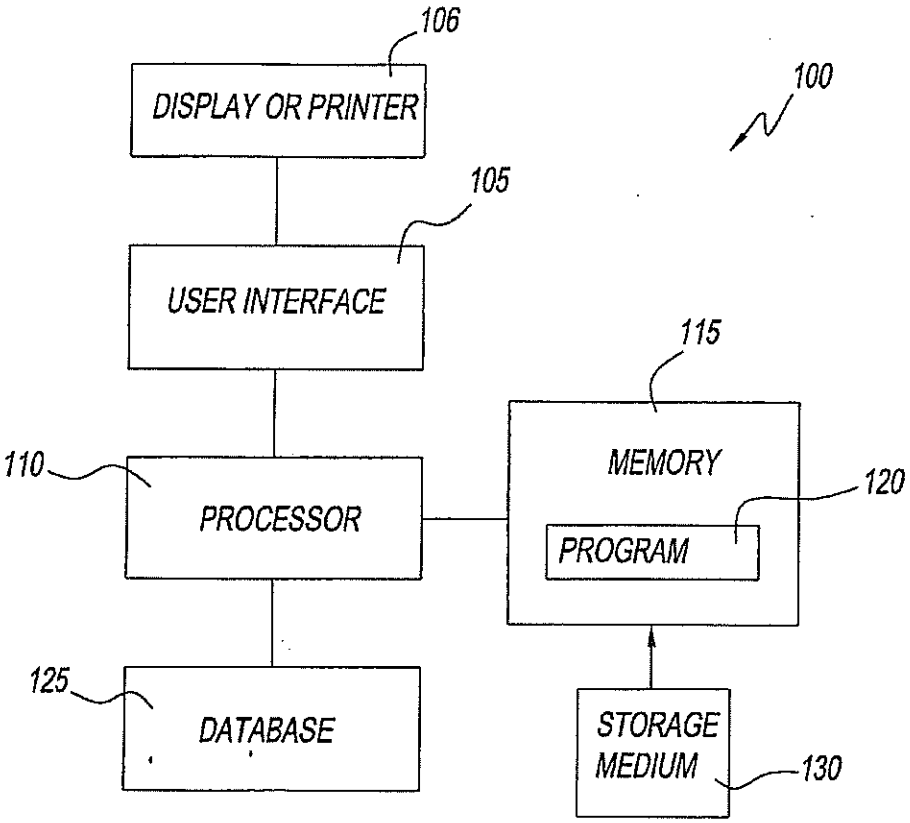

106
DISPLAY OR PRINTER
100
105
USER INTERFACE
115
MEMORY
110
PROCESSOR
120
PROGRAM
125
DATABASE
STORAGE MEDIUM
130

Fig. 1

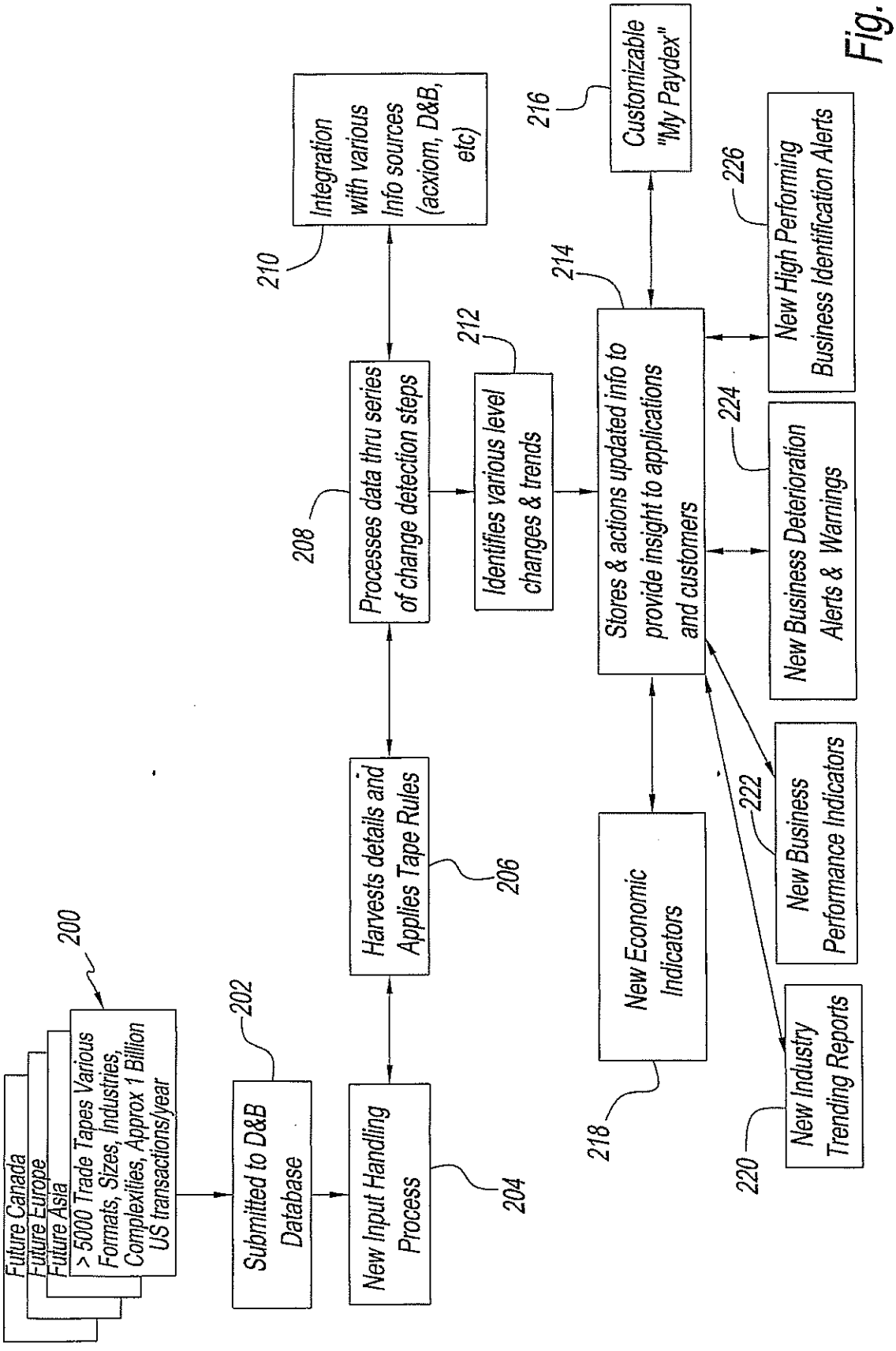

Future Canada
Future Europe
Future Asia
> 5000 Trade Tapes Various Formats, Sizes, Industries, Complexities, Approx 1 Billion US transactions/year
200
Submitted to D&B Database
202
New Input Handling Process
204
Harvests details and Applies Tape Rules
206
Processes data thru series of change detection steps
208
Integration with various Info sources (acxiom, D&B, etc)
210
Identifies various level changes & trends
212
Stores & actions updated info to provide insight to applications and customers
214
Customizable "My Paydex"
216
New Economic Indicators
218
New Industry Trending Reports
220
New Business Performance Indicators
222
New Business Deterioration Alerts & Warnings
224
New High Performing Business Identification Alerts
226

Fig. 2

	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09
Total Supplier	5	6	6	7	7	7	6	7	7	7	8	7	8
Total Accounts	7	10	9	10	9	10	7	7	9	9	12	10	12
Cumulative High Credit	600,000	725,000	700,000	825,000	725,000	825,000	650,000	680,000	725,000	725,000	875,000	825,000	756,000
Account Level Max High Credit	150,000	150,000	150,000	125,000	100,000	125,000	140,000	125,000	100,000	100,000	90,000	90,000	90,000
Total Amount Owing	175,000	201,000	230,150	175,060	165,021	185,063	152,300	124,650	156,340	143,200	158,060	152,030	158,600
Account Level Maximum Amount Owing	45,983	15,021	35,060	24,603	21,002	35,630	26,044	32,050	21,600	18,605	16,540	14,563	18,540
Total Past Due	28,000	15,021	35,060	24,603	21,002	35,630	26,044	32,050	21,600	18,605	16,540	14,563	18,540
