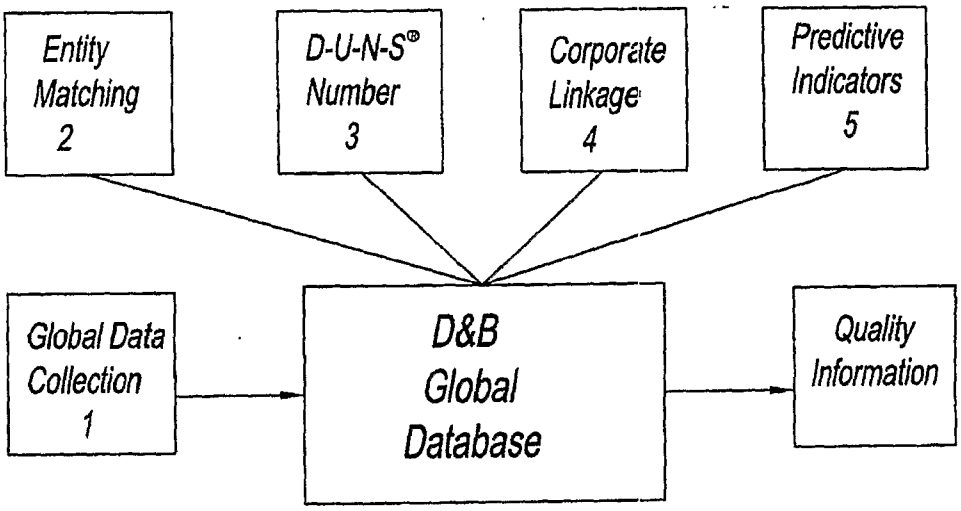


Fig. 1
(Prior Art)

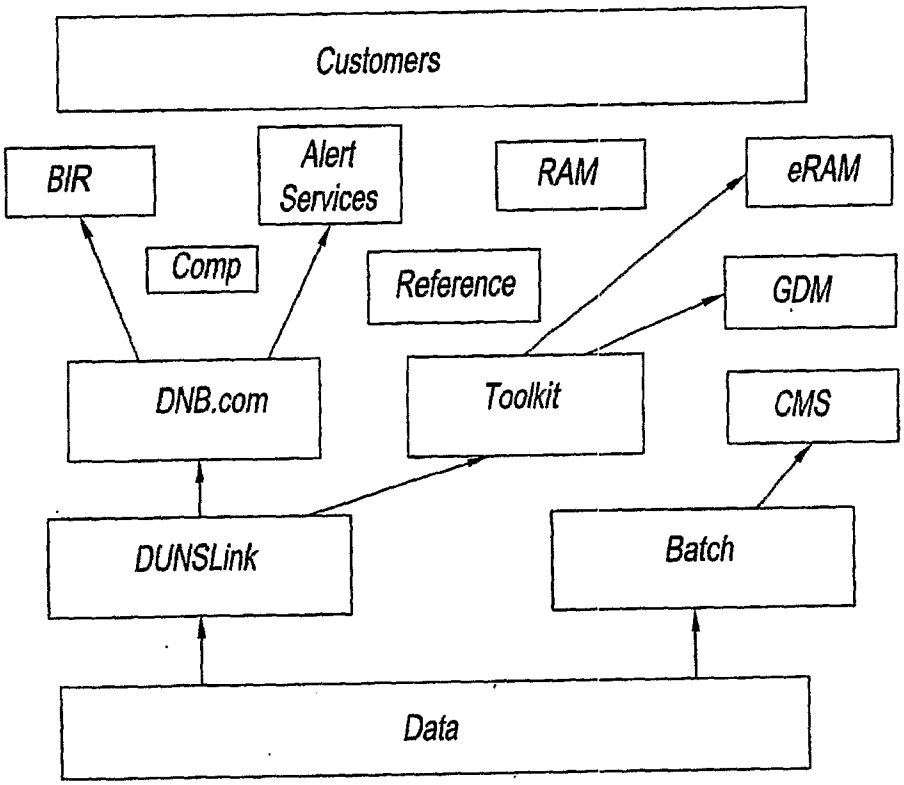


Fig. 2
(Prior Art)

