rating history / Operation, presenting the developments of the company's Rating, will be displayed. Below this section there is a link **Show / Hide more history** which allows you to widen the view. In the basic view you will see max. five rows.

When you click on the link for a second time, the original view will be seen again.

RATING HISTORY		
Date	Rating	Limit
2013-02-07	AA	90
2013-01-28	AA	170
2013-01-25	A	110
2013-01-17	AA	40
2013-01-16	AA	20

[Show/hide more history](#)

## Show all Tables in short / in full

In the upper part of the company report you can see 2 buttons: **Show all tables in short** and **Show all tables in full**. By choosing one of them the report will be displayed in the desired extent.

**SEARCH** | **SEARCH RESULT:** 1 hit » Testityritys Suomalainen Oy

Client: Nordiskt testkonto Finland | User: Erja Fasta | Customer code: SOL4F30

Company | Consumer | Hit List | Company information | Settings | Search in the report

Name / Regno. / D&B D-U-N-S® Nr.

Address

Postal code

Town

Phone no.

Include branches

Legal form

I search for companies in

Standard | 2015-03-04 07:07

**TESTIYRITYS SUOMALAINEN OY**  
 POSTAL ADDRESS: LUMIKATU 10, 99990 NUORGAM, FINLAND  
 Y-TUNNUS. 0000000-6 D&B D-U-N-S® NR. 65-200-7816 ANNUAL REPORT 201310

**A Creditworthy** Limit 50 KEUR

**PART JUDGEMENTS**

- History/Operation
- Shareh./Managem.
- Finance
- Ability to pay

RATING HISTORY

**Show all tables in short** **Show all tables in full** **Monitor** **Print/Save as PDF**

## History / Operation

This section shows company basic information, a.o. company ID and field of activity.

History/Operation	
<b>Legal form</b>	
<b>Date of registration</b>	1991-01-03
<b>Current name registered</b>	
<b>Previous name</b>	
<b>Corporate domicile</b>	Utsjoki
<b>Registered share capital</b>	2 000 EUR
<b>Tax clearance certificate</b>	No
<b>Registered as employer</b>	No
<b>Registered for MVA</b>	No
<b>Number of employees</b>	50 - 99
<b>Importing</b>	Yes
<b>Exporting</b>	Yes
<b>NACE-code</b>	

[↑ UP](#)

## Shareholders / Management

This report contains the eventual parent company and subsidiaries. All the company names in blue are links, and by clicking on them you will get a report on the parent company and subsidiary.

The section **Board Member Information** contains key persons according to the Trade Register, a clause on underwriting and eventual payment defaults = Credit history on responsible persons (of key persons) and their additional business engagements (Standard Report).

Shareh./Managem.		
<b>GROUP INFORMATION</b>		
none registered		
<b>BOARD MEMBER INFORMATION</b>		
Name	Social security number	Function
Tuulispää Kanerva	160162	Chairman
Lepistö Tobias Kullervo	160264	Board member
Tuulispää Sinna	290574	Board member
Tuulispää Sinna	290574	Managing director
<b>SIGNATURE/COMMENTS</b>		
The board jointly		
<b>CREDIT HISTORY ON RESPONSIBLE PERSONS</b>		
<b>Tuulispää Kanerva 160162</b>		
Date	Type	Amount in EUR
2014-10-23	Decision in claim	253
2014-10-20	Execution (limited)	552
2014-10-08	Bankruptcy petition cancelled	
2014-10-01	Creditor's bankruptcy petition	
2014-09-18	Part payment inhibited	
<a href="#">Show/hide</a>		
<b>BUSINESS ASSIGNMENTS INFORMATION</b>		
<b>Tuulispää Kanerva 160162</b>		
Function	Company name	D&B D-U-N-S® Nr.
Board member	TESTBALTIC AS (ESTONIA)	

[↑ UP](#)

## Finance

In the section Finance, depending on which report type has been chosen, information content will vary and some parts might not exist at all. The most comprehensive Standard report lists several essential key ratios and median figures for the branch in order to make comparing easier. In addition you will find profit and loss account as well as a balance sheet.

### Finance

#### KEY FIGURES

Fiscal year	20131031	Area average	20130630	20130228	20121231	20111231
Period's length	12		12	12	12	12
Turnover kEUR	216		4 446	81	176	778
Number of employees	0		44	0	0	0
Net worth kEUR	65		956	5	104	48
Total assets kEUR	100		1 905	28	127	147
Equity ratio %	63.7	0.0	81.3	32.7	68.0	68.0
Quick ratio	0.8	0.0	36.7	1.4	3.8	3.8
Current ratio	1.6	0.0	36.7	1.4	1.5	1.5
Return on total assets %	10.8	0.0	32.8	21.8	15.8	15.8
Return on equity %	12.3	0.0	3.8	47.9	26.1	26.1
Days of payables	59.0	0.0	0.0	0.0	28.0	28.0
Days of receivable	30.0	0.0	0.0	26.0	56.0	56.0
Gearing %	30.0	0.0	0.0	60.0	-40.0	-40.0
Annual result margin %	3.7	0.0	2.3	3.0	7.6	7.6
Return on investments %	12.1	0.0	33.1	30.8	32.2	32.2
Liability ratio	17.1	0.0	13.6	12.7	13.7	13.7

#### ANNUAL REPORT

##### INCOME STATEMENT amount in kEUR

Fiscal year	201310	201306	201302	201212	201112
Period's length	12	12	12	12	12
Turnover	216	4 446	81	176	778

## Ability to Pay / Manner of payment

The Payment section consists of following information:

- payment remarks and other public remarks
- information on eventual collection during the last year
- Paydex which reveals the real payment manners

### Ability to pay

#### PAYMENT INDEX

Date	2015-03-01
Subject	79
Line of business	74
Number of invoices	15
Average after	1

Soliditet has per 2015-03-01 received information regarding 15 paid invoices, total amount 1 825 EUR.

See more detailed information in report [Payment history](#) »

[Show/hide information about Payment index](#)

#### REMARKS ON PAYMENTS

none registered

#### COLLECTION ACTIONS (< 1 YEAR)

none registered

## Word Search in Report Text

You can search for a specific word in the report, e.g. account. Write the chosen word in the box after **Search in the report** in the upper right corner and press **Enter**.

The screenshot shows the Bisnode credit report interface. On the left is a search form with fields for Name, Address, Postal code, Town, and Phone no. The search term 'testiyritys' is entered in the Name field. The 'Legal form' dropdown is set to 'All'. On the right, the search results for 'TESTIYRITYS SUOMALAINEN OY' are displayed. A search box in the top right corner contains the text 'Search in the report Legal form'. Below this, a table shows the 'RATING HISTORY' with columns for Date, Rating, and Limit. The 'Legal form' field in the summary table is highlighted with a red box.

**SEARCH RESULT: 1 hit** » Testiyritys Suomalainen Oy

**Search in the report** Legal form

**TESTIYRITYS SUOMALAINEN OY**  
 POSTAL ADDRESS: LUMIKATU 10, 99990 NUORGAM, FINLAND  
 Y-TUNNUS. 0000000-6 D&B D-U-N-S® NR. 65-200-7816 ANNUAL REPORT 201310

**A Creditworthy** Limit 50 kEUR

**PART JUDGEMENTS**

- History/Operation
- Shareh./Managem.
- Finance
- Ability to pay

**RATING HISTORY**

Date	Rating	Limit
2013-02-07	AA	90
2013-01-28	AA	170
2013-01-25	A	110
2013-01-17	AA	40
2013-01-16	AA	20

**Summary**

Current Rating	A	Turnover (kEUR)	216
Limit (kEUR)	50	Result after financial items (kEUR)	10
Current Paydex		Net income (kEUR)	8
Remarks on payments	No	Net worth (kEUR)	65
Registry year	1991-01-03	Total assets (kEUR)	100
<b>Legal form</b>	No	Quick ratio	0.8
Fiscal year	201310	Equity ratio %	63.7

The searched word will appear on a blue background. If you want to continue and find all the rows where this word occurs, click on the text **Search in the report** as many times as necessary.

