

Bisnode Credit Information Service, user guide NORDIC AND INTERNATIONAL CREDIT REPORT

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





How to Sign up for Bisnode Credit Information Services

You can sign up via our homepage <u>www.bisnode.fi</u> choose **Kirjaudu palveluihin**.



Click on the Bisnode-luottotietopalvelu box.







Bisnode	Ratkaisut Bisnodesta Syvennä osaamistasi Toimialat Asiakaspalvelu Osta verkosta	Q Etsi Kirjaudu
	ROROT MOROTOTTTTTNUTURAUTANIN	_
	YRITYS- JA HENKILÖLUOTTOTIEDOT Suomesta ja pohjoismaista	
	Č.	
	KIRJAUDU PALVELUUN Salasana unohtunut? Pyyda uusi salasana.	
	Lisätietoa psivelusta	

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

Bisnode		
	Kirjaudu Bisnode-luottotietopalveluun	
	KIRJAUDU BISNODE- LUOTTOTIETOPALVELUUN	
	Käyttäjätunnus	
	Salasana	
	KIRJAUDU BISNODE-LUOTTOTTETOPALVELUUN Unohditko salasanasi?	





Password

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

Bisnode	Settin	gs Change customer code Change pa Client: Nordiskt testkonto Finland U	ssword Manual Contact FAQ Log out Jser: Erja Fasta Customer code: SOL4F30
	ACTIVE PRODUCTS		
	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.
	Nordic Business Monitor	International Credit Reports	Rating logo
	Monitor your business contacts continously.	Get global information on companies from the D&B web portal DBAI.	Get a Rating logo for your website. It shows the daily updated rating for your company.
	READ MORE ABOUT OUR OTHER PRO	DUCTS	
NEWS			

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

Bisnode	Client Administrator Customer code	Nordiskt testkonto Finland Erja Fasta SOL4F30	Back to start page Log out
Change pass Lösenordet måste up vara mellan 6 och endast innehålla t minst fyra tecken n vara skiftlågeskån kan inte vara dets kan inte vara dets	word pfylla följande regle 20 tecken långt vokstäverna a-z, A-Z måste vara okstav nåste vara siffror sligt, dvs stora och amma som använda amma som använda	samt siffrorna 0-9 er små bokstäver är olika tecken r-id rens förnamn Old password New password Repeat new password	Back to start page Log out
		Change password	

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.

Bisnode	Setting	s Change customer code Change pass	sword Manual Contact FAQ Log out
••		Client: Nordiskt testkonto Finland Us	ser: Erja Fasta Customer code: SOL4F30
	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.
	Nordic Business Monitor Monitor your business contacts continously.	International Credit Reports Get global information on companies from the D&B web portal DBA.	Rating logo Get a Rating logo for your website. It shows the daily updated rating for your company.
	READ MORE ABOUT OUR OTHER PROD	DUCTS	
NEWS			

Bisnode	Client User Customer code	Nordiskt testkonto Finland Erja Fasta SOL4F30 Start	page Change customer code Change password Log out
Settings Here you can update	your settings for the	web portal. Changes for specific applica Application language	English
		Mark the application you wo to be opened by default whe logging in. SETTINGS	uld like m
		Standard settings	0
		Credit Reports	
		Decision Support	
		International Credit reports	
		Nordic Business Monitor	
		Save settings	

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 al-ways jump over the first page and order menu after been 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 you 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.



Reports

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

Bisnode	Credit reports Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH Company Consumer	Messages Settings
Name / Regno. / D&B D-U-N-S® Nr.	SETTINGS Here you can change your settings. Remember to save your changes.
Postal code	Start tab Company Default report size for Company No default report size
Town Phone no.	Default country Reports Company Finland Default report size forConsumer No default report size Default country Reports Consumer Finland
Legal form	Save settings
All I search for companies in Finland	
Search Clear	

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

Bisnode	Setting	Change customer code Change pass Client: Nordiskt testkonto Finland Us	word Manual Contact FAQ Log out er: Erja Fasta Customer code: SOL4F30
	ACTIVE PRODUCTS 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.
	Nordic Business Monitor Monitor your business contacts continously	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	READ MORE ABOUT OUR OTHER PROD	NUCTS	

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.