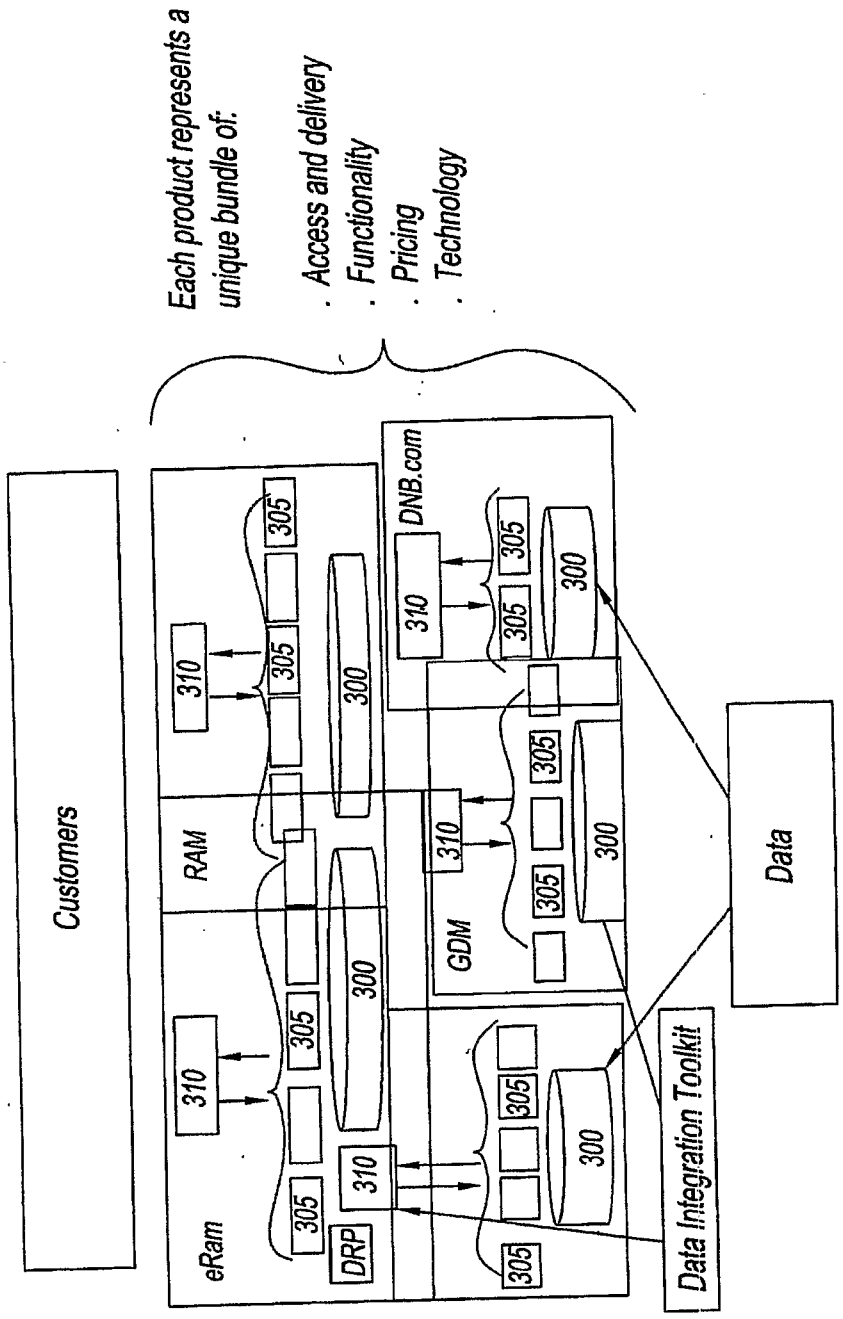


Fig. 3
(Prior Art)

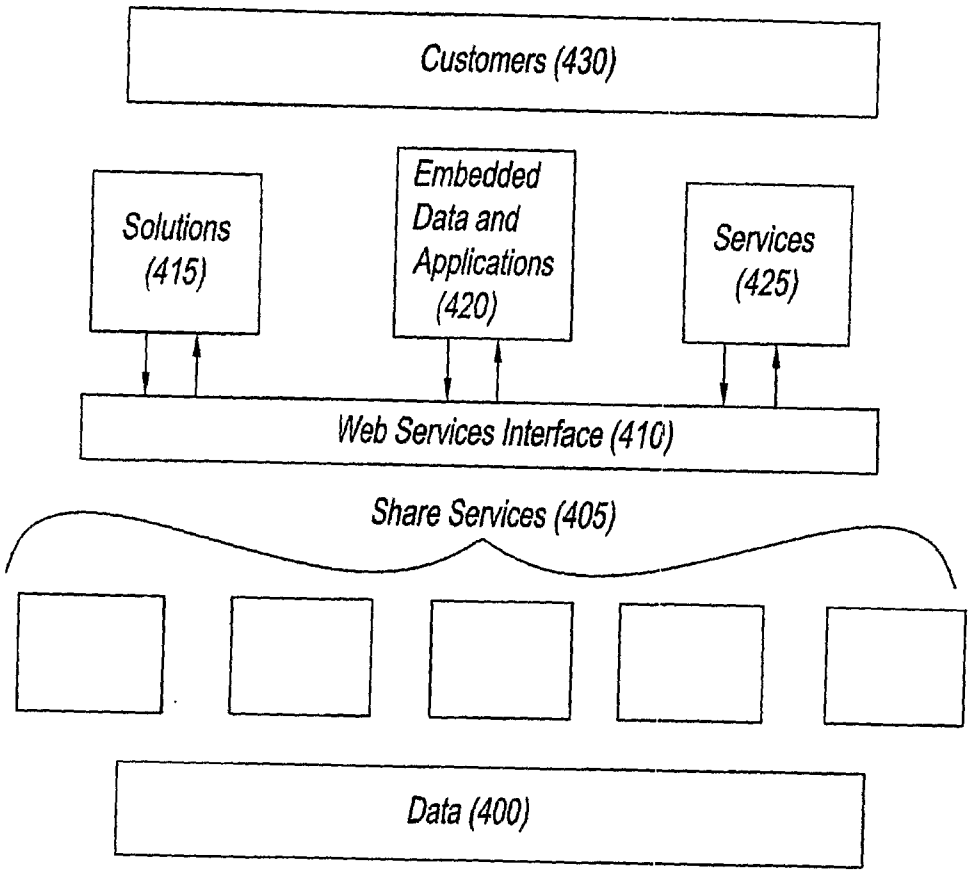

Customers (430)
Solutions (415)
Embedded Data and Applications (420)
Services (425)
Web Services Interface (410)
Share Services (405)
Data (400)