# Consumer Report

When you click on **Show**, you will get the chosen report on the screen.

**Bisnode** Credit reports Manual | Contact | FAQ | Log out | To Start page

Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30

**SEARCH** SEARCH RESULT: 1 hit

Company Consumer Hit list Consumer information Settings

I search for a person in Finland

Name or Social security number (use \* for partial name search)  
160162-9968

**Search** **Clear**

2015-03-04 07:47

**SOCIAL SECURITY NUMBER: 160162**

**Available information**

Consumer Extra Reference

Consumer Use according to credit act paragraph 19

Report language  
English

**Show**

Information regarding your inquiry will be archived. According to the Finnish Credit Information Act an individual has the legal right to information about who has received information on him/her.

## Scroll Text – Choose another Report Type

You can scroll the report text up and down. If you want to see another report alternative, please, choose it in the drop-down menu in the right upper corner **Other report**.

**Bisnode** Credit reports Manual | Contact | FAQ | Log out | To Start page

Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30

**SEARCH** SEARCH RESULT: 1 hit

Company Consumer Hit list Consumer information Settings

I search for a person in Finland

Name or Social security number (use \* for partial name search)  
160162-9968

**Search** **Clear**

2015-03-04 07:50

**Consumer Report** Other report

**Print/Save PDF**

**CONSUMER INFORMATION**

<b>Social security number</b>	160162-9968	<b>Date</b>	2015-03-04
<b>Name</b>	Tuulispää Kanerva	<b>Client</b>	Nordiskt testkonto Finland
<b>Age</b>	53	<b>User</b>	Erja Fasta
<b>Gender</b>	Female	<b>Reason</b>	Applicant's approval
<b>Under guardianship</b>	No	<b>Customer reference</b>	
<b>Ban on business operations</b>	No		
<b>Negative credit status</b>	Yes		
<b>Business responsibilities</b>	Yes		

**REMARKS ON PAYMENT**

Total : 5

Date	Code	Description	Sum (€)	Creditor/source	Note
2014-10-23	YVK	Unilateral judgement on demand for payment	253	Lindoff Oy	
2014-10-20	UMS	Insolvency in limited execution proceedings	552	Heelsingin kaupunki	
2014-09-18	OSP	Payment default related to one-time credit etc.	0		
2014-09-10	LKP	Payment default related to credit card etc.	0		
2014-07-15	UMV	Insolvency in execution proceedings	105	Länsi-Suomen veronkanto- ja perintäyksikkö	Paid

**OTHER NEGATIVE ENTRIES IN CREDIT STATUS**

Total : 7

Date	Code	Description	Expire date
2014-10-08	KJS	Bankruptcy petition dropped	
2014-10-01	KHV	Bankruptcy petition by creditor	
2014-08-11	UMP		
2009-01-09	LTK	Ban on business operations	2014-01-09
2008-10-22	HVP	Confirmation of restructuring programme	
2008-06-12	HAP	Decision on debt restructuring proceedings	
2008-02-20	HAK	Debt restructuring petition	

**BUSINESS ASSIGNMENTS**

Yes	Role	Registration number	Name	Status	Latest remark	Date	Sum
	Chairman of the board	00000006	Testityrys Suomalainen Oy				

### **Content in a Consumer Report**

The content depends on the chosen report version but usually the following information will be displayed: identification, eventual payment remarks and other official notes as well as eventual business assignments.

### **Moving to the Beginning of the Report**

You can move to the beginning of the report by clicking on the arrow **Up** to the left at the bottom.

## Return

### Returning through Links

You can return to the previous page by clicking on the tabs in the grey field above the report.

### Returning through the Hit List

Click on **Hit list** and you will be returned to the hit list for the previous search.

### Returning through Order Selection (Company Information / Consumer Information)

By clicking on **Company information / Consumer information**, you will be moved to the order selection view for the current target. You can choose another report version for the target.

The screenshot shows the Bisnode Credit reports interface. At the top, there are navigation links: Manual | Contact | FAQ | Log out | To Start page. The client information is: Client: Nordiskt testkonto Finland, User: Erja Fasta, Customer code: SOL4F30. The search results show 1 hit for Testityritys Suomalainen Oy. The interface includes a search bar, tabs for Hit List, Company Information, and Settings, and a search in the report field. The report details for Testityritys Suomalainen Oy are displayed, including the postal address, Y-tunnus, and D&B D-U-N-S® NR. The credit rating is A, Creditworthy, with a limit of 50 KEUR. The rating history table is shown below.

Date	Rating	Limit
2013-02-07	AA	90
2013-01-28	AA	170
2013-01-25	A	110

## Printing / Saving

Credit rating reports and credit decisions can be printed or saved in PDF format. In the right upper corner there is the button **Print / Save as PDF**.



In order to be able to open, read, print or save PDF documents, you need to have Adobe Reader software installed on your computer. You can download it free of charge at <http://get.adobe.com/se/reader>

# International Credit Reports

When you need credit information outside the Nordic countries, choose **International Credit Reports**.

The screenshot shows the Bisnode user interface. At the top right, there are navigation links: Settings | Change customer code | Change password | Manual | Contact | FAQ | Log out. Below these, the user's account information is displayed: Client: Nordiskt testkonto Finland, User: Erja Fasta, Customer code: SOL4F30. The main content area is titled 'ACTIVE PRODUCTS' and contains five product cards:
 

- Credit reports**: Get daily updated information on companies and private persons in the Nordic countries.
- Decision Support**: Make consistent credit decisions on companies and private persons in the Nordic countries.
- Nordic Business Key**: Find new customers and target groups in the Nordic countries.
- International Credit Reports** (highlighted with a red box): Get global information on companies from the D&B web portal DBAI.
- Rating logo**: Get a Rating logo for your website. It shows the daily updated rating for your company.

 To the left of these cards is a 'NEWS' section with a photo of a smiling woman. Below the product cards is a link: 'READ MORE ABOUT OUR OTHER PRODUCTS'.

## First Time Registration

When you log into our service for the first time, you must fill out the Personal Details form.

The screenshot shows the 'First Time Registration' form. At the top is the D&B logo and the text 'Risk and Supply Management Solutions' and 'Decide with Confidence'. The form title is 'First Time Registration'. Below the title, there is a note: 'Upon completing the form below, you will gain access to D&B Access for the Internet subject to the terms and conditions of your contract\*.' and a prompt: 'Please complete the form below to register immediately for this service.' The form is divided into a 'Personal Details' section with the following fields:
 

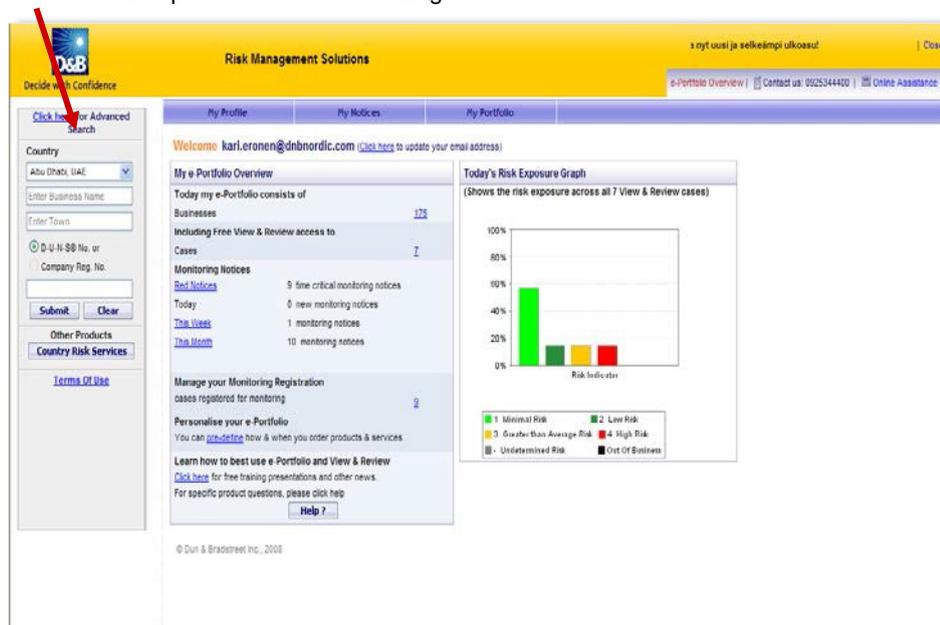
- Company Name \*
- Contact Name \*
- Country \* (pre-filled with Finland)
- Phone No
- Fax No
- Default Reference (with a note: 'If you would like the same reference to be pre-populated for all future product orders, please enter this reference in the box. The contents of this field can be changed at any time. \*If you leave this box empty, you will be asked for a new reference every time you order a product.')
  - Please tick this box if you DO NOT want to receive your monitoring notices and investigated reports by email.
  - \* In all cases, monitoring notices will be stored under My Notices and investigated Reports under My Reports in DBAI
- Email \* (with a note: 'Please tick this box if you want to receive emails in text format only. (By default e-mails will be delivered in HTML format).')
  -