Bisnode	Client Administrator Change customer code	Nordiskt testkonto Finland Erja Fasta 9 SOL4F30	Back to start page Change password Log out
Change custo	omer code	SOL4F30 - Nordiskt testkonto Fin	an

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

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 in- formation and which information has been delivered. This piece of information, a copy of credit in- formation, 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.

Bisnode	S	ettings Change customer code Change pas Client: Nordiskt testkonto Finland U	sword Manual Contact FAQ Log out ser: Erja Fasta Customer code: SOL4F30
	ACTIVE PRODUCTS Credit reports Get daily updated information on companies and private persons in the Nordic countries.	Decision Support Make consistent credit decisions on companies and prvate 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 continously.	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	READ MORE ABOUT OUR OTHER	PRODUCTS	

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.

• .		Manual Contact FAQ Log out To Start page
Bisnode	Credit reports	Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH Company Consumer	Messages Settings	
Name / Regno. / D&B D-U-N-S® Nr.		
Address		
Postal code		
Town		
Phone no.		
Legal form		
All I search for companies in Finland		
Search Clear		

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.

•		Manual Contact FAQ Log out To Start page
Bisnode	Credit reports	Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH		
Company Consumer	Messages Settings	
Name / Regno. / D&B D-U-N-S® Nr.		
Address		
Postal code		
Town		
Phone no.		
Include branches		
Legal form		
All		
Sole proprietorships Partnerships		
Search Clear		
J		

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.

Bisnode	Credit reports	Manual Contact FAQ Log out To Start page Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH Company Consumer	Messages Settings	
Name / Regno. / D&B D-U-N-S® Nr.		
Address		
Postal code		
Town		
Phone no.		
Include branches		
Legal form All ▼		
I search for companies in All countries Sweden Denmark Finland Norway		





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.

•		Manual Contact FAQ Log out To Start page			
Bisnode	Credit reports	Client: Nordiskt testkonto F	Finland User: Erja Fa	asta Custome	r code: SOL4F30
SEARCH	SEARCH RESULT : 14 hits				
Company Consumer	Hit List Settings				
Jame / Regno / D&B D-I LN-S® Nr					◀ ◀ 1 - 14 ▶)
estar	NAME	TOWN	REGNR.	HQ/BRANCH	MONITOR
ddress	TESTAROSSA OY	HELSINKI (FI)	0110132-1	HQ	Monitor
	TESTARROSA 1985 SIMCAV	(FI)	1972182-8	HQ	Monitor
ostal code	TESTARI OY	SUOMUSJÄRVI (FI)	0606228-8	HQ	Monitor
awn	TESTAROLI DA	RÂDAL (NO)	992 786 809	HQ	
JWIT	KB TESTAREN 3	SÄRÖ (SE)	916839-2513	HQ	
hone no.	TESTAROSSA VINCENZO PALERMO	OSLO (NO)	951 055 107	HQ	
	VI TESTAR AB	SOLNA (SE)	556101-0116	HQ	
Include branches	IDE'TESTARNA	GLOMMERSTRÄSK (SE)	898801-1865	HQ	
	CATARINA TESTART-REPORTAGE	ONSALA (SE)	420415-9323	HQ	
eganom 🔻	OTIS TESTARBY ÅKER-I	SOLNA (SE)	030230-1619	HQ	
search for companies in	FÖRETAG OKÄND TESTAR AB	SOLNA (SE)	556104-0105	HQ	
All countries V	ITALIAEKSPERTEN PAOLA TESTARMATA	STAVANGER (NO)	990 245 797	HQ	
	N-TRADING OY	SALO (FI)	0678288-3	HQ	Monitor

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).

•		M	Manual Contact FAQ Log out To Start page			
Bisnode	Credit reports	Client: Nordiskt testkonto Finland	User: Erja Fasta Customer code: SOL4F30			
SEARCH	SEARCH RESULT: 1 hit » Testiyritys Suomalainen	Oy				
Company Consumer	Hit List Company information Settings					
Name / Regno, / D&B D-U-N-S® Nr.						
testi	2015-03-03 14:45		Monitor			
Address	TESTIVRITYS SUOMALAINEN C	Y				
Postal code	POSTAL ADDRESS: LUMIKATU 10, 99990 NUORGAI Y-TUNNUS, 0000000-6. D&B D-U-N-S® NR. 65-20	и, FINLAND 0-7816 ANNUAL REPORT 201310				
Town						
Phone no.	Standard	annual reports Reference				
	© □ Rating	On behalf of				
Include branches		Depart leaguage				
Legal form All		English •				
I search for companies in All countries 🔻	Show re	port				
Search Clear	Reference: For own use, optional information. On beha someone else. This will be displayed on the copy to the	If of: Only to be used when ordering on b subject.	ehalf of			

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.