Fig. 4

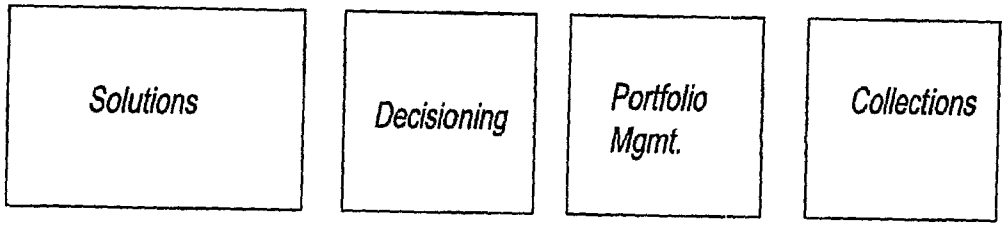

Solutions
Decisioning
Portfolio Mgmt.
Collections

Fig. 5

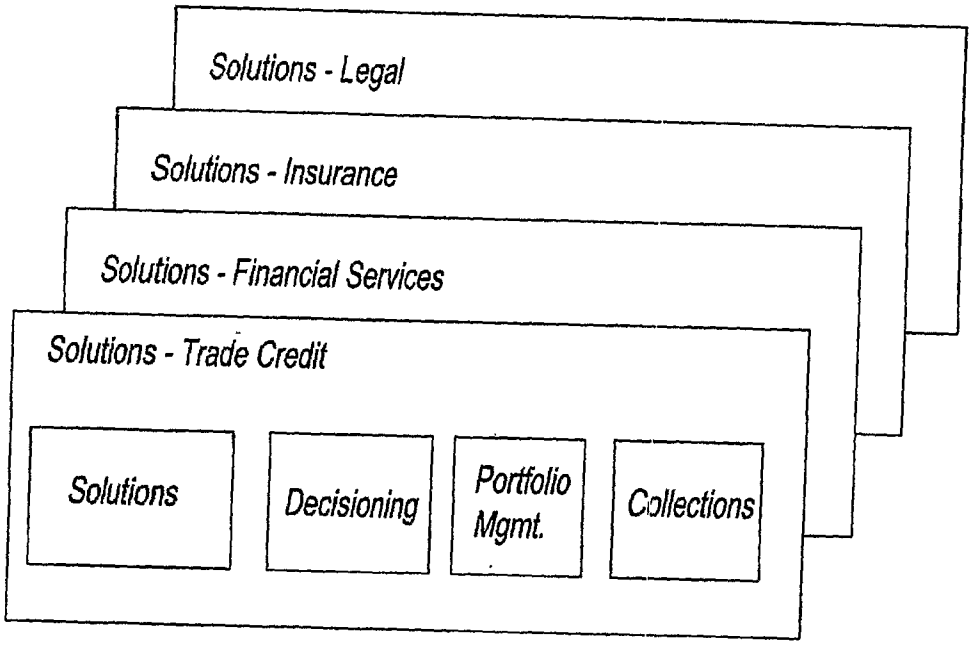

Solutions - Legal
Solutions - Insurance
Solutions - Financial Services
Solutions - Trade Credit
Solutions
Decisioning
Portfolio Mgmt.
Collections

