

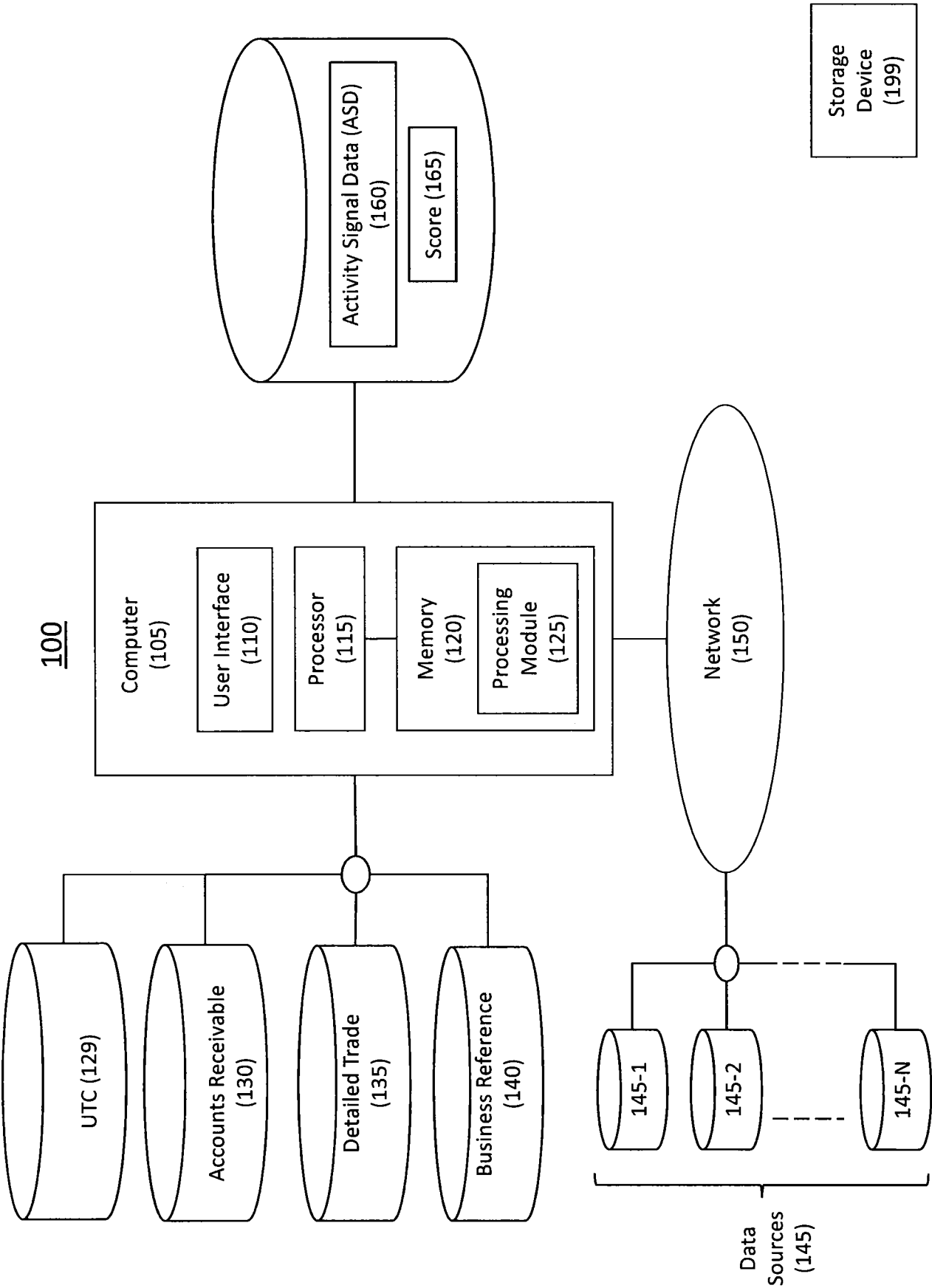


FIG. 1A