 At the bottom of the form are 'Submit' and 'Clear' buttons, and a copyright notice: '© Dun & Bradstreet Inc., 2013'.

Click the SUBMIT-button.

## Searching for a company

You could search companies from Dun & Bradstreet's worldwide database, which covers about 220 countries. All reports are available in English.



The Search section, where you can search for a company to order a report from, is always active in the left side of the page. Please note that you have to choose Country always when you make company searches. When you search with DUNS or registration number, the name is not necessary.

In fact you should leave it out, because there can always be difficulties with spelling the name correctly as the company's official name might differ somehow from your information.

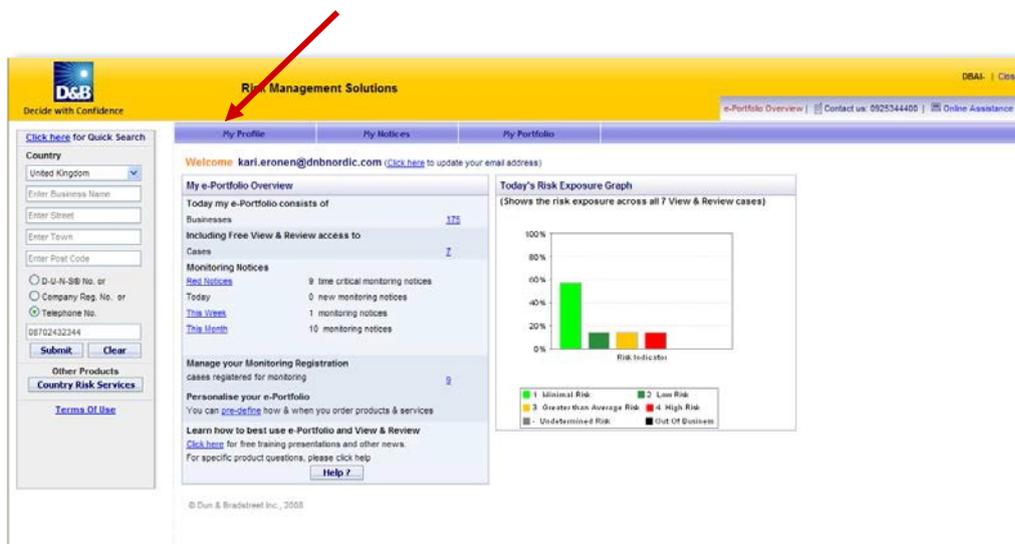
There are two important issues to remember when you order reports:

In German search, you need to choose the reason for your enquiry. In Germany DB can make inquiries to companies and check that they really have had a reason to their inquiry like collections or credit actions with those companies they have inquired on.

In United States and Canada, you cannot search without knowing the US state or Canadian province.

## Quick search

Quick Search is as default and it means that you can search companies by their name, DUNS- umber, and possibly with registration number if available. In that case the registration button is active and you can click it. Search with the registration number is available mainly from Western Europe.



## Advanced search

Advanced Search can be chosen from the link above the Country selection. In Advanced Search you are able to search the company more accurately. For example, if you want to search by telephone number, you can use advanced search. (Searching by telephone number can be very helpful, because the company's name might not be complete or the official name differs from a commonly used name, which is not a registered trade style.)

1. Example of search by telephone number.

You have a British telephone number +44(0)8 702432344.

1. Choose the country United Kingdom
2. Click the Telephone no. field active
3. Type in the telephone number without the country code 44. Include the zero, which is left out when you call from one country to another country.
4. There's no need to put the name of the company when you are using the telephone number.
5. Click the SUBMIT-button

On the right opens the Search Result list showing the companies that are listed under the requested telephone number.

If you found the company, click the name of the company on the search result list, and you will be directed to Available Products screen. There you can see the settings you have made in My Preferences section e.g. the type of Credit Report you have chosen as default.

Please notice that you can't find by phone search companies from every country.

## My profile

On the top part of the DBAI service page there are three menus. When you enter DB Access for Internet, it's very important to go and check personal default settings. You can check them at My Profile Page.

The screenshot shows the 'My Profile' page with the following sections:

- Account Information:** ibnordic.com (Click here to update your email address)
- User Preferences:** My e-Portfolio Overview
- Today my e-Portfolio consists of:**
  - Businesses: 128
  - Cases: 7
  - Monitoring Notices: 9 time critical monitoring notices, 0 new monitoring notices, 1 monitoring notices (This Week), 10 monitoring notices (This Month)
- Today's Risk Exposure Graph:** (Shows the risk exposure across all 7 View & Review cases). The graph shows a distribution of risk indicators: 1 Minimal Risk (green), 2 Low Risk (dark green), 3 Greater than Average Risk (yellow), 4 High Risk (red), 1 Undetermined Risk (grey), and 1 Out Of Business (black).

## User Preferences

The second section in My Profile is User Preferences. (First one, Account information has been introduced earlier.) User Preferences is a page, where users are able to make some personal settings, like decide the attached file form for e-mail deliveries or allow or deny e-mail deliveries, when user has ordered investigated reports or monitoring notices.

The screenshot shows the 'User Preferences' page with the following sections:

- Set up My Communication Preferences:**
  - Please tick this box if you DO NOT want to receive your monitoring notices and investigated reports by email.
  - \* In all cases, monitoring notices will be stored under My Notices and Investigated Reports under My Reports in DBAI.
  - Please tick this box if you want to receive emails in text format only. (By default e-mails will be delivered in HTML format).
- Set up My Product Ordering Preferences:**
  - If you would like the same reference to be pre-populated for all future product orders, please enter this reference in the box. \* If you leave this box empty, you will be asked for a new reference every time you order a product.
  - Please tick this box to propose monitoring and unlimited report access for 12 months for every report order. \* You will have the option to remove this service for any given report at the time of the purchase.
  - Please select the type of Monitoring that you would like to receive on your reports. \* The type of Monitoring selected can be changed for each business at any time on the "My Account Information" section in "Business Details".
 

M1: Time Critical Data	<input checked="" type="checkbox"/>
M2: Legal & General Data	<input checked="" type="checkbox"/>
M3: D&B Rating & Payment Score	<input checked="" type="checkbox"/>
M4: Latest Filed Accounts	<input checked="" type="checkbox"/>
  - Please choose the type of report that you would like to be offered by default on all the businesses you enquire upon. \* Please note that you will be able to select a different type of report at the time of purchase.
 

Comprehensive	<input type="radio"/>
D&B Report	<input checked="" type="radio"/>
Compact	<input type="radio"/>
  - Please tick this box if you would like to receive free e-Alerts for 6 months on those reports that you are not currently monitoring.
- Set up Other Preferences:**
  - Please tick this box if you would like to extend My Reports to display 7 days of report orders and to keep under My Data an archive of key data from all reports purchased over the past 13 months (you can access, query and export these as CSV). \* For more information on My Data and My Reports, please click on the Help button below.