•		Manual Contact FAQ Log out To Start page
Bisnode	Credit reports	Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH		
Company Consumer	Messages Settings	
I search for a person in Finland 🔻		
Name or Social security number (use * for partial name search)		
Search Clear		

Hit List

The hit list will display all the persons corresponding to you 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.

Bisnode	Credit reports	Manual Contact FAQ Log out To Start page Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH	SEARCH RESULT: 2 hits	
Company Consumer	Hit list Settings	
		K∢ 1-2 ≯
Finland	NAME	MUNICIPALITY BIRTH DATE
Name or Costal accurity number	TUULISPÄÄ KANERVA	160162
(use * for partial name search)	TUULISPÄÄ SINNA	290574
Search Clear		K∢ 1-2 ≯

Choose on the list the person who's 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**.

Bisnode	Credit reports	Manual Contact FAQ Log out To Start page Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH	SEARCH RESULT: 2 hits	
Company Consumer	Hit list Consumer information Settings	
I search for a person in Finland Name or Social security number (use * for partial name search) tuulispää Search Clear	Consumer Information County C	I62 Reference Use according to credit act paragraph 19 Report language English v



Placing an Order

Company Information

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

Bisnode	Manual Contact FAQ Log out To Start page Credit reports Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH	SEARCH RESULT: 1 hit » Testiyritys Suomalainen Oy
Company Consumer	Hit List Company information Settings
Name / Regno. / D&B D-U-N-S® Nr. testiyritys Address	2015-03-04 07:05 Monitor TESTIYRITYS SUOMALAINEN OY
Postal code	POSTAL ADDRESS: LUMIKATU 10, 99990 NUORGAM, FINLAND Y-TUNNUS. 0000000-6 D&B D-U-N-S® NR. 65-200-7816 ANNUAL REPORT 201310
Town Phone no. Include branches Legal form	REPORTS AVAILABLE Image: Englished in the second annual reports in the second annual report in the second annual reports in the second annual re
All	Show report
Search Clear	reteremet. For own use, opportain mormation. On behain or, Only to be used when ordering on behair 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.

Bis	node	Cre	Credit reports			Manual Contact FAQ Log out To Start Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4				age 30
SEARCH		SEARCH	RESULT: 1 hit » Testiyi	ritys Suomalainen O	y					
Company	Consumer	Hit List	Company information	Settings			5	Search in the	report	
Name / Regn		Stand	ard					Orde	er other reports	•
testiyritys	10.7 Dab D-0-14-0	2015-03-0	4 07:07	Show a	II tables in short	Show all table	s in full	Monitor	Print/Save as PDF	
Postal code		TEST POSTAL Y-TUNNI	IYRITYS SUOM ADDRESS: LUMIKATU 10, JS. 0000000-6 D&B D-U	ALAINEN OY 99990 NUORGAM, I -N-S® NR. 65-200-	FINLAND 7816 ANNUAL REI	PORT 201310				
Phone no.	branches	A Cre	ditworthy Lin	nit 50 kEUR					E	•
Legal form All	▼	Share Finance Ability	n./Managem. e to pay	· · · ·	· · · · ·		,		· · · · · ·	
Finland Search	▼ Clear	Ability	to pay HISTORY							
		Date		Rating	3				u	imit
		2013-02	07	AA						90
		2013-01	-28	AA						170
		2013-01	-25	А						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	
l egal form	
Date of registration	1991-01-03
Current name registered	
Previous name	
Corporate domicile	Utsjoki
Registered share capital	2 000 EUR
Tax clearance certificate	No
Registered as employer	No
Registered for MVA	No
Number of employees	50 - 99
Importing	Yes
Exporting	Yes
NACE-code	
t UP	



Company Report Content

Rating, Rating Criteria

Depending on the report type the information content varies but mainly you will always get the credit classification i.e. Rating information and a credit recommendation (Limit). The criteria for Rating are presented as arrow – the longer the arrow the better the value. If you keep the cursor over any arrow, you will see a written evaluation (e.g. well established, neutral, satisfactory etc.).