Fig. 6

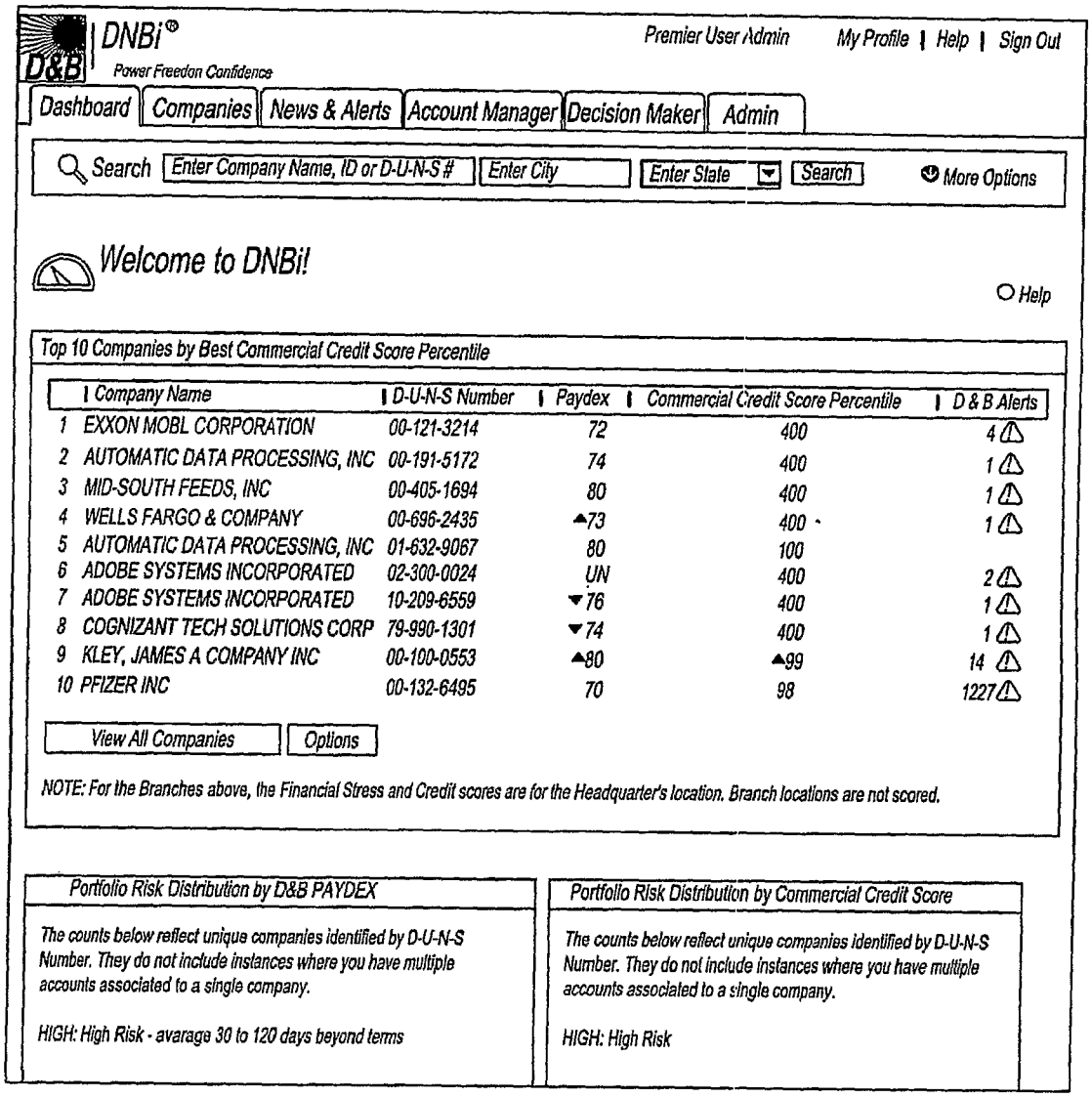

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Enter City
Enter State
Search
More Options
Welcome to DNBi!
Help
Top 10 Companies by Best Commercial Credit Score Percentile
Company Name | D-U-N-S Number | Paydex | Commercial Credit Score Percentile | D & B Alerts
1 EXXON MOBL CORPORATION 00-121-3214 72 400 4
2 AUTOMATIC DATA PROCESSING, INC 00-191-5172 74 400 1
3 MID-SOUTH FEEDS, INC 00-405-1694 80 400 1
4 WELLS FARGO & COMPANY 00-696-2435 ▲73 400 1
5 AUTOMATIC DATA PROCESSING, INC 01-632-9067 80 100
6 ADOBE SYSTEMS INCORPORATED 02-300-0024 UN 400 2
7 ADOBE SYSTEMS INCORPORATED 10-209-6559 ▼76 400 1
8 COGNIZANT TECH SOLUTIONS CORP 79-990-1301 ▼74 400 1
9 KLEY, JAMES A COMPANY INC 00-100-0553 ▲80 ▲99 14
10 PFIZER INC 00-132-6495 70 98 1227
View All Companies
Options
NOTE: For the Branches above, the Financial Stress and Credit scores are for the Headquarter's location. Branch locations are not scored.
Portfolio Risk Distribution by D&B PAYDEX
The counts below reflect unique companies identified by D-U-N-S Number. They do not include instances where you have multiple accounts associated to a single company.
HIGH: High Risk - average 30 to 120 days beyond terms
Portfolio Risk Distribution by Commercial Credit Score
The counts below reflect unique companies identified by D-U-N-S Number. They do not include instances where you have multiple accounts associated to a single company.
HIGH: High Risk