## Set up My Communication Preferences

First in User Preferences page customer has an opportunity to set up the delivery method for investigated reports and monitoring notices. If you would like to avoid e-mail deliveries, please click the first box. In this case the investigated reports and monitoring notices are delivered only to My Reports -section found in My Portfolio menu.

The second box in this section is important when you allow e-mail deliveries. As default the deliveries come in html-format, but by clicking this box you are choosing to get the attached files as textfiles.

This might be very essential in some companies where the internet security instructions and firewalls are very highly secured. In those cases all html-files are often handled as SPAM (= junk mail) and might not reach your Inbox.

## Set up My Product Ordering Preferences

The basic personal settings, which are related to report ordering and monitoring are found under Set up My Product Ordering Preferences header. Here you can define what options are already pre-selected when you order reports.

First you can define the default reference for your enquiries (in ordering page it will appear as Your order reference). If there are several persons in the company who use DBAI, the recommendation is to leave this field empty. The reason for that is that the user then has to fill in reference every time he or she orders a report. It will then be easier to identify afterwards who ordered the report, because the reference appears on the report and on the invoice as well.

Below the default reference is a little box. This box means that if it is ticked the setting in this service, regarding western European companies, is that you are ordering monitoring when you order the report and during the next 12 months you have free access into the fresh report and the report will be charged yearly until you cancel monitoring.

If you would like to avoid the situation that you have had no intention to order monitoring with free review and access into report, please leave this box empty.

The screenshot shows the 'User Preferences' page for 'Risk Management Solutions'. The page is divided into several sections:

- Set up My Communication Preferences:** Includes a checkbox for 'Please tick this box if you DO NOT want to receive your monitoring notices and investigated reports by email.' (unchecked) and another for 'Please tick this box if you want to receive emails in text format only.' (checked).
- Set up My Product Ordering Preferences:** Includes a text input field for a reference, a checkbox for 'Please tick this box to propose Monitoring and unlimited report access for 12 months for every report order.' (checked), and a section for 'Please select the type of Monitoring that you would like to receive on your reports.' with options: M1: Time Critical Data (checked), M2: Legal & General Data (checked), M3: D&B Rating & Payment Score (checked), and M4: Latest FRED Accounts (checked). Below this is a section for 'Please choose the type of report that you would like to be offered by default on all the businesses you enquire upon.' with options: Comprehensive (unchecked), D&B Report (checked), and Compact (unchecked).
- Set up Other Preferences:** Includes a checkbox for 'Please tick this box if you would like to receive free e-Alerts for 6 months on those reports that you are not currently monitoring.' (unchecked) and another for 'Please tick this box if you would like to extend My Reports to display 7 days of report orders and to keep under My Data an archive of key data from all reports purchased over the past 12 months you can access, query and export these as CSV.' (checked).

At the bottom of the page, there are 'Submit', 'Reset', and 'Help ?' buttons, and a footer for 'Dun & Bradstreet Inc., 2008'.

The next four boxes are related to monitoring. They indicate which monitoring notices you would like to receive when you decide to place a company into monitoring. There is no difference in the price, if you have ticked only one box or all four boxes.

After monitoring notices options, there is a possibility to choose default report type, when you order Western European reports. This means that in Available Product section the marked report type is chosen as default. These settings can be overridden always when you are in Available Products screen and making the order.

After setting the default report you have a chance to suppress eAlert-notifications. eAlert means that you get notifications when something has changed in the information of that specific company after you have purchased a report from Western Europe. It doesn't tell what has changed, only that there has been some change and this functionality is valid for 6 months after report purchase.

### **Set up Other Preferences**

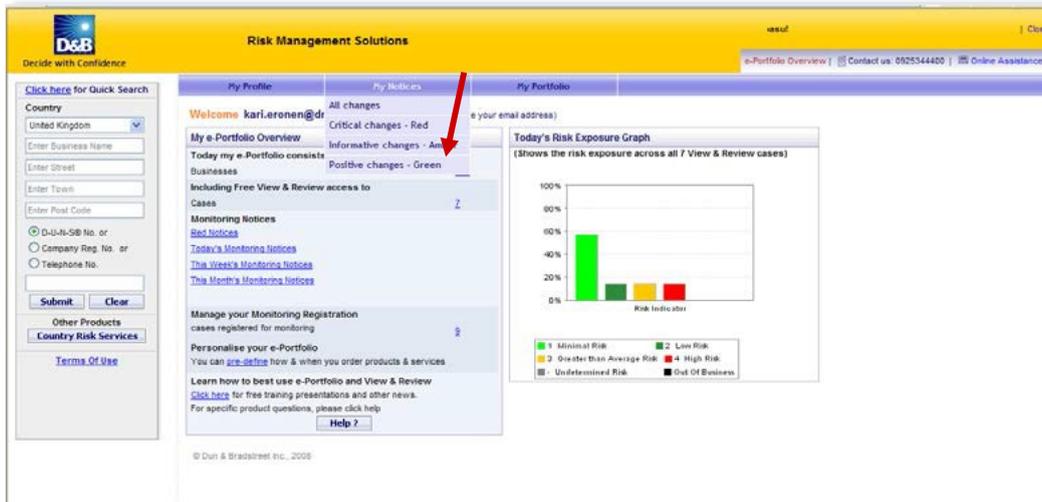
The last setting in User Preferences you can make is to expand the Database functionality, or to activate My Data function. It means that during 13 months you are able to see retroactively such things like what kind of reports you have taken, where from you have taken the reports or have you purchased a report of a specific company during last 13 months.

It also enables that reports will last 7 days in My Reports sections. Normally On-line reports stay there only one day. The investigated reports will stay about 30 days in My Reports Section.

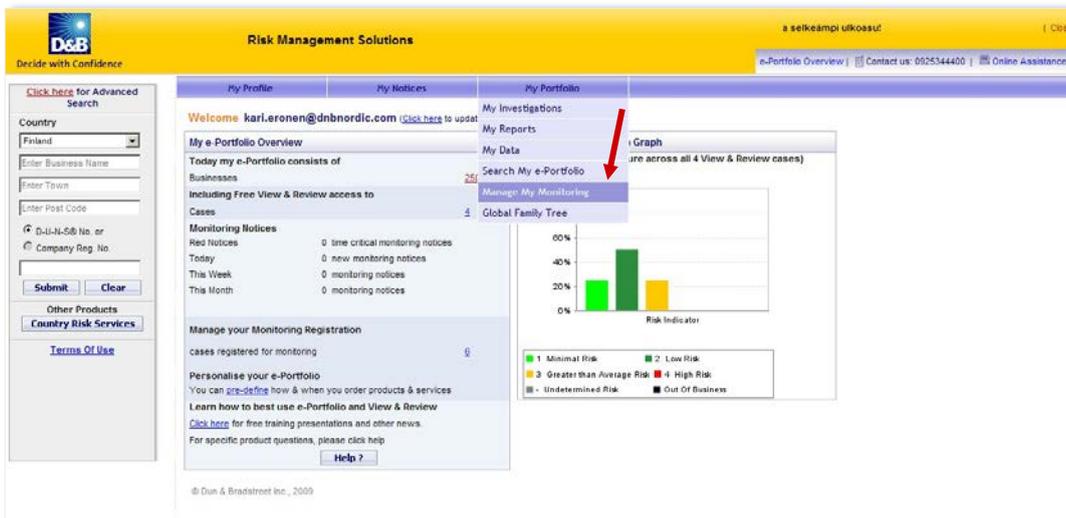
When you have made all the basic settings, these settings will be saved by clicking the SUBMIT- button.

# My Notices

On the right side of My Profile menu is My Notices menu. My Notices is related only to Monitoring. There you can see what monitoring notices you have received, and for example download a specific notice. If you have no companies in monitoring there is no data in My Notices section.