Bis	snode	Credit re	Credit reports			Manual Contact FAQ Log out To Start pa Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F34		
SEARCH		SEARCH RESU	LT:1 hit » Testiy	ritys Suoma	alainen Oy			
Company	Consumer	Hit List Com	oany information	Settings	;		Search in th	e report
Name / Reg	no / D&B D-I I-N-S@ Nr	🕒 Standard					Or	der other reports
testiyritys	10.7 Dab D-0-14-36 141.	2015-03-04 07:07			Show all tables in short	Show all tables in	n full Monitor	Print/Save as PDF
Town		A Creditwor	thy Lin	J-N-S® NR.	65-200-7816 ANNUAL REF	PORT 201310		٥
Phone no. Include Legal form All	branches	PART JUDGEM History/Opera Shareh./Mana	ENTS E	1	1	: :		
I search for Finland	companies in ▼	Finance Ability to pay	_	1	1 I	1 1		

Summary

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 NO	Net worth (kEUR)	65	
Registry year	1991-01-03	Total assets (kEUR)	100	
Legal form	No	Quick ratio	0.8	
Fiscal year	201310	Equity ratio %	63.7	



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	Α	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.

Bisnode	Credit reports	Client: Nordiskt	Manual Conta testkonto Finland User: Erja F	ct FAQ Log out To Start page		
SEARCH	SEARCH RESULT: 1 hit » Testiy	ritys Suomalainen Oy				
Company Consumer	Hit List Company information	Settings	Sea	rch in the report		
Name / Regno / D&B D U N S@ Nr	요 Standard			Order other reports		
testiyritys	2015-03-04 07:07	Show all tables in short	Show all tables in full	Monitor Print/Save as PDF		
Postal code Town	TESTIYRITYS SUOMALAINEN OY Postal code Postal ADDRESS: LUMIKATU 10, 99990 NUORGAM, FINLAND Y-TUNNUS, 0000000-5 D&B D-U-N-S® NR. 65-200-7816 Town A conditionation					
Phone no.	PART JUDGEMENTS					
All	Shareh./Managem.					
I search for companies in Finland	Finance			-, , ,		
Search Clear	RATING HISTORY	î l				





History / Operation

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

History/Operation	
Legal form	
Date of registration	1991-01-03
Current name registered	
Previous name	
Corporate domicile	Utsjoki
Registered share capital	2 000 EUR
Tax clearance certificate	No
Registered as employer	No
Registered for MVA	No
Number of employees	50 - 99
Importing	Yes
Exporting	Yes
NACE-code	
t 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.		
GROUP INFORMATION		
none registered		
BOARD MEMBER INFORMATION	l	
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
SIGNATURE/COMMENTS The board jointly		
CREDIT HISTORY ON RESPONSI	BLE PERSONS	
Tuulispää Kanerva	160162	
Date		Amount in EUR
Date		
2014-10-23	Decision in claim	253
2014-10-23 2014-10-20	Decision in claim Execution (limited)	253
2014-10-23 2014-10-20 2014-10-08	Decision in claim Execution (limited) Bankruptcy petition cancelled	253 552
2014-10-23 2014-10-20 2014-10-08 2014-10-01	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition	253 552
2014-10-23 2014-10-20 2014-10-08 2014-10-01 2014-09-18	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition Part payment inhibited	253 562
2014-10-23 2014-10-20 2014-10-08 2014-10-01 2014-09-18 Show/hide	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition Part payment inhibited	253 552
2014-10-23 2014-10-20 2014-10-08 2014-10-01 2014-09-18 Show/hide BUSINESS ASSIGNMENTS INFOR	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition Part payment inhibited	253 552
2014-10-23 2014-10-20 2014-10-08 2014-10-01 2014-09-18 Show/hide BUSINESS ASSIGNMENTS INFOR Tuulispää Kanerva	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition Part payment inhibited RMATION 160162	253 552
2014-10-23 2014-10-20 2014-10-08 2014-10-01 2014-09-18 Show/hide BUSINESS ASSIGNMENTS INFOR Tuulispää Kanerva Function	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition Part payment inhibited RMATION 160162 Company name	253 562 D&B D-U-N-S® Nr.
2014-10-23 2014-10-20 2014-10-08 2014-10-01 2014-09-18 Show/hide BUSINESS ASSIGNMENTS INFOR Tuulispää Kanerva Function Board member	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition Part payment inhibited RMATION 160162 Company name TESTBALTIC AS (ESTONIA)	253 562 D&B D-U-N-S® Nr.
2014-10-23 2014-10-20 2014-10-08 2014-10-01 2014-09-18 Show/hide BUSINESS ASSIGNMENTS INFOR Tuulispää Kanerva Function Board member	Decision in claim Execution (limited) Bankruptcy petition cancelled Creditor's bankruptcy petition Part payment inhibited RMATION 160162 Company name TESTBALTIC AS (ESTONIA)	253 562 D&B D-U-N-S® Nr.