Fig. 7

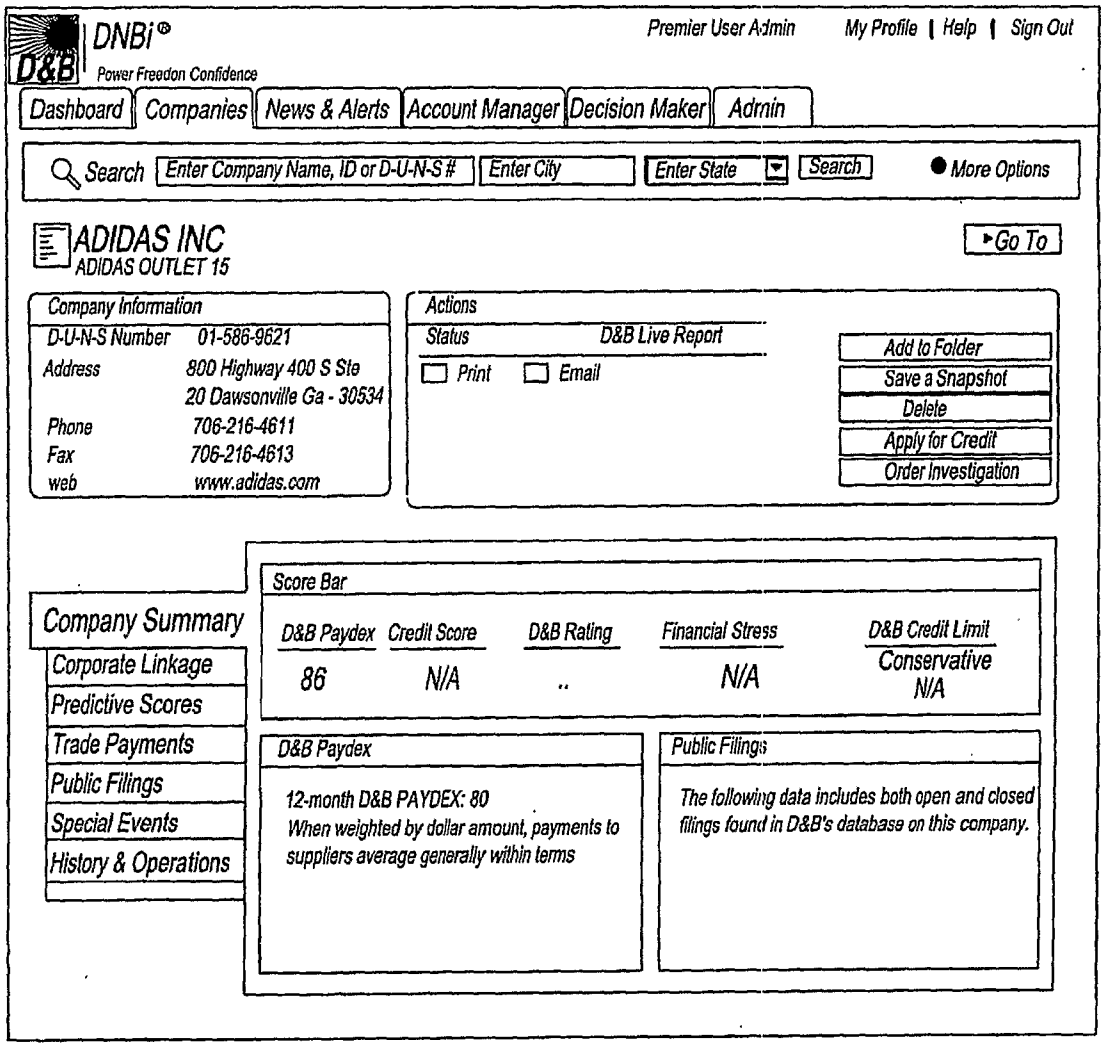

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Admin
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Enter Company Name, ID or D-U-N-S #
Enter City
Enter State
Search
More Options
ADIDAS INC
ADIDAS OUTLET 15
Go To
Company Information
D-U-N-S Number 01-586-9621
Address 800 Highway 400 S Ste 20 Dawsonville Ga - 30534
Phone 706-216-4611
Fax 706-216-4613
web www.adidas.com
Actions
Status
D&B Live Report
Print
Email
Add to Folder
Save a Snapshot
Delete
Apply for Credit
Order Investigation
Company Summary
Corporate Linkage
Predictive Scores
Trade Payments
Public Filings
Special Events
History & Operations
Score Bar
D&B Paydex
Credit Score
D&B Rating
Financial Stress
D&B Credit Limit
86
N/A
..
N/A
Conservative
N/A
D&B Paydex
12-month D&B PAYDEX: 80
When weighted by dollar amount, payments to suppliers average generally within terms
Public Filings
The following data includes both open and closed filings found in D&B's database on this company.