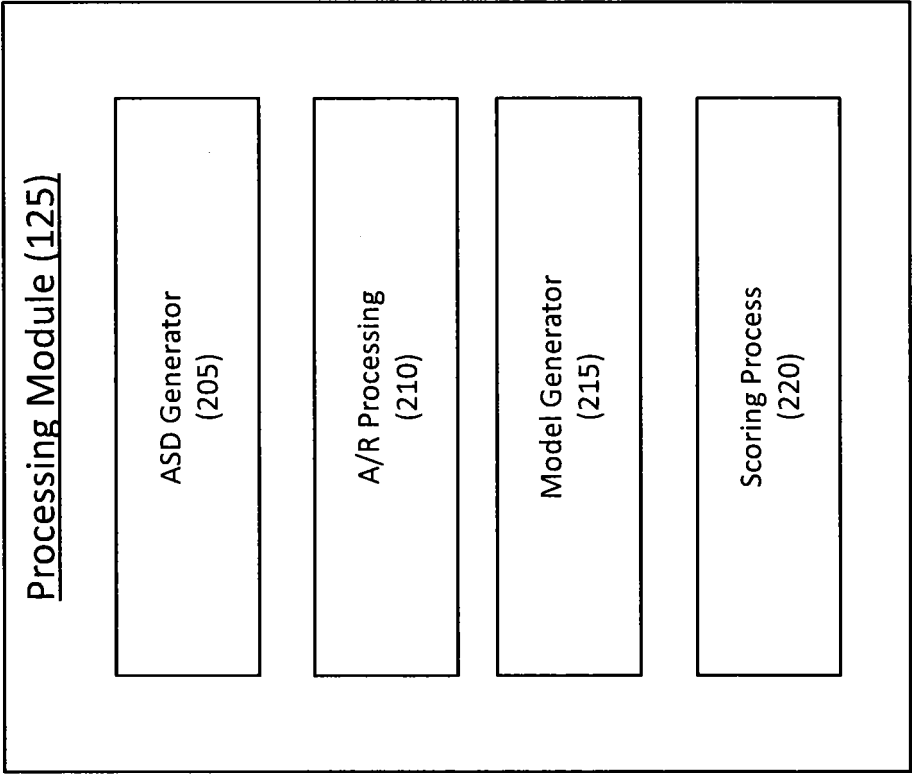


FIG. 1B

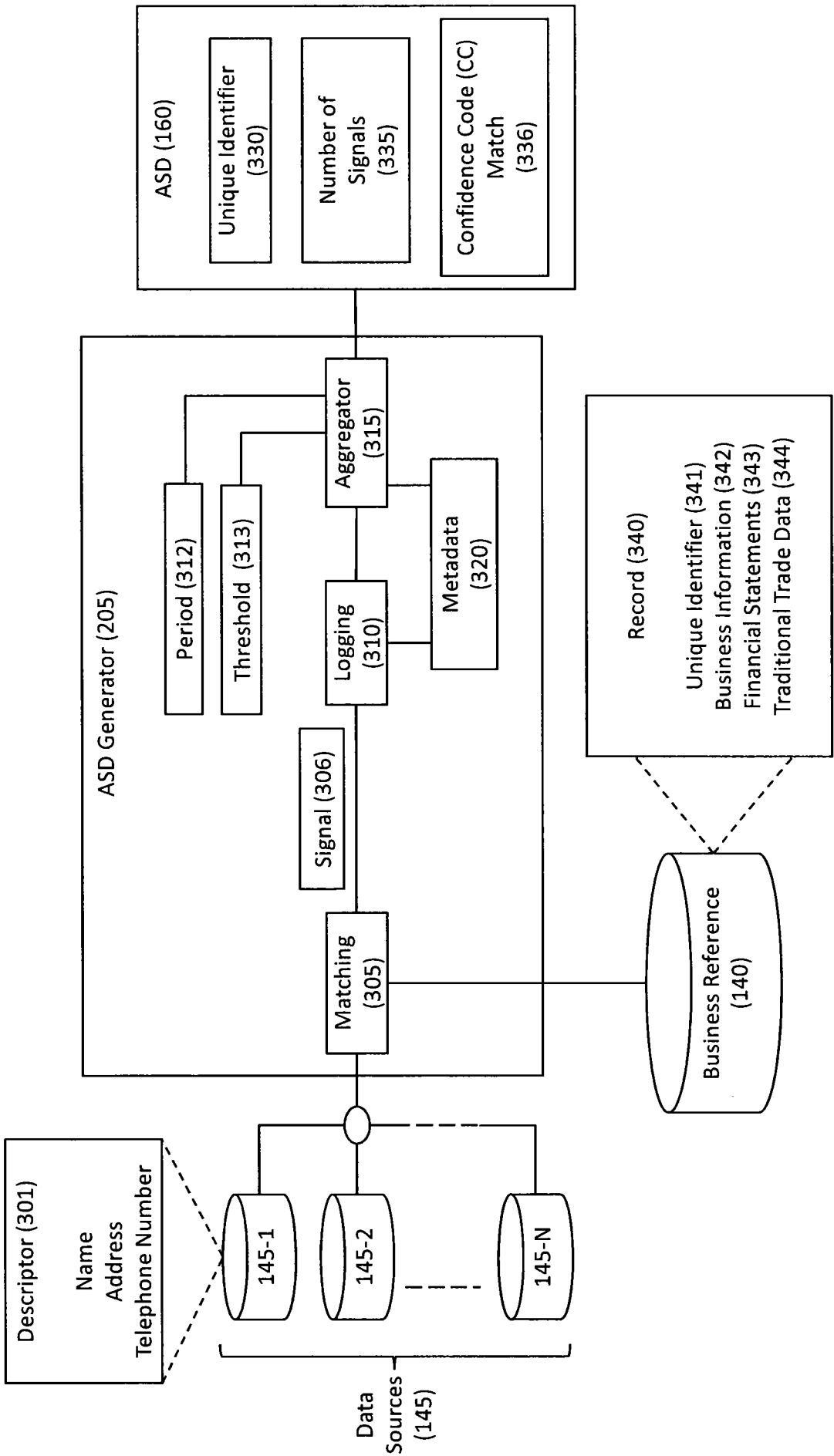