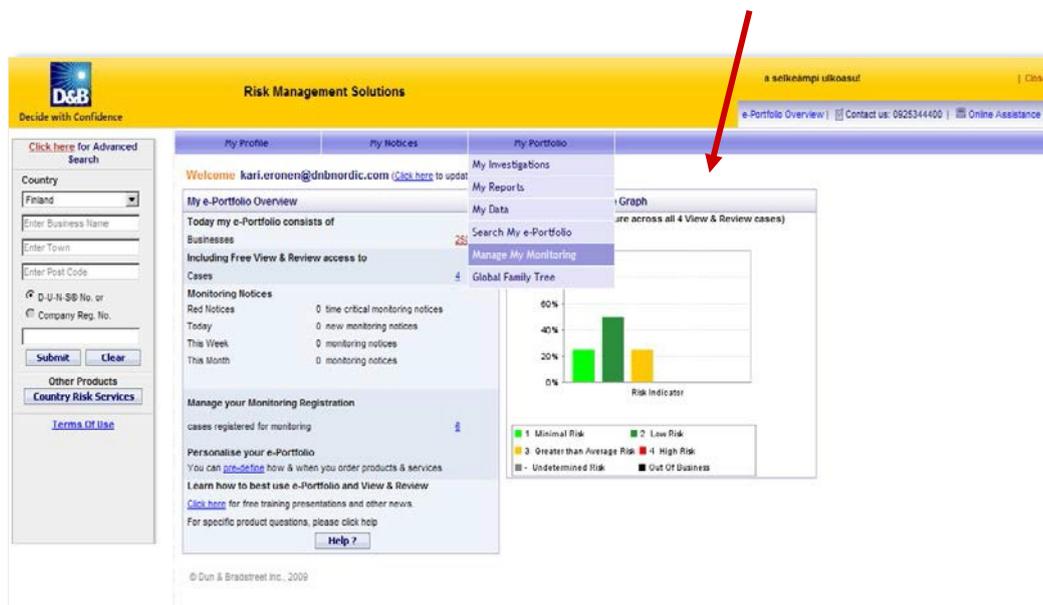


Monitoring is available, until you will cut it off. If you like to stop using the monitoring service, you can easily do the change via Manage My monitoring-button.



## My Portfolio

Beside My Notices is My Portfolio menu, where is several sections.



**My investigations** – shows the status for investigated cases. You can view all investigations placed by the user in the last 90 days and see also the status of all investigations, whether the investigation is completed or still pending.

**My Reports** – includes online reports, both those that are received immediately from the database and those received via investigation.

Even if you have allowed e-mail deliveries for investigated reports, these reports are delivered to My Reports section as well. So, if you have not received an e-mail of an investigated report, please go to check My Reports section first. Sometimes e-mails just don't come properly through. There will not be any notification when the report has come to My Reports section.

**My Data** – Here you can see for example where you have ordered reports from or perhaps what kind of reports you have taken or which were the companies with certain risk indicator in certain period. The service is valid from that specific date when you have set My data functionality in User Preferences. If you set up this function today, you are able to see the data from this date onwards. Please remember that this is not a report archive, this is like a logbook.

**Manage My Monitoring** – Here you can manage and cancel your Monitoring selections for different reports.

**Global Family Tree** – section shows the downloaded family trees.

All the reports that you have ordered will show at **My Reports-section**. Those reports that are available immediately will stay here 7 days and reports that need to investigation will stay here one month.

If you like to see the report from the My reports-page, please click name of report. (If you click DUNS-number or name of company you will charge again according the type of report that you ordered.)

**My Reports - 14 item(s).**

To view an archived report click on the product name under Product delivered. To activate this area to store up to 7 days of reports please go to "User Preferences" and check the "Database functionality" box. For detailed information on how to use My Reports please refer to the User Guide. Please click on the column header to sort items you would like to see.

Delete	D-U-N-S-B	Business Name	Reference	Product delivered	Date
<input type="checkbox"/>	987342793	TP TOP TOYS LTD	test	Standard Report	20/08/2008
<input type="checkbox"/>	987342793	TP TOP TOYS LTD	test	D&B Monitoring Service	20/08/2008
<input type="checkbox"/>	481794956	WERNER MUSTER AG	test	D&B European Report	20/08/2008
<input type="checkbox"/>	481794956	WERNER MUSTER AG	test	D&B Monitoring Service	20/08/2008
<input type="checkbox"/>	487920001	NESTLÉ SUISSE S.A.	test	D&B European Report	20/08/2008
<input type="checkbox"/>	487920001	NESTLÉ SUISSE S.A.	test	D&B Monitoring Service	20/08/2008
<input type="checkbox"/>	552943327	KOREA AUTO AS	P Erlund	Business Information Report	19/08/2008
<input type="checkbox"/>	595109970	SPHERA PHARMA PTE. LTD.	T Kliskila	Business Information Report	19/08/2008
<input type="checkbox"/>	590709335	SOUTHERN SPARG MARINE INVESTIT NTS	A Koski	Business Information Report	19/08/2008
<input type="checkbox"/>	682084014	LB MANAGEMENT DOO	Luotonvalvonta	Business Information Report	19/08/2008
<input type="checkbox"/>	265540950	VALKO ST.PETERBURG ZAO	E Holmatrom	Business Information Report	19/08/2008
<input type="checkbox"/>	753698848	NEXPEP PTY LTD	T Kliskila	Business Information Report	18/08/2008
<input type="checkbox"/>	555334726	VIRA JOINT STOCK COMPANY	P Osting	Business Information Report	28/07/2008
<input type="checkbox"/>	555294318	HUMAN CAPITAL VIETNAM COMPANY LIMITED	P Osting	Business Information Report	25/07/2008

## Search my e-Portfolio

e-Portfolio consists:

1. Companies, which you have ordered reports during 12 months.
2. Those companies, which you are with monitoring overview-rights.
3. Reports, which you are monitoring.

**My Complete e-Portfolio**

Search My e-Portfolio

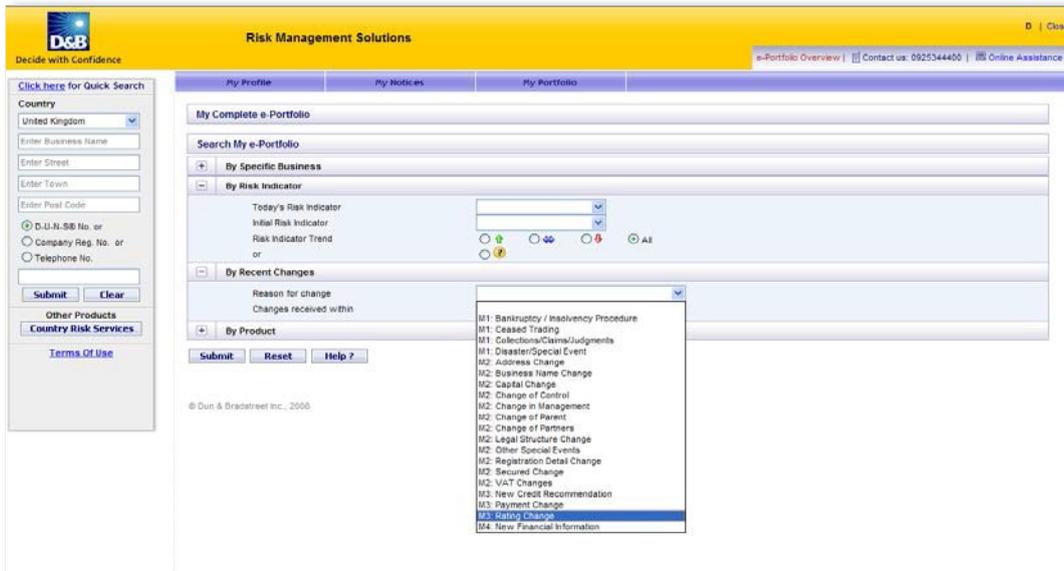
- By Specific Business
- By Risk Indicator
  - Today's Risk Indicator
  - Initial Risk Indicator
  - Risk Indicator Trend
  - or
- By Recent Changes
- By Product

Submit Reset Help ?