Fig. 8

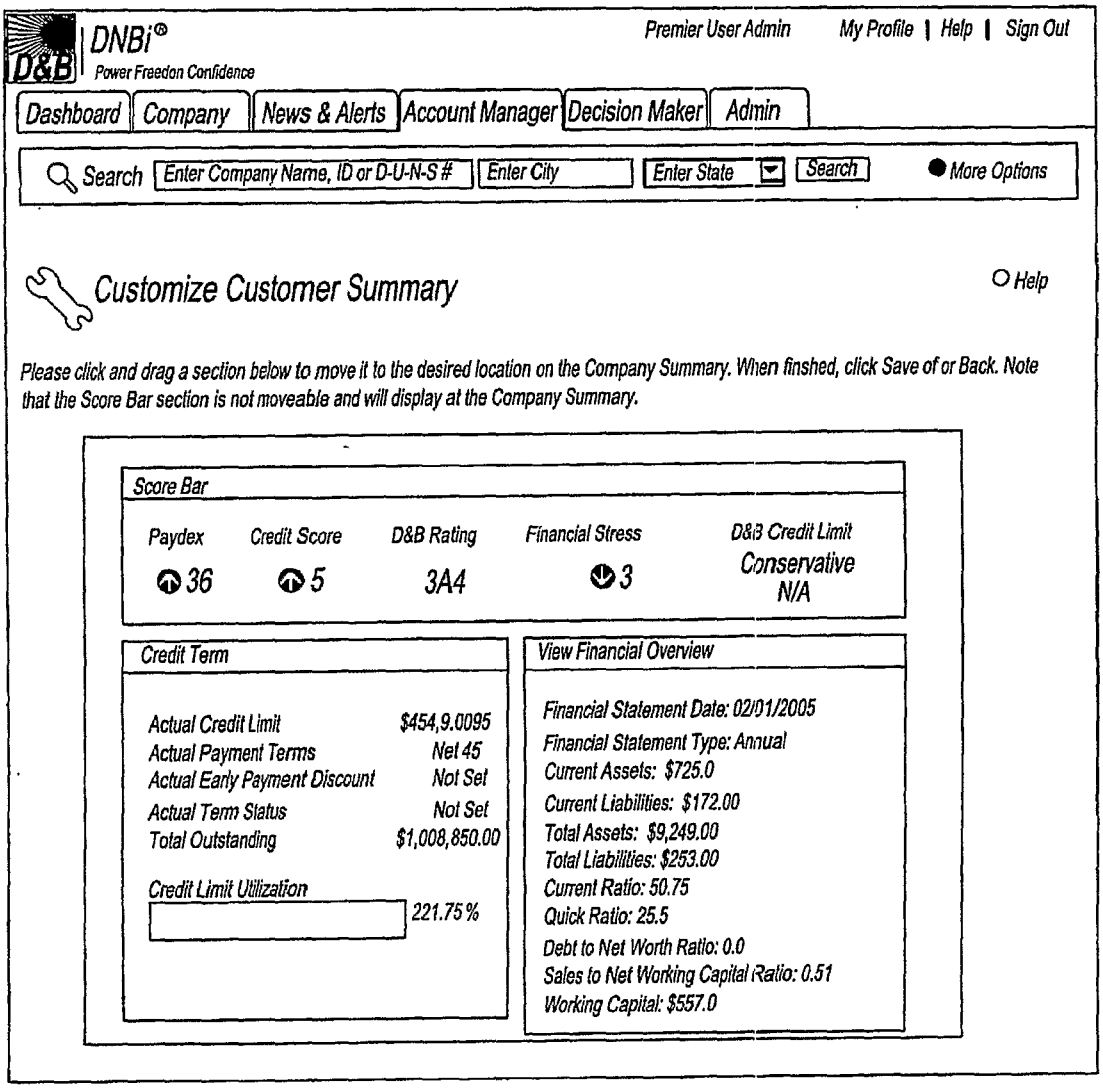

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Enter City
Enter State
Search
More Options
Customize Customer Summary
Help
Please click and drag a section below to move it to the desired location on the Company Summary. When finshed, click Save of or Back. Note that the Score Bar section is not moveable and will display at the Company Summary.
Score Bar
Paydex
36
Credit Score
5
D&B Rating
3A4
Financial Stress
3
D&B Credit Limit
Conservative
N/A
Credit Term
Actual Credit Limit $454,9.0095
Actual Payment Terms Net 45
Actual Early Payment Discount Not Set
Actual Term Status Not Set
Total Outstanding $1,008,850.00
Credit Limit Utilization
221.75%
View Financial Overview
Financial Statement Date: 02/01/2005
Financial Statement Type: Annual
Current Assets: $725.0
Current Liabilities: $172.00
Total Assets: $9,249.00
Total Liabilities: $253.00
Current Ratio: 50.75
Quick Ratio: 25.5
Debt to Net Worth Ratio: 0.0
Sales to Net Working Capital Ratio: 0.51
Working Capital: $557.0