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.

KEY FIGURES							
Fiscal year	20131031	Area average	2013	0630 20	130228	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	(
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	2 12	12
Turnover			216	4 446	81	176	778

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 Subject Line of business Number of invoices Average after	2015-03-01 79 74 15 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 Y	EAR)				
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**.

Bisnode	Credit reports	Client Nordiski	Manual Co	contact FAQ Log out To Start page
-		Client. Nordiski	testionto Finiand Oser. E	ija Pasia Customer code: 30L4F30
SEARCH	SEARCH RESULT: 1 hit » Tes	stiyritys Suomalainen Oy	(
Company Consumer	Hit List Company information	on Settings		Search in the report Legal form
Name / Regno / D&B D-II-N-S@ Nr	Standard			Order other reports 🔹
testiyritys	2015-03-04 07:42	Show all tables in short	Show all tables in full	Monitor Print/Save as PDF
Address				
	TESTIYRITYS SUO	MALAINEN OY		
Postal code	POSTAL ADDRESS: LUMIKATU	10, 99990 NUORGAM, FINLAND		
	Y-TUNNUS. 0000000-6 D&B I	D-U-N-S® NR. 65-200-7816 ANNUAL REP	PORT 201310	
Town				
	A Creditworthy I	Limit 50 kEUR		
Phone no.				
Include branches	History/Operation			
Legal form				1
All	Shareh./Managem.	1		1
I search for companies in	Finance		A	
Finland 🔻	Ability to pay			
Search Clear	Fundy to put	1	1	1
ocarcin orda	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			
	Summary			
	Current Rating	A Turnov	er (kEUR)	216
	Limit (kEUR)	50 Result	after financial items (kEUR) 10
	Current Paydex	Net inc	ome (kEUR)	8
	Remarks on payments	NO Net wo	rth (kEUR)	65
		Teleles		
	Registry year 1991	No Ouick r	atio	0.8
	Legal form Fiscal year	No Quick r 201310 Equity I	ratio %	0.8 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.

•		Manual Contact FAQ Log out To Start page
Bisnode	Credit reports	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: 16 Available information	Reference Use according to credit act paragraph 19 Report language English

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**.

		Manual Contact FAQ Log out To Start page
Bisnode	Credit reports	Client: Nordiskt testkonto Finland User: Erja Fasta Customer code: SOL4F30
SEARCH	SEARCH RESULT: 1 hit	
Company Consumer	Hit list Consumer information Settings	
	요 Consumer Report	Other report
Finland •	2015-03-04 07:50	Print/Save PDF
Name or Social security number (use * for partial name search) 160162-9968		
Search Clear	Social security number 160162-9968 Name Tuulispää Kanerva Age 53 Gender Female Under guardianship No Ban on business operations No Negative credit status Yes Business responsibilities Yes	Date 2015-03-04 Client Nordiskt testkonto Finland User Erja Fasta Reason Applicant's approval Customer reference
	REMARKS ON PAYMENT	
	Total : 5 Date Code Description 2014-10-23 YVK Unilateral judgement on demand for p 2014-10-20 UMS Insolvency in limited execution procee 2014-09-10 OSP Payment default related to one-time c 2014-09-10 LKP Payment default related to credit card 2014-07-15 UMV Insolvency in execution proceedings	Sum (€) Creditor/source Note: vayment 253 Lindoff Oy vadings 552 Helslingin kaupunki redit etc. 0 j etc. 0 105 Länsi-Suomen veronkanto- ja perintäyksikkö Paid
	OTHER NEGATIVE ENTRIES IN CREDIT STATUS	
	Total : 7 Date Code Description 2014-10-08 KJS Bankruptcy petition 2014-10-01 KHV Bankruptcy petition 2014-08-11 UMP Description 2009-01-09 LTK Ban on business op 2008-10-22 HVP Confirmation of rest 2008-06-12 HAP Decision on debt re 2008-02-20 HAK Debt restructuring p	dropped by creditor perations Expire date: 2014-01-09 tructuring proceedings structuring proceedings betition
	BUSINESS ASSIGNMENTS	
	Yes Registration number Chairman of the board 00000006	Name Status Latest remark Date Sum Testlyritys 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.