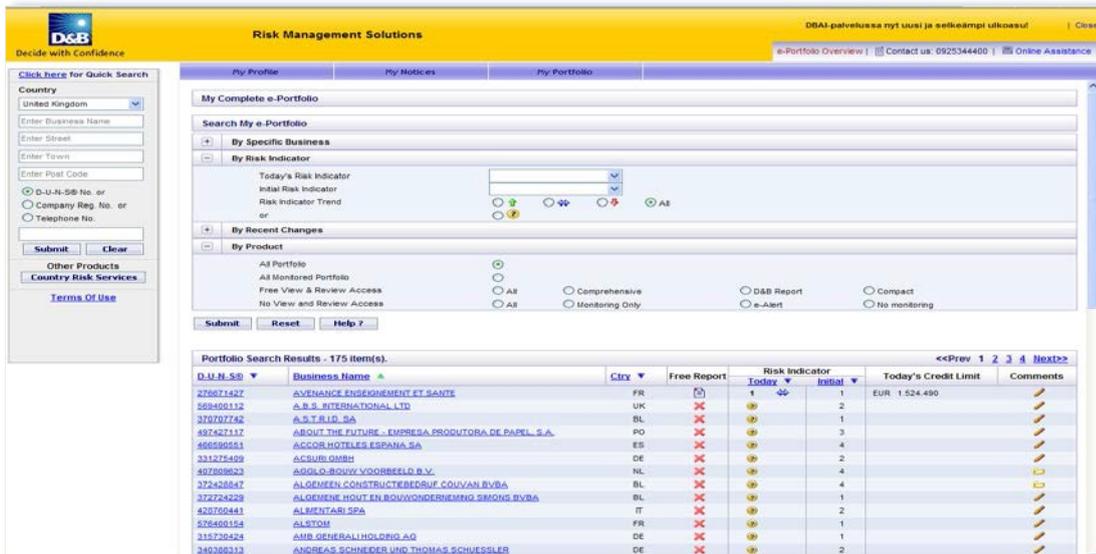
Please notice that e –Portfolio is available from Austria, Belgium, France, Germany, Great Britain, Ireland, Italy, Netherlands, Portugal, Spain and Switzerland.

You could easily search from e-Portfolio with different kinds of criteria.

1. By Specific Business
2. By Risk Indicator
3. By recent Changes



When you have companies in e-Portfolio, the search result could look like this:



## Business Details

By clicking the company name in search results you enter a Business Details page of that company, a sort of "Mini Report". This page consists three different sections: **Overview** is small report; **Delivered Notices** includes monitoring notices and **My Account Information**, where you could add your comments to the Overview-section, control your companies that are monitoring and see what kind of products has been ordered. Overview tab sums the main things of the company like Net worth, risk indicator, maximum credit limit and payment habit.

Below Overview you can order some additional products from **Purchase Additional Products** link. This is useful link in those cases when you realize that the report you just ordered is not enough and you need more analyzed information, like comprehensive report or family tree or you would like to put this company into monitoring.

The screenshot shows the 'Business Details' page for a company named 'AVENANCE ENSEIGNEMENT ET SAITE'. The page is divided into three main sections: Overview, Delivered Notices, and My Account Information. The Overview section is currently active and displays various financial and risk indicators. A red arrow points to the 'Purchase Additional Products' link at the bottom right of the Overview section.

Identification		D-U-I-N-SB Number	
Address	81, Rue De Berzy, 81 A 68, PARIS, 75012, France	D-U-I-N-SB Number	2765 427
Telephone Number	014549494	Parents D-U-I-N-S	575 6124
Registration Number	602025196		

Risk Overview		Initial Risk Indicator (01.08.2008)	
Today's Risk Indicator	1	Initial Risk Indicator (01.08.2008)	1
Today's Days Beyond Terms	3	Initial Days Beyond Terms (01.08.2008)	3
Today's Credit Limit	EUR 1.524.490	Initial credit limit (01.08.2008)	EUR 1.524.490

Summary Data		Industry Code	
Financial Strength	N	Industry Code	6812
Capital	EUR 1.299.985	Latest Accounts Date	30.09.2007
Employees	5000		

My Account Information (Click here to enter your own information on this business)

My Credit Limit

Account Number

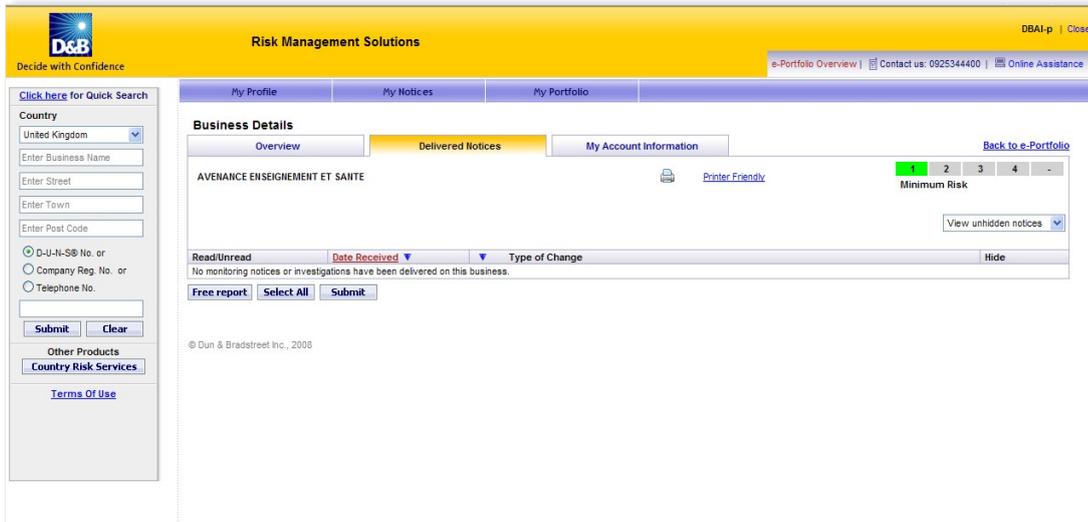
Account Notes

Reference MF OMS repaft A00 S

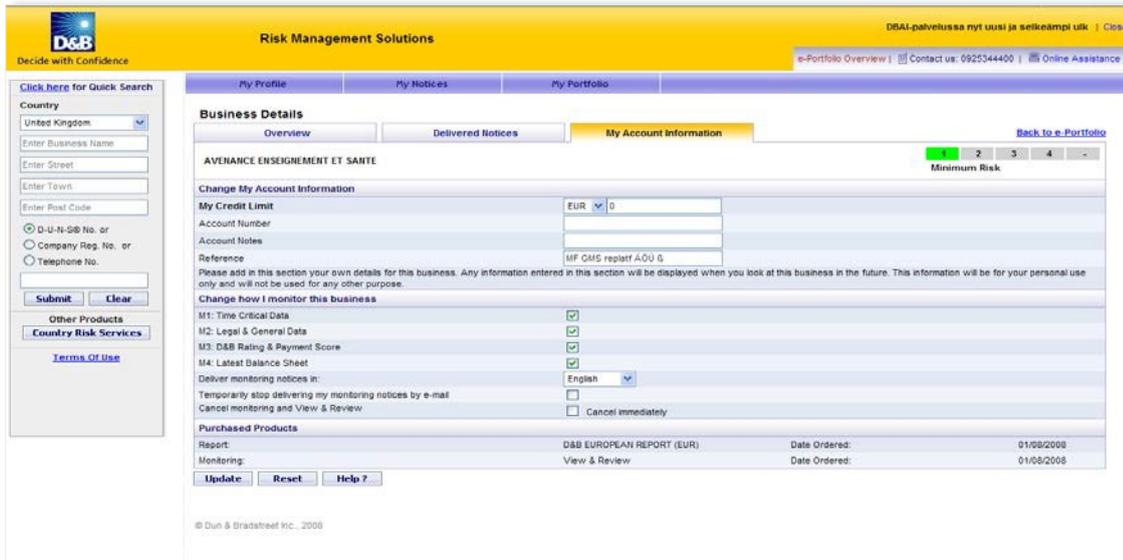
Free report Help ?