Account Level Maximum Past Due	28,000	15,021	35,060	24,603	21,002	35,630	26,044	32,050	21,600	18,605	16,540	14,563	18,540
Future Due													
Total Current (Prompt & Discount)	147,672	169,310	193,326	147,050	138,618	155,453	127,932	104,706	131,326	120,288	132,770	127,705	133,244
Total 1-30 Days	19,338	12,090	25,317	19,257	18,152	20,357	6,844	13,712	17,197	15,752	12,309	12,366	17,446
Total 31-60 Days	8,662	2,931	7,040	5,346	2,850	13,000	19,200	5,330	4,403	2,853	4,231	2,197	1,094
Total 61-90 Days			2,704			2,273		13,009					
Total 91-120 Days													
Total 121-150 Days													
Total 151-180 Days													
Total > 180 Days													
Accounts Current	4	8	5	6	6	6	4	4	7	6	8	7	9
Accounts 1-30 Days	2	2	2	3	2	2	2	2	1	1	2	2	2
Accounts 31-60 Days	1		1	1	1	1	1	1	1	1	1	1	1
Accounts 61-90 Days			1			1		1					
Accounts 91-120 Days													
Accounts 121-150 Days													
Accounts 151-180 Days													
Accounts > 180 Days													
Reported Credits Current				(12,060)									
Reported Credits 1-30 Days													
Reported Credits 31-60 Days													
Reported Credits 61-90 Days							(2,273)						
Reported Credits 91-120 Days													
Reported Credits 121-150 Days													
Reported Credits 151-180 Days													
Reported Credits > 180 Days													
Accounts Current				1									
Accounts 1-30 Days													
Accounts 31-60 Days													
Accounts 61-90 Days							1						
Accounts 91-120 Days				-									
Accounts 121-150 Days													
Accounts 151-180 Days													
Accounts > 180 Days													
Cash Type Accounts	1		1	1	1	1		1	2	2	1	2	3
Accounts Placed for Collection		1							1	1			
Total Past Due for Collection		15,021							13009	13009			
Account Bad Debt/Write offs											1		
Total Amount Owing on Bad Debt Accounts											13009		