Fig. 9

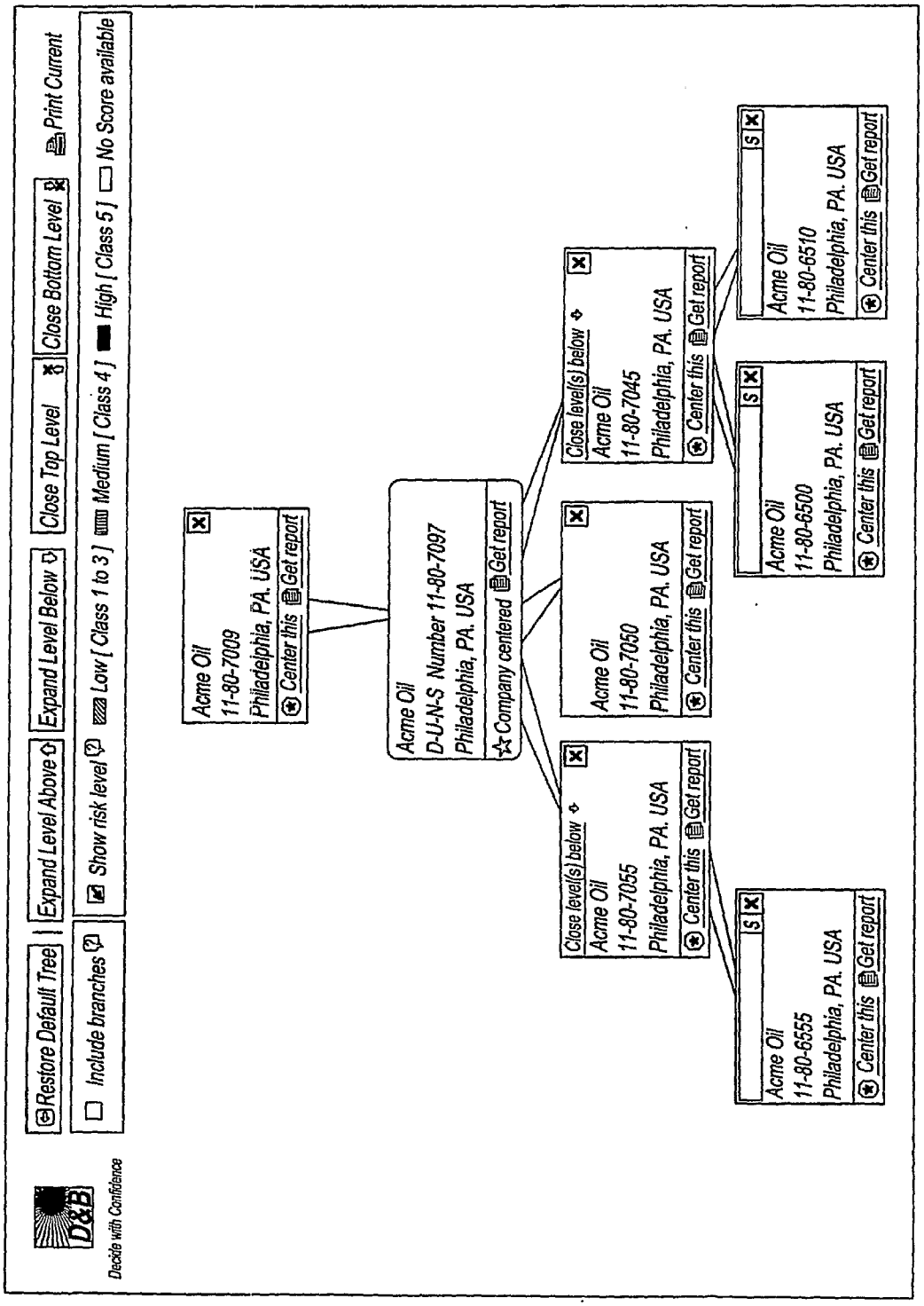

D&B
Decide with Confidence
Restore Default Tree
Expand Level Above
Expand Level Below
Close Top Level
Close Bottom Level
Print Current
Include branches
Show risk level
Low [Class 1 to 3]
Medium [Class 4]
High [Class 5]
No Score available
Acme Oil
11-80-7009
Philadelphia, PA. USA
Center this
Get report
Acme Oil
D-U-N-S Number 11-80-7097
Philadelphia, PA. USA
Company centered
Get report
Close level(s) below
Acme Oil
11-80-7055
Philadelphia, PA. USA
Center this
Get report
Acme Oil
11-80-7050
Philadelphia, PA. USA
Center this
Get report
Close level(s) below
Acme Oil
11-80-7045
Philadelphia, PA. USA
Center this
Get report
Acme Oil
11-80-6555
Philadelphia, PA. USA
Center this
Get report
Acme Oil
11-80-6500
Philadelphia, PA. USA
Center this
Get report
Acme Oil
11-80-6510
Philadelphia, PA. USA
Center this
Get report

Fig. 10

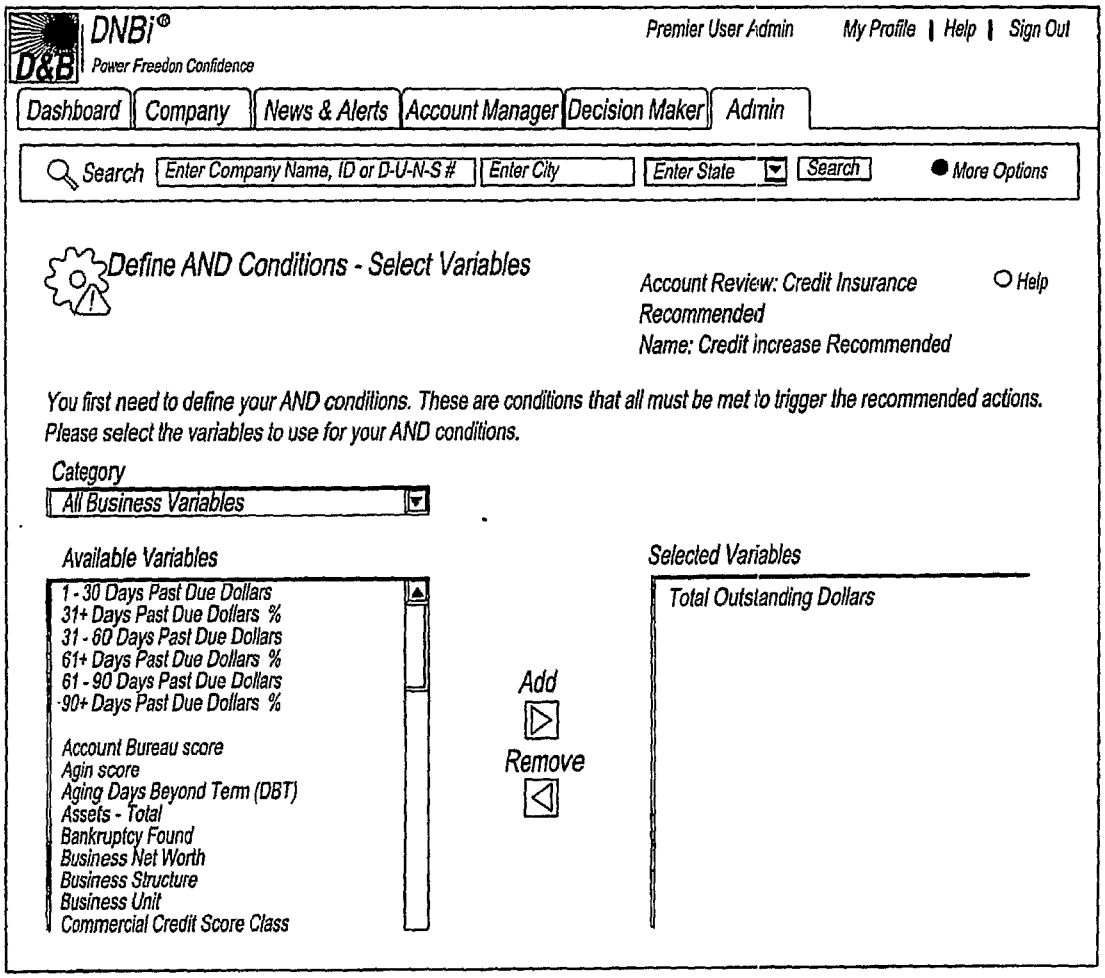

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Enter City
Enter State
Search
More Options
Define AND Conditions - Select Variables
Account Review: Credit Insurance Recommended
Name: Credit increase Recommended
Help
You first need to define your AND conditions. These are conditions that all must be met to trigger the recommended actions. Please select the variables to use for your AND conditions.
Category
All Business Variables
Available Variables
1 - 30 Days Past Due Dollars
31+ Days Past Due Dollars %
31 - 60 Days Past Due Dollars
61+ Days Past Due Dollars %
61 - 90 Days Past Due Dollars
90+ Days Past Due Dollars %
Account Bureau score
Agin score
Aging Days Beyond Term (DBT)
Assets - Total
Bankruptcy Found
Business Net Worth
Business Structure
Business Unit
Commercial Credit Score Class
Add
Remove
Selected Variables
Total Outstanding Dollars