Purchase Additional Products

**Delivered Notices** tab holds all monitoring notices of the company and is empty, when the company is not in monitoring.



In **My Account Information** tab you are able to put some personal information. Like your own credit limit, account number and account name. Below Change My Account Information you can see the type of the report you've purchased and the information if the company is in monitoring. Here you can also delete the company from your e-Portfolio.



## Comments

You could add on your own comments user's own limit, customer number or some notice. These comments show only user's own screen and files. D&B has no access to this information. After adding your own comments those show immediately at "company's mini report."

The screenshot shows the D&B Risk Management Solutions interface. The main content area displays a table of search results for 175 items. The table has columns for D-U-N-S#, Business Name, Ctry, Free Report, Risk Indicator (Today and Initial), Today's Credit Limit, and Comments. The data rows list various companies from different countries, including France, UK, Belgium, Poland, Spain, Germany, Netherlands, Austria, Italy, and Switzerland.

D-U-N-S#	Business Name	Ctry	Free Report	Risk Indicator	Today's Credit Limit	Comments
				Today	Initial	
27671427	ALVANCE ENVIRONNEMENT ET SANTE	FR		1	1	
588460112	A.B.S. INTERNATIONAL LTD	UK		2	2	
370767742	A.S.T.R.I.D. SA	BL		1	1	
497427117	ABOUT THE FUTURE - EMPRESA PRODUCTORA DE PAPEL S.A.	PO		3	3	
466595551	ACCOR HOTELS ESPANA SA	ES		4	4	
311274409	ACCURIO GMBH	DE		2	2	
407909623	AGLO BOUV VOORBEELD B.V.	NL		4	4	
372428847	ALGEMENL CONSTRUCTIEBUREAU COUVAN BVBA	BL		4	4	
372243226	ALGEMENL HOUW BOUWONGERENING SAVOIS BVBA	BL		1	1	
48376441	ALMENTARI SPA	IT		2	2	
579400154	ALSTOM	FR		1	1	
315720424	AMG GENERAL HOLDING AG	DE		1	1	
340388313	ANDREAS SCHNEIDER UND THOMAS SCHWESSLER	DE		2	2	
260491286	ARCELORMITTAL ATLANTIQUE ET LORRAINE	FR		1	1	
281813484	ASAGA O	FR		4	4	
767766066	ATELERS NORMAND	FR		2	2	
380313646	AUTRAN JARRES AG	OS		3	3	
215456272	BASEL & DOMMELHUBER BIENENBAU GMBH	DE		1	1	
287577421	BARTON MARINE EQUIPMENT LTD	UK		2	2	
219220020	BASELL POLYOLEFINE GMBH	DE		1	1	
282389201	BATEAUX ARCHAMBAULT	FR		1	1	
229523535	BISHODE LTD	UK		3	3	
543322663	BOUYGUES TRAVAUX PUBLICS	FR		1	1	
412492410	BRANS ONLINE HOLDING B.V.	NL		1	1	
738412108	BRIDGE COMMERCIAL LTD	UK		2	2	
372852862	BRUSSELS AIRLINES FLY SA	BL		1	1	

## e-Portfolio

e-Portfolio is related only to Western European companies, the same countries where monitoring is possible in DBAI. Please notice that e-Portfolio is available from Austria, Belgium, France, Germany, Great Britain, Ireland, Italy, Netherlands, Portugal, Spain and Switzerland.

So, if you take the report from Asia, Russia, USA or Australia, those companies are not shown in e-Portfolio. The companies remain in e-Portfolio one year, if the company is not in monitoring. When the company is in monitoring, they will remain in e-Portfolio until monitoring will be canceled.

You can choose to have your monitoring supplied as: Separate monitoring event (Stand Alone Monitoring, SAM) or in a joint function with access to an updated report (View & Review)

### Monitoring with Review Rights

"You can change the report level to which you have View & Review rights on any business. Changes take place immediately."

**Stand Alone Monitoring** – Sends daily messages on any changes to customers you are monitoring, allowing you to quickly make the necessary decisions.

Manage My Monitoring –page you could control monitoring companies, for example take company from monitoring or change criteria of monitoring. There is also possibility to see the "Registration date".

DBAI palvelussa nyt | Close

**Risk Management Solutions**

[Portfolio Overview](#) | [Contact us: 0925344400](#) | [Online Assistance](#)

My Profile
My Notices
My Portfolio

Manage My Monitoring > View all monitoring registrations

[Printer friendly](#)
[Download to spreadsheet](#)

**Notes:**  
 You can change the report level to which you have View & Review rights on any business. Changes takes place immediately.  
 You can also amend the topics that you monitor and the language of your monitoring notices at any time by changing the details in Business Details screen.

**Monitoring Registrations Search Results - 9 item(s).**

Business Name	Ctry	Current Report Level	Monitoring	Registration Date	Cancel Row
<a href="#">SOCIÉTÉ EXPLO. LDA</a> Ref.: MF GMS replatf A00 0	PO	<a href="#">D&amp;B EUROPEAN REPORT (EUR)</a>	1,2,3,4	26/07/2008	<input type="checkbox"/>
<a href="#">PLASTIFOMAX SRL</a> Ref.: MF GMS replatf A00 0	IT	<a href="#">D&amp;B EUROPEAN REPORT (EUR)</a>	1,2,3,4	26/07/2008	<input type="checkbox"/>
<a href="#">AVANCEANCE ENSEIGNEMENT ET SANTE</a> Ref.: MF GMS replatf A00 0	FR	<a href="#">D&amp;B EUROPEAN REPORT (EUR)</a>	1,2,3,4	01/08/2008	<input type="checkbox"/>
<a href="#">SAMPLE LTD</a> Ref.: TEST	UK	<a href="#">Send Alerts Monitoring (GAIN)</a>	1,2,3,4	02/04/2008	<input type="checkbox"/>
<a href="#">SMS GMBH</a> Ref.: ker/test / 020047	DE	<a href="#">D&amp;B EUROPEAN REPORT (EUR)</a>	1,2,3,4	08/08/2007	<input type="checkbox"/>
<a href="#">NESTLÉ SUISSE S.A.</a> Ref.: test	CH	<a href="#">D&amp;B EUROPEAN REPORT</a>	1,2,3,4	20/08/2008	<input type="checkbox"/>
<a href="#">WERNER MÜSTER AG</a> Ref.: test	CH	<a href="#">D&amp;B EUROPEAN REPORT</a>	1,2,3,4	20/08/2008	<input type="checkbox"/>
<a href="#">TOP TOYS LTD</a> Ref.: test	IR	<a href="#">D&amp;B EUROPEAN REPORT (EUR)</a>	1,2,3,4	20/08/2008	<input type="checkbox"/>

**Click here for Quick Search**

Country: ireland

Enter Business Name:

Enter Street:

Enter Town:

Enter Post Code:

D-U-N-S&B No. or  
 Company Reg. No. or  
 Telephone No.

Other Products  
Country Risk Services

[Terms Of Use](#)

## Examples

We search Swiss company by DUNS-number and get the next company for result.

The screenshot shows the D&B Risk Management Solutions web interface. The header includes the D&B logo and the text "Decide with Confidence". The main navigation bar has tabs for "My Profile", "My Notices", and "My Portfolio". The search results are for Nestlé S.A., located in Vevey, Switzerland, with a D-U-N-S® Number of 480708874. The interface offers various report options: "D&B European Report", "D&B European Compact Report", "Global Family Tree", "Compliance", and "Know Your Customer Report". There are also options for "e-Portfolio" (Add Monitoring & Unlimited access to the report for 12 months, or Monitoring without Report) and "Country Risk" (D&B Country RiskLine Report, D&B Country Report (PDF), or HTML). A sidebar on the left provides search filters for Country (Switzerland), Business Name, Town, Post Code, and D-U-N-S® No. or Company Reg. No. (480708874). The bottom of the page includes an "Order" button, a disclaimer, and "Investigate" and "Help ?" buttons.

