

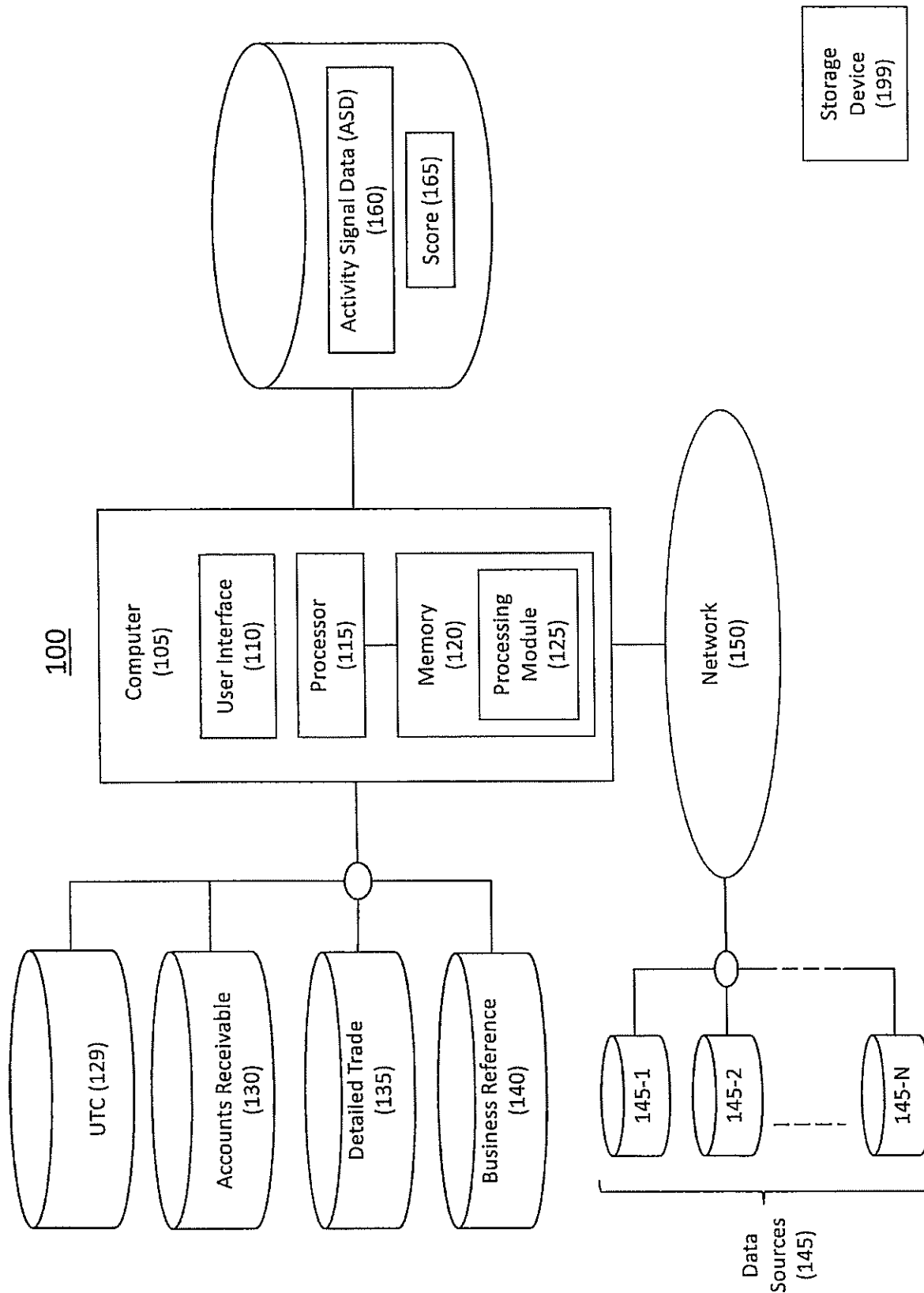


FIG. 1A

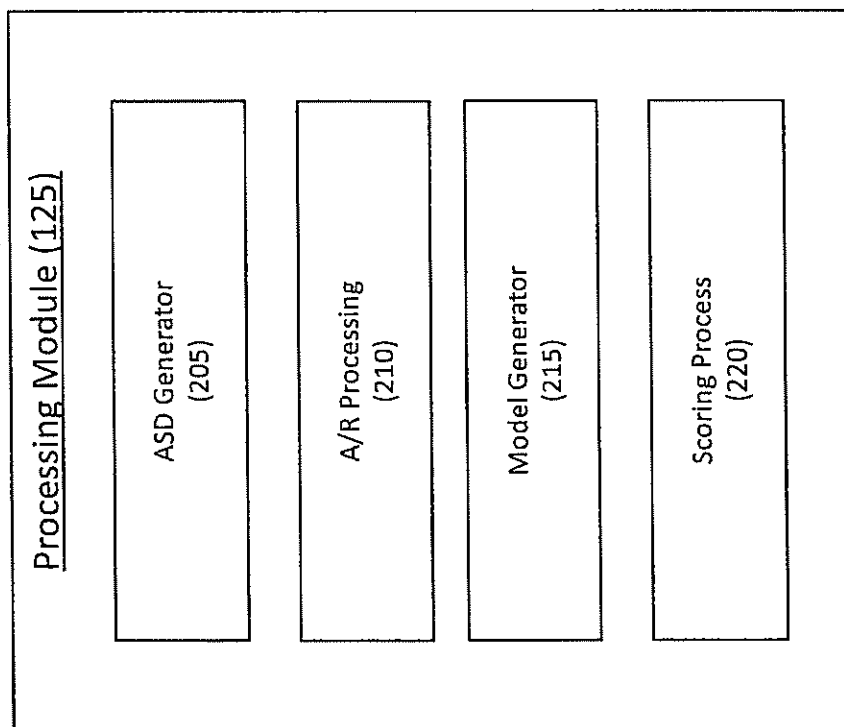


FIG. 1B

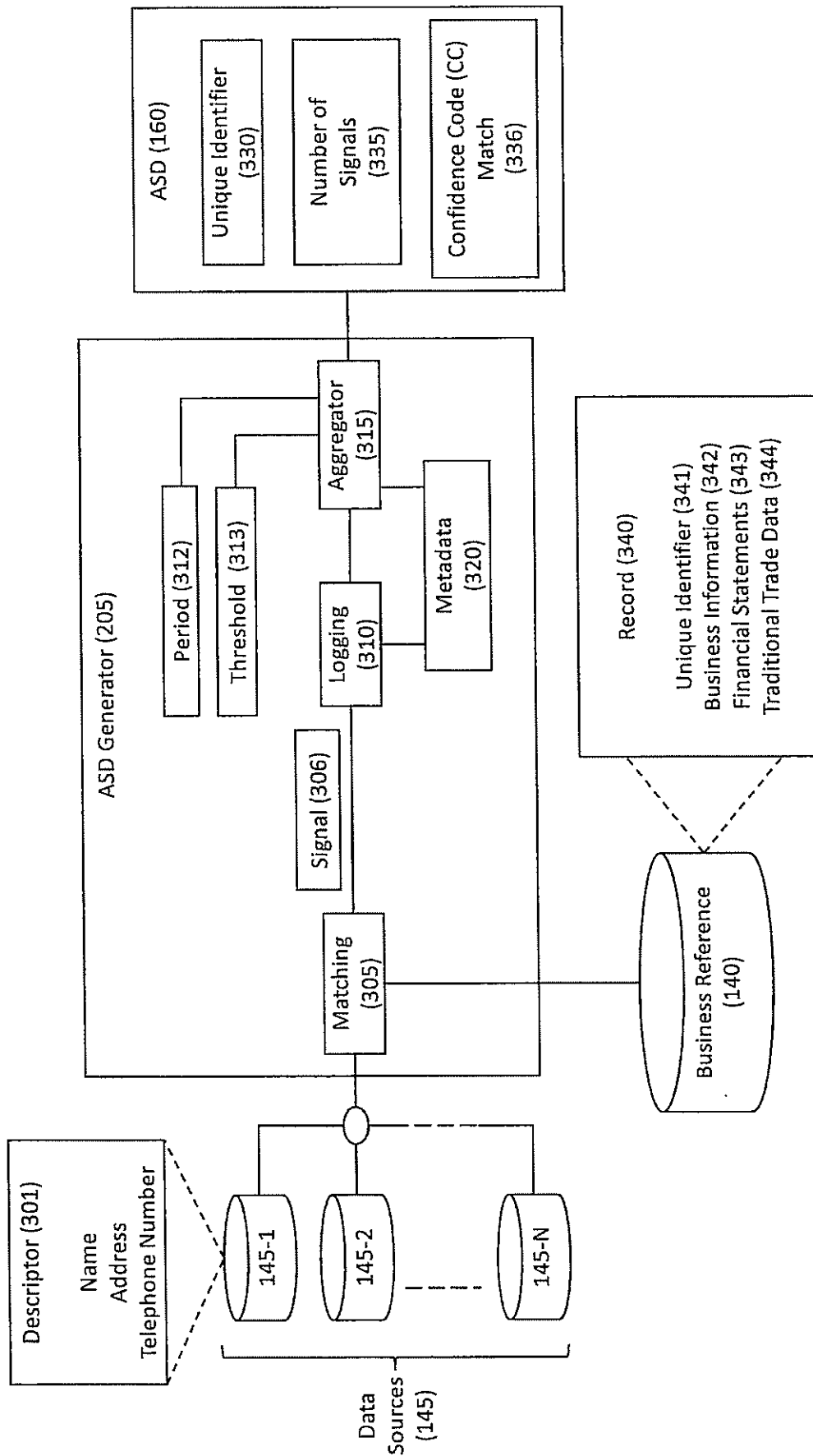


FIG. 1C

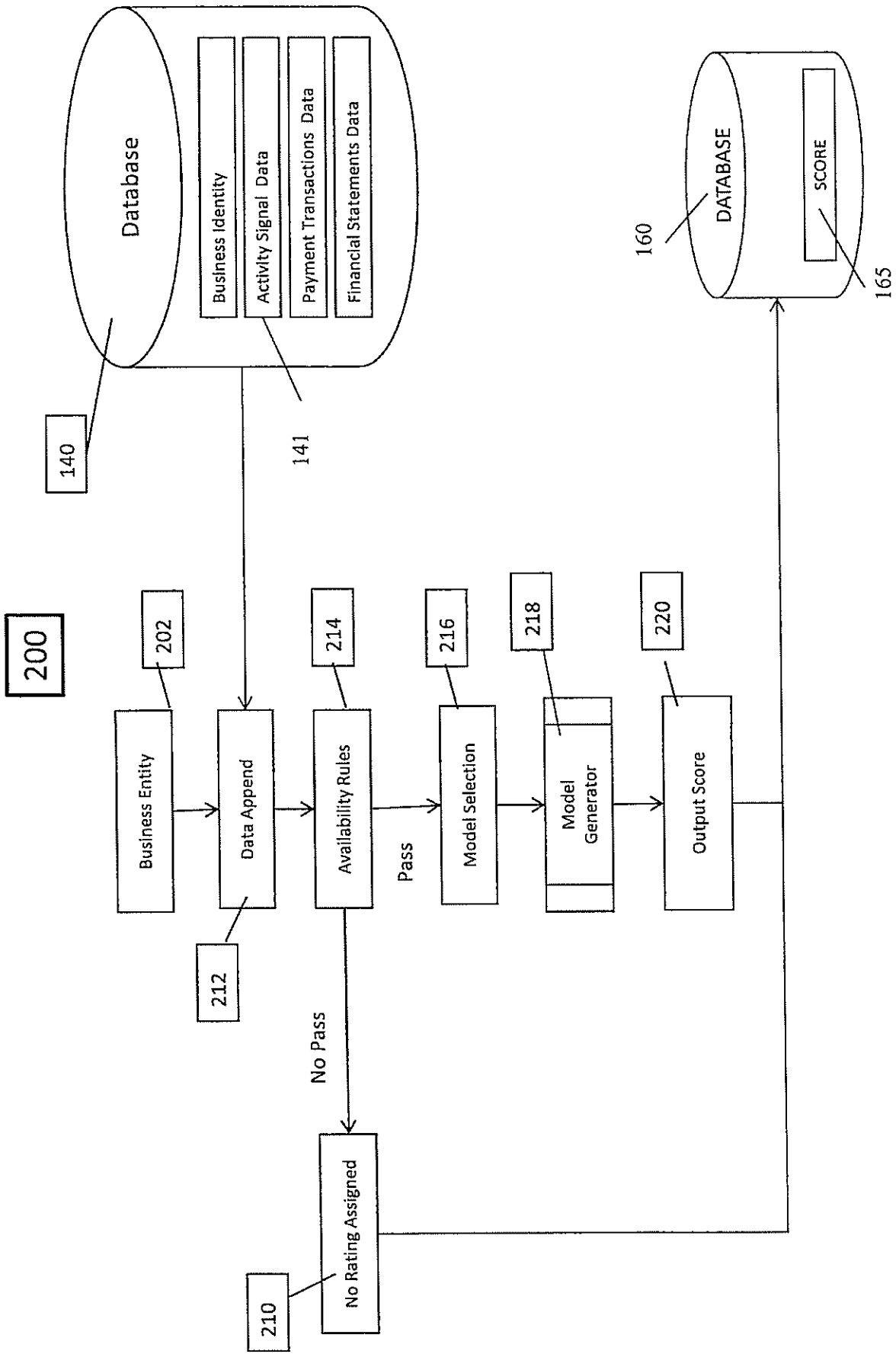


FIG. 2

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	Decision Support	
C	Rich Firmographics, Extensive commercial trading activity, and no Financial attributes		
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	
L	Self Reported Duns Support Record	A company that has self-requested a Duns number and D&B has not yet conducted an investigation	
M	Business Deterioration - Severe Risk	A company which displays signs of financial distress, including signs of current or imminent business failure or operating difficulty	