Bisnode	Credit reports	Client: Nordiskt	Manual Contac testkonto Finland User: Erja Fa	t FAQ Log out To Start page asta Customer code: SOL4F30
SEARCH	SEARCH RESULT: 1 hit » Testiy	ritys Suomalainen Oy		
Company Consumer	Hit List Company information	Settings	Sear	ch in the report
Name / Regno / D&B D U N S@ Nr	🗣 Standard			Order other reports
testiyritys	2015-03-04 07:55	Show all tables in short	Show all tables in full M	Ionitor Print/Save as PDF
Postal code	TESTIYRITYS SUOM. POSTAL ADDRESS: LUMIKATU 10, Y-TUNNUS. 0000000-6 D&B D-U	ALAINEN OY 99990 NUORGAM, FINLAND J-N-S© NR. 65-200-7816 ANNUAL REF	'ORT 201310	
Phone no.	A Creditworthy Lin	nit 50 kEUR		8
Legal form All I search for companies in Finland	History/Operation Shareh./Managem. Finance Ability to pay			
Search Clear	RATING HISTORY			
	Date	Rating		Limit
	2013-02-07	AA		90
	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.



First Time Registration

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

First Time Registration 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*. Please complete the form below to register immediately for this service. Personal Details Company Name* Contact Name* Contact Name* Contact Name* Phone No Finand Phone No 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. 'f you leave this box mity, you will be asked for a new reference every time you order a product Default Reference Please tick this box if you DO NOT want to receive your monitoring notices and investigated reports by email. 'n all cases, monitoring notices and investigated Reports in DBAI	Risk and Supply Management Solutions Decide with Confidence								
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 ⁴ . Please complete the form below to register immediately for this service. Personal Details Company Name * Contract	First Time Registration								
Please complete the form below to register immediately for this service. Personal Details Company Name * Contract Name * Contract Name * Contract Name * Contract Name * Phone No Finland Hyou 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. Hyou 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. Hyou lave this box metry you will be asked for a new reference every time you order a product Default Reference Please tick this box fity you DO NOT want to receive your monitoring notices and investigated reports by email. I' all cacese, monitoring notices and investigated Reports in DBAI	Jpon completing the form below, you will gain access to D&B Access for the Internet subject to the terms and conditions of your contract*.								
Personal Details Company Name ^A Contact Name ^A Contact Name ^A Contact Name ^A Contract Name ^A Phone No Fax No 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 reputy, you will be asked for a new reference every time you order a product Default Reference Please tick this box if you DO NOT want to receive your monitoring notices and investigated reports by email. " nall cases, monitoring notices and investigated Reports in DBAI	Please complete the form below to register immediately for this service.								
Company Name* Image: Company Name* Contact Name* Image: Contact Name Country* Finland Phone No Image: Contact Name Fax No Image: Contact Name 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 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 use this box empty, you will be asked for a new reference every time you order a product Default Reference Please tick this box if you DNOT want to receive your monitoring notices and investigated reports by email. I* nall cases, monitoring notices will be stored under My Notices and Investigated Reports in DBAI	Personal Details								
Contact Name * Finland Country * Finland Phone No Ended Fax No Ended 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 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. Please tick this box if you DO NOT want to receive your monitoring notices and investigated reports by email. "I all cases, monitoring notices will be stored under My Notices and investigated Reports in DBAI	Company Name *								
Country* Finland Phone No	Contact Name *								
Phone No Image: Constraint of 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 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 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. 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 in DBAI	Country *	Finland							
Fax No Fa	Phone No								
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 laves this box empty, you will be asked for a new reference every time you order a product Default Reference Please tick this box if you DO NOT want to receive your monitoring notices and investigated reports by email. * n all cases, monitoring notices will be stored under My Notices and Investigated Reports under My Reports in DBAI	Fax No								
Default Reference 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	If you would like the same reference to be pre-populated for all future product orders, please enter this reference in th *If you leave this box empty, you will be asked for a new reference every time you order a product	e box. The contents of this field can b	e changed at any time.						
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	Default Reference								
	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*	Email*								
Please tick this box if you want to receive emails in text format only. (By default e-mails will be delivered in HTML format).	Please tick this box if you want to receive emails in text format only. (By default e-mails will be delivered in HTML format).								