This screen you could see the basic details of company and products that are available.

**D&B European Report** – Credit report

**European Compact Report** – Rating-report with more information

**Global Family Tree** – A corporate family tree provides an overview of the corporate structure of a company

**E-portfolio** – monitoring products, report with monitoring with free access to fresh report as long as the monitoring will be cancelled. There is also Standalone monitoring – monitoring without report, which is valid until it will be cancelled.

**Know Your Customer Report** – for identifying persons or companies who support money laundering or other illegal activities

**Country Risk Reports, D&B Country RiskLine Report and D&B Country Report** These products do not contain information about the company itself. Country Risk reports take a look into the situation of the country the specific company is located in.

If company report needs to be updated, the box with text "Reports require a revision appears in your screen. Speed of Delivery means the speed for the report delivery. Urgent- Delivery costs extra and it means only that the report will be delivered couple of days earlier than routine delivery. (Please see the pricelist.)

The example of search Belgian company:

The screenshot shows the D&B Risk Management Solutions web interface. The search results for 'Jos Simonis & Co BVBA' are displayed. The company details include:
 

- Country: Belgium
- Address: Korenmarkt 55, Mechelen, Belgium, 2800
- D-U-N-S® Number: 282987892
- Registration Number: 0406.777.715

 The 'e-Portfolio' section shows the following options:
 

- D&B European Comprehensive Report (EUR)
- Add Monitoring & Unlimited access to the report for 12 months
- D&B European Report (EUR)
- Monitoring without Report
- D&B European Compact Report (EUR)
- Global Family Tree

 The 'Country Risk' section shows:
 

- News - Belgium: Economic growth slows as inflation rises, consumer and business confidence falls and external competitiveness declines.
- D&B Country RiskLine Report (English only)
- HTML
- PDF
- D&B Country Report (PDF) (English only)

 The interface also includes a search sidebar on the left, a top navigation bar, and an 'Order' button at the bottom.

Please notice the text:

“The monitoring option is selected and **WILL BE CHARGED** by default according to the pricelist, unless you un-tick the box under e-Portfolio on this site. If you choose to proceed with Monitoring you will receive a **HIGH VALUE** package including monitoring notices on this business and benefit from unlimited free-of-charge View & Review access to a fresh copy of the report for 12 months.”

## Products

### Reports

There are products available from Austria, Belgium, France, Germany, Great Britain, Ireland, Italy, Netherlands, Portugal, Spain and Switzerland.

- D&B European Comprehensive Report (EUR)
- D&B European Report (EUR)
- D&B European Compact Report (EUR)

US Comprehensive Report and US Business Information Report from USA.

### e-Portfolio

Monitoring products, report with monitoring with free access to fresh report as long as the monitoring will be cancelled. There is also Standalone monitoring – monitoring without report, which is valid until it will be cancelled.

### Know Your Customer

– For identifying persons or companies who support money laundering or other illegal activities. This report does not include D&B Rating, only background information.

### Country Risk –products

These products do not contain information about the company itself. Country Risk reports take a look into the situation of the country the specific company is located in.

### Example of the Global Family Tree

Global Family Tree is a report, which shows the global family hierarchy the requested company belongs to.

Choose the Global Family Tree in the company's product ordering page  
Type in the order reference

Click the Order-button

You can read the terms and condition and accept them by clicking the Accept-button. After that the system will show how many family members belong to that Global Family Tree.

The charge of the Global Family Tree is based on the number of Family tree members and the prices can be found in our Price List. You can always go back from this page, if you decide not to purchase the Global Family Tree.

If you choose to purchase the family tree, the tree will be displayed into the screen.



## Investigation

If the company you are looking for is not listed in the search results you should go to the final page of the search results and click Investigation -link on the bottom. (***If the business you are looking for is not listed, you can place an Investigation.***)

The screenshot shows the 'Risk Management Solutions' interface. On the left is a search sidebar with fields for Country (United Kingdom), sample, Street, Town, and Post Code. The main area displays search results for 'SOUNDS TO SAMPLE LTD', 'RESPOKE SAMPLES LTD', 'CONRAD SAMPLE', 'T Sample', and 'R.J. SAMPLE & SONS LTD'. At the bottom of the results, there is a link for 'Investigation'.

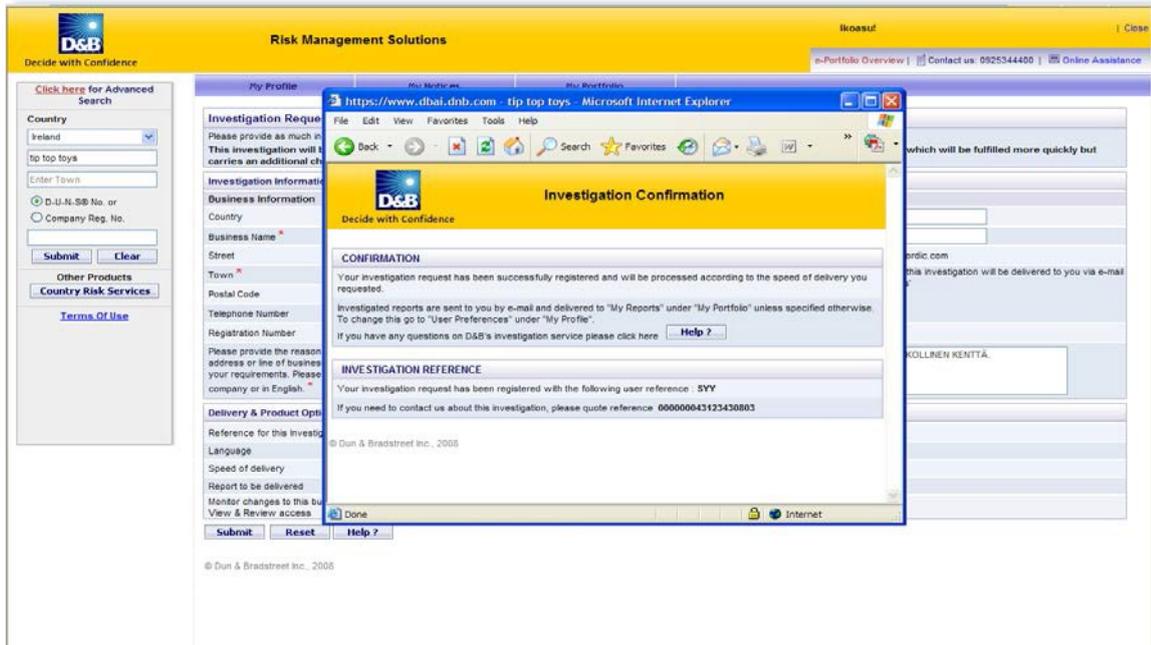
A form will appear on the screen. There you should fill in all the details you have of the company you are looking for. In the large field next to text: "Please provide reason for this investigation..." you are able to give additional information which might help the investigator. Or if you have any specific information you are interested in, for example financials or owners, you should write it all here. The field is obligatory. You must put something here.

The 'Investigation Request' form contains the following sections:

- Business Information:** Country (Ireland), Business Name (tp top toys), Street (KATUOSOTE), Town (PAIKKAKUNTA), Postal Code (POSTINUMERO), Telephone Number (PUHELINUMERO), Registration Number (REKISTERINUMERO).
- User Information:** Name (Kari Eronen), Telephone Number (350925344400), E-Mail (kari.eronen@dnbnordic.com).
- Delivery & Product Options:** Reference for this investigation, Language (English), Speed of delivery (Urgent), Report to be delivered (D&B European Report (EUR)), Monitor changes to this business and enable View & Review access (checked).

Reference field is also obligatory field and it will be shown on the invoice. **Speed of Delivery** means the speed for the report delivery. Urgent Delivery costs 20 euros extra and it means that the report will be delivered in about half the time normally needed to fulfill the investigation in routine delivery.

You do the ordering just clicking the button Submit.



As confirmation of your order at the screen appears Investigation Confirmation-page. You could follow the status of your order from My Investigation-pages that will find from My Portfolio-section.