FIG. 3

Company Profile

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

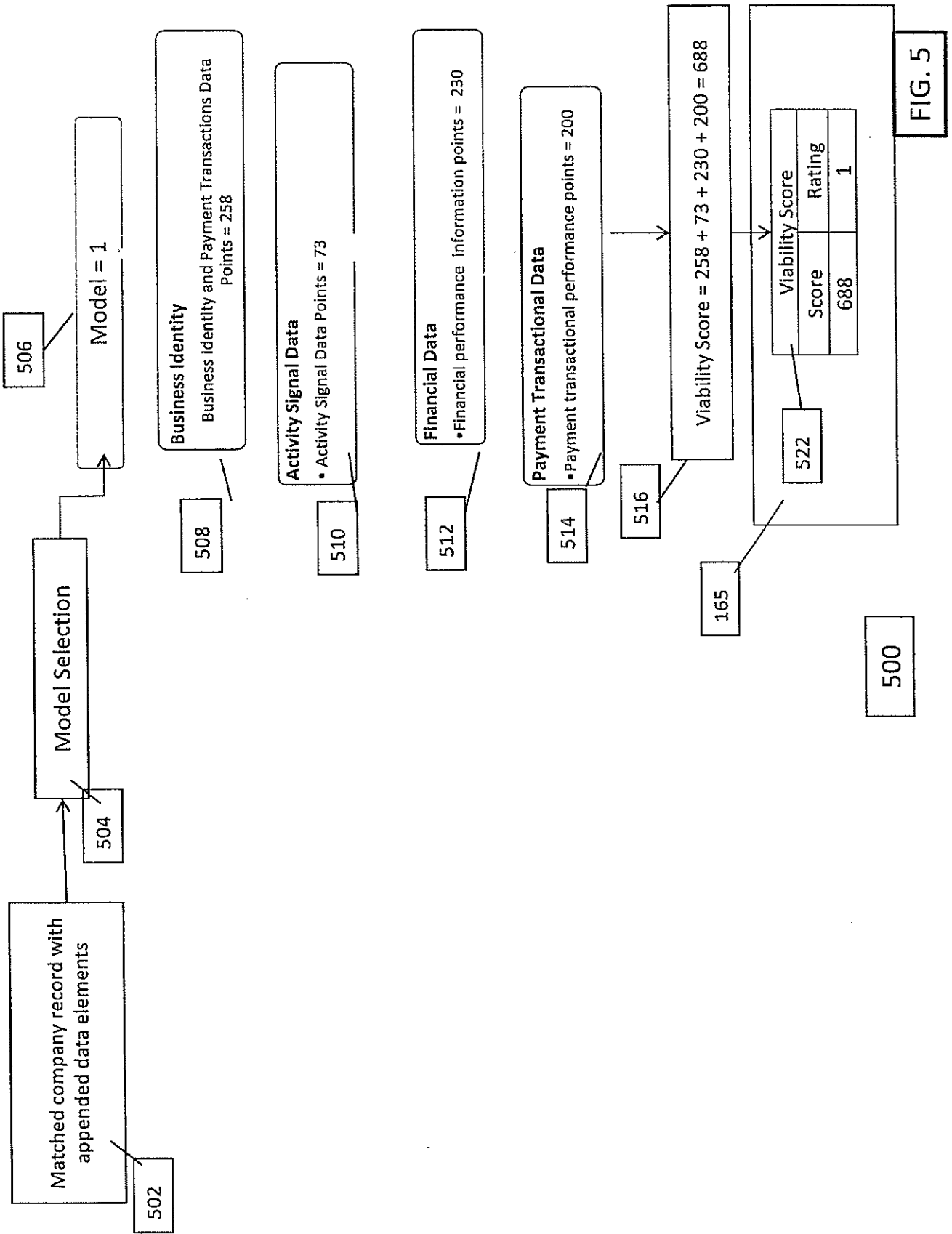


FIG. 6

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				
	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%

Weight 2				
	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				
	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%

If bad1=1 then wt1=532/370;
 If bad3=1 then wt1=532/202;
 Counts Bad3
 Bad 2 0 1
 0 167617 366.08
 1 469 165.92

wt2=wt1
 If bad2=1 and bad3=0 then wt2=366/469;

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

Bad rate and total count the same as un-weighted