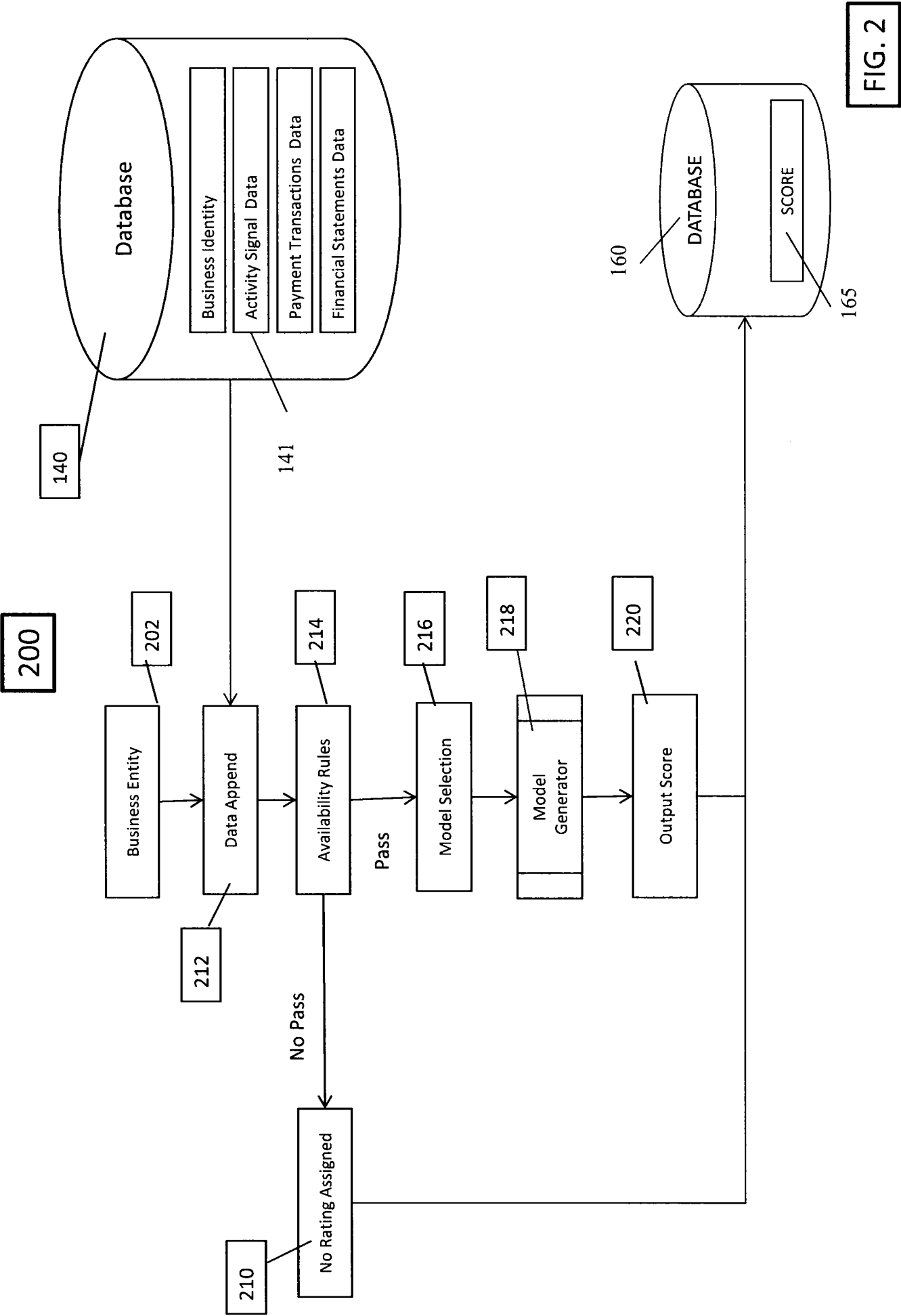