Fig. 11

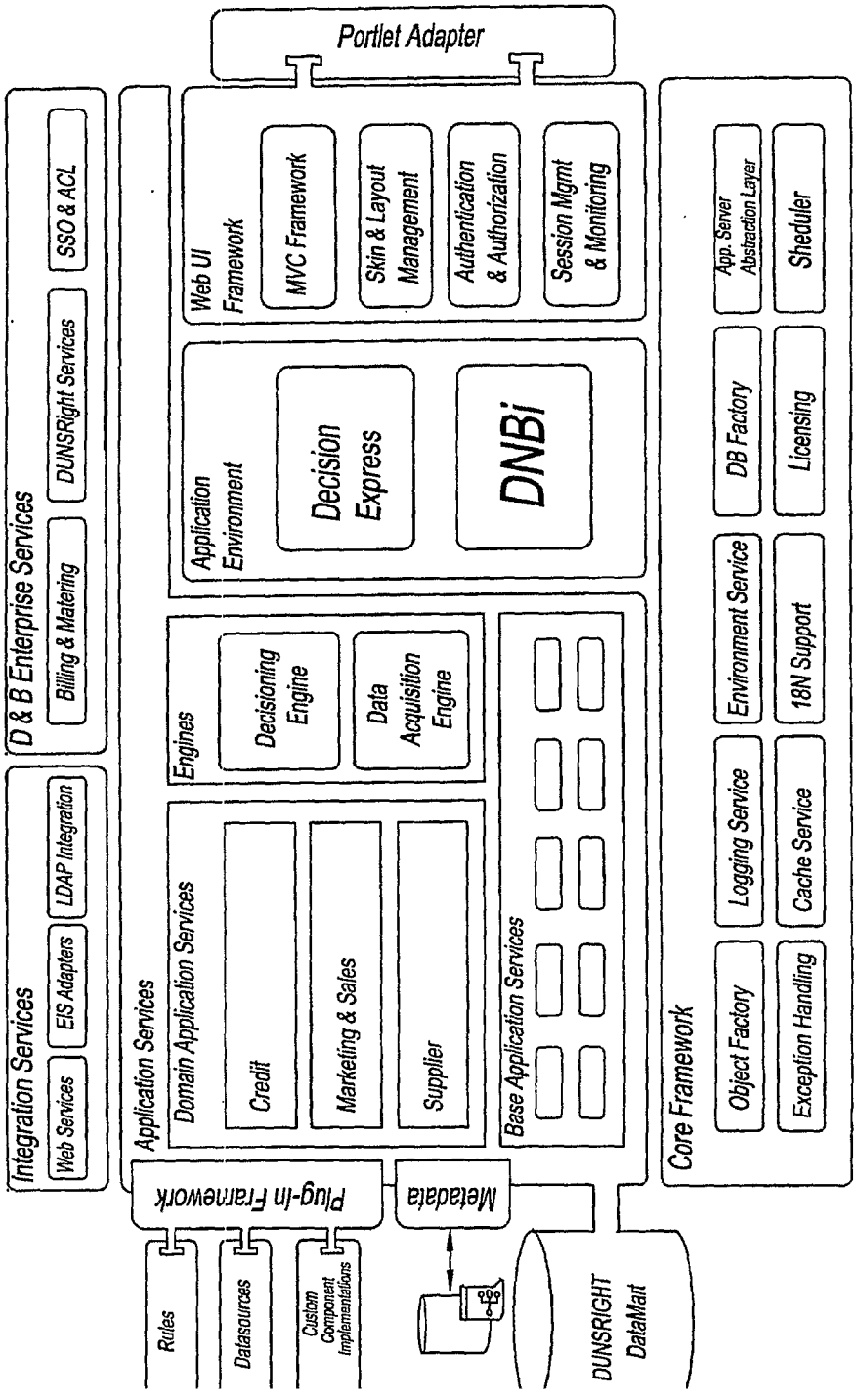

Portlet Adapter
Integration Services
Web Services
EIS Adapters
LDAP Integration
D & B Enterprise Services
Billing & Metering
DUNSRight Services
SSO & ACL
Application Services
Web UI Framework
MVC Framework
Skin & Layout Management
Authentication & Authorization
Session Mgmt & Monitoring
Application Environment
Decision Express
DNBi
Engines
Decisioning Engine
Data Acquisition Engine
Domain Application Services
Credit
Marketing & Sales
Supplier
Base Application Services
Core Framework
Object Factory
Logging Service
Environment Service
DB Factory
App. Server Abstraction Layer
Exception Handling
Cache Service
I8N Support
Licensing
Scheduler
Plug-In Framework
Metadata
Rules
Datasources
Custom Component Implementations
DUNSRIGHT DataMart

Fig. 12