Submit Clear
© 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.

Click here for Advanced	My Profile	Hy Notices	My Portfolio			
Country	Welcome karl.erone	n@dnbnordic.com (<u>Clok here</u> to updat	e your email address)			
Abu Dhabi, UAE 🛛 👻	My e Portfolio Overview	v	Today's Risk Exposi	are Graph		
Enter Business Name	Today my e-Portfolio co Bushesses	esists of <u>17</u> 3	(Shows the risk exp	osure across all 7 View & Re	view cases)	
D U-N S& No. or Company Rog. No.	Including Free View & R Cases Monitoring Notices <u>Red Notices</u> Today	eview access to Z 9 time critical monitoring notices 0 new monitoring notices	80% -			
Other Products Country Risk Services	This Week This Mean	1 monitoring notices 10 monitoring notices	20%	Pirk India star		
Terms Of Use	Manage your Monitoring cases repistered for monitor Personalise your e-Port You can <u>pre-define</u> how & Learn how to best use	g Registration prog 2 Ifolio when you order products & services e Portfolio and View & Review	 1 Minimal Rid 3 Greater than Undetermined 	■2 Love Aide Average Risk ■4 High Risk I Risk ■Ont Of Buniness		
	Click here for free training For specific product quest	presentations and other news ons, please click help Help ?				
	d Curt & Bradattaat Inc. 2	008				

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 different 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.

D&B cide with Confidence	Rink Man	agement Solutions		e-Portfale Overview 🖄 Contact us: 0925344400 🚟 Online Assista
lick here for Quick Search	My Profile	Ply Notic es	Ply Portfolio	
ountry	Welcome kari.eroner	@dnbnordic.com (<u>Cick here</u> to upda	e your email address)	
inted Kingdom 💌	My e.Portfolio Overview		Today's Risk Exposure Graph	
ler Business Name	Today my e-Portfolio con	sists of	(Shows the risk exposure acros	s all 7 View & Review cases)
ter Street	Businesses	17		
ter Town	Including Free View & Re	view access to	100 %	
ter Post Code	Cases	I	80%	
0.0.0.00.00.00	Monitoring Notices	A loss construction of the second		
Company Reg No. or	Teday	time critical monitoring notices		
Telephone No.	This Week	1 monitoring notices	40%	
702432344	This Month	10 monitoring notices	20%	
Submit Clear			ON STREET	
Other Products	Manage your Monitoring	Registration	Risk In	dicator
Country Risk Services	cases registered for monitor	ng g		
Terms Of line	Personalise your e-Port	olio	1 Minimal Risk 3 Greater than Average Risk	2 Low Ride
TALIAR MANAGEM	Too can <u>pre-venty</u> now a		Undetermined Risk	Out of Business
	Click here for free training p	resentations and other news.		
	For specific product question	ns, please click help		
		Help ?		

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 been 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.