FIG. 1C



Data Depth

Data Depth Indicator	Description	Level of Insight	Descriptive -----> Predictive
A	Rich Firmographics, Extensive commercial trading activity, and Comprehensive Financial attributes	Robust Predictions	
B	Rich Firmographics, Extensive commercial trading activity, and Basic Financial attributes		
C	Rich Firmographics, Extensive commercial trading activity, and no Financial attributes	Decision Support	
D	Rich Firmographics, Partial commercial trading activity, and no Financial attributes	Directional	
E	Rich Firmographics, Sparse commercial trading activity, and no Financial attributes		
F	Basic Firmographics, Trace commercial trading activity and no Financials attributes	Basic	
G	Basic Firmographics and no Financial Attributes		

H	Out of Business	Business is either Chapter 7 bankruptcy (liquidation) or an officer or owner of the business confirmed they no longer operate and are out of business.
I	Unable to Confirm Designation	Business shows limited to no business activity and has multiple signs of inactivity (e.g. disconnected phone, vacant address, no longer in a telephone directory etc.) and we are unable to confirm active operations at a specific location.
J	Bankruptcy	Business has filed for Chapter 9, 11, 12, 13 Bankruptcy and the plan of reorganization is not yet confirmed
K	High Risk - Severe Risk	A company which displays characteristics of misrepresentation A company that has self-requested a Duns number and D&B has not yet conducted an investigation
L	Self Reported Duns Support Record	A company which displays signs of financials distress, including signs of current or imminent business failure or operating difficulty
M	Business Deterioration - Severe Risk	

A	Financials, large, established
B	Financials, large, young
C	Financials, medium, established
D	Financials, medium, young
E	Financials, small, established
F	Financials, small, young
G	3+ Trade, large, established
H	3+ Trade, large, young
I	3+ Trade, medium, established
J	3+ Trade, medium, young
K	3+ Trade, small, established
L	3+ Trade, small, young
M	1-2 Trade, large, established
N	1-2 Trade, large, young
O	1-2 Trade, medium, established
P	1-2 Trade, medium, young
Q	1-2 Trade, small, established
R	1-2 Trade, small, young
S	No Trade, large, established
T	No Trade, large, young
U	No Trade, medium, established
V	No Trade, medium, young
W	No Trade, small, established
X	No Trade, small, young
Y	Branch
Z	Subsidiary

Young: Less than 5 years in business

Established: More than 5 years in business

Small: Less than 10 employees or missing actual employees, or less than \$100,000 in annual sales or missing actual sales

Medium: Between 10-49 employees or between \$100,001 - \$499,999 in annual sales

Large: Greater than 50 employees or greater than \$500,000 in annual sales

Financial Statements available or not available

Trade Payments complete (3 or more trade references), limited (1 or 2 trade references), or not available.

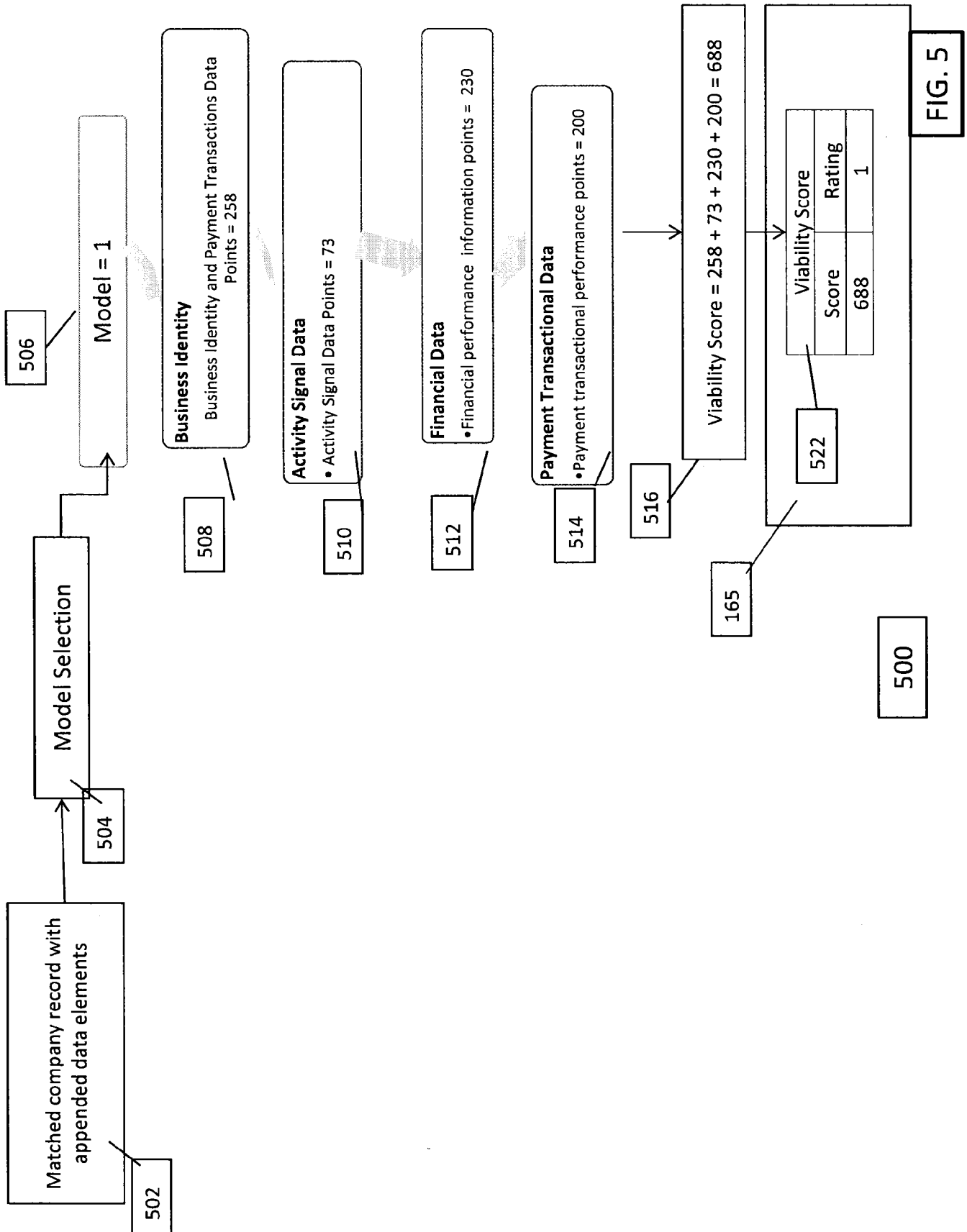


FIG. 6

Unweighted

	Bads	Goods	Total	Bad Rate
Bad 1	370	167756	168126	0.22%
Bad 2	532	167594	168126	0.32%
Bad 3	202	167924	168126	0.12%
Combined	1041	167085	168126	0.62%

Weight 1

if bad1=1 then wt1=532/370;

if bad3=1 then wt1=532/202;

	Bads	Goods	Total	Bad Rate
Bad 1	532	168086	168618	0.32%
Bad 2	634.9208	167983.1	168618	0.38%
Bad 3	532	168086	168618	0.32%
Combined	1533	167085	168618	0.91%

Counts

Bad3

Bad 2

0

1

0

167617

366.08

1

469

165.92

Weight 2

wt2=wt1

if bad2=1 and bad3=0 then wt2=366/469;

	Bads	Goods	Total	Bad Rate
Bad 1	532	167983	168515	0.32%
Bad 2	532	167983	168515	0.32%
Bad 3	532	167983	168515	0.32%
Combined	1430	167085	168515	0.85%

Weight 3

wt3=wt2

if Combined_bad=1 then wt3=wt2*1041/1430

	Bads	Goods	Total	Bad Rate
Bad 1	387.2811	167738.7	168126	0.23%
Bad 2	387.2811	167738.7	168126	0.23%
Bad 3	387.2811	167738.7	168126	0.23%
Combined	1041	167085	168126	0.62%

Bad rate and total count the same as un-weighted