D&B lecide with Confidence	Risk Menag	gement Solutions		selkeämpi ulkoasut e-Portfolo Overview (🛅 Contact us: 0925)	1 Clor 344400 III Online Assistance		
Click here for Quick Search	Hy Profile	Ply Notices	My Portfolio				
Country	Account Information	ibnordic.com (<u>Clex here</u> to update	your email address)				
Foter Business Name	My e-Portloeo Overview		Today's Risk Exposure Graph	k Exposure Graph			
Enter Street	Today my e-Portfolio consi Businesses	ists of 175	(Shows the risk exposure across	all 7 View & Review cases)			
Enter Town	Including Free View & Revi	ew access to	100%				
Enter Post Code	Cases Monitoring Notices	Z	80%				
D-U-N-SB No. or Company Reg. No. or Telephone No Subunit	Red Notices Today This Week This Month	9 time critical monitoring notices 0 new monitoring notices 1 monitoring notices 10 monitoring notices	40% 20%				
Sumit Clear Manage your Monitoring Registration Country Risk Services Terms Of Use Percoalise your - Portfolio You can <u>pre-define</u> how & when you order		egistration 9 9 io ren you order products & services	Risk Ind 1 Minimal Risk 3 Oreater Ban Average Risk Undetermined Risk	izatar 2 Low Rick ■ 4 High Rick ■ Cut Of Butiness			
	Learn how to best use e-P Click here for free training pre- For specific product questions	fortfolio and View & Review sentations and other news s, please click help Help ?					

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.

ecide with Confidence					e-ontole overview [[] contact bit 0925344400 [and online value
lick here for Quick Search	My Profile	My Notices	My Portfolio		
ountry	User Preferences				
Jnited Kingdom	Set up My Communication Pre	ferences			
nter Business Name	Please tick this box if you DO NOT	want to receive your monitoring not	tices and investigated reports by email.	20.	
nter Street	* In all cases, monitoring notices v	vill be stored under My Notices and Ir	nvestigated Reports under My Reports in I	DBAL	
nter Town	Please tick this box if you want to	receive emails in text format only. (c	by default e-mails will be derivered in H1M	L tormat)	
ater Bost Code	If you would like the same referen	ce to be pre-populated for all future	product orders, please enter this referen	ce in the box.	
nier Post Code	* If you leave this box empty, you	will be asked for a new reference e	ivery time you order a product.		
D-U-N-S® No. or Company Reg. No. or	Please tick this box to propose Ac * You will have the option to re po	nitoring and unlimited report access ve this service for any given report a	for 12 months for every report order. at the time of the purchase.		V
Telephone No.	Please select the type of Monit rin "The type of Monitoring selected	ig that you would like to receive on y on be changed for each business at	your reports. It any time on the "My Account Information"	* section in "Business Detail	at.
		M1: Time Critical	Data		2
Submit Clear		M2: Legal & Gen	heral Data		
Other Products		M3: D&B Rating	& Payment Score		
Country Risk Services		M4: Latest Fied	Accounts		
Terms Of Use	Please choose the type of report * Please note that you will be able	hat you would like to be offered by o to select a different type of report a	default on all the businesses you enquire it the time of purchase.	upon.	
	SAMPLE COMPLEX STR	Comprehensive		0	
		D&B Report			0
		Compact			0
	Please tick this box if you would il monitoring.	ke to receive free e-Alerts for 6 mon	tha on those reports that you are not curr	rently	
	Set up Other Preferences				
	Please tick this box if you would is archive of key data from all report	ke to extend My Reports to display 7 is purchased over the past 13 month	days of report orders and to keep under is (you can access, query and export the	My Data an se as CSV).	V
	* 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 <u>Your order</u> <u>reference</u>). 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.

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	or more information on My Data	and My Reports, please click on	the Help button below.		
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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.

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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.

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My Portfolio

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

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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 DUNSnumber or name of company you will charge again according the type of report that you ordered.)

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		555334726	VIRA JOINT STOCK COMPANY		P Ostring	Business Information Report	29/07/200
		555294318	HUMAN CAPITAL VETNAM COMPAN	CY LIMITED	P Ostring	Business Information Report	23/07/200

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.

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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

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

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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.

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



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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.

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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.

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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".



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Examples

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

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:

DEB Decide with Confidence	Risk Manageme	nt Solutions	,				e-Portfolio Overview 👩	Contact us: 0925344400	Conine Assistar	
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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 <u>Investigation -link</u> on the bottom.(*If the business you are looking for is not listed, you can place an* <u>Investigation.)</u>

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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.

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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.

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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.

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