Fig. 3

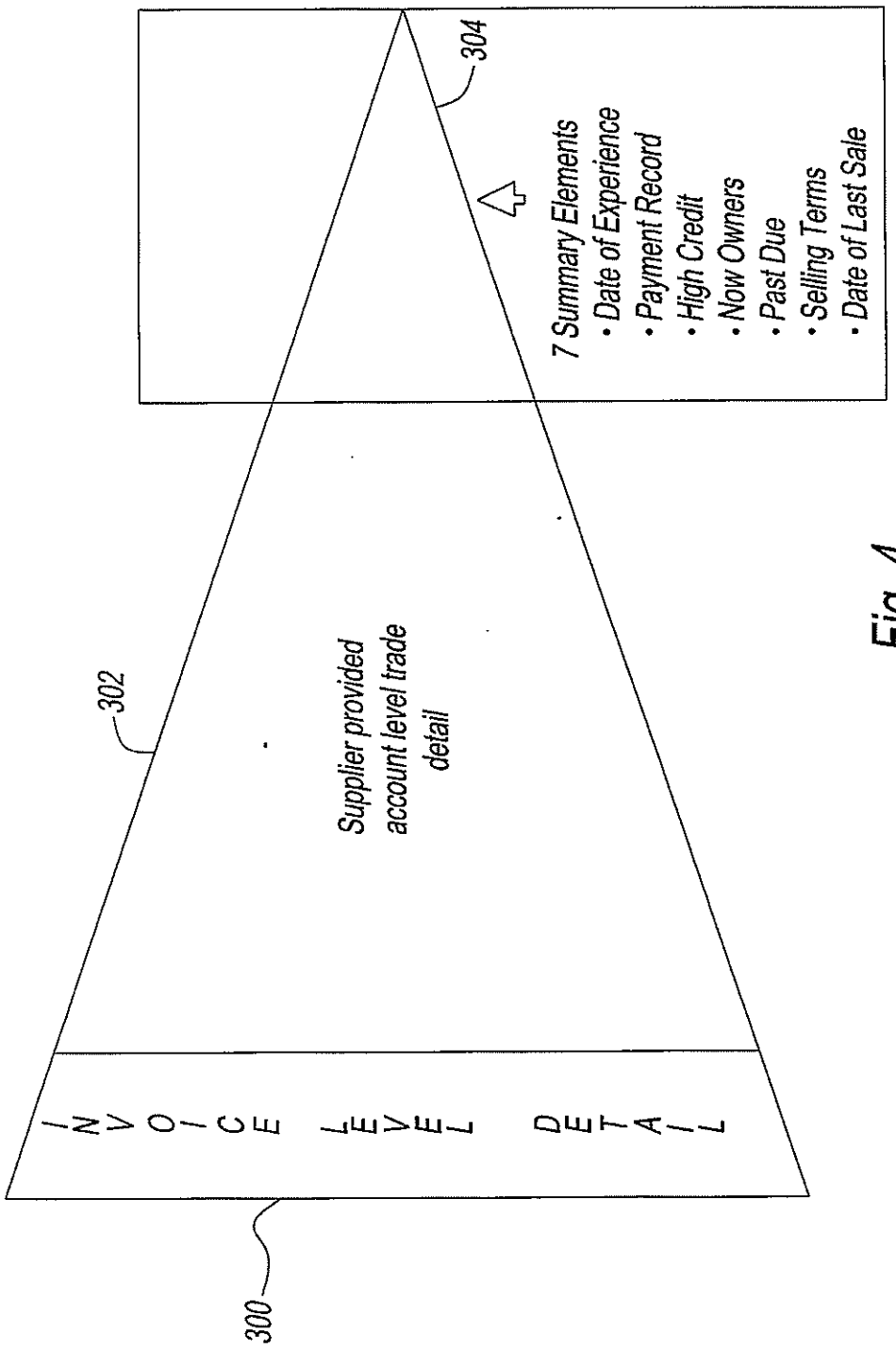


Fig. 4
(Prior Art)

Example *Trade Payment Experience Data:*

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale
10-08	Ppt - Slow 90	40,000	30,000	30,000	Net 30	2-3 months

- *Summarizing payment experiences during normal market conditions provides a quick snapshot for decisioning, but we are not currently in "normal market conditions"*
- *Summarization has its limitations...*
  - *Captures 12 months of history in a single "payment experience", making it difficult to do sensitivity analyses based on payment dates*
  - *Masks visibility into payment behavior trends, taking longer for prompt and slow-pay behavior to become evident*
- *.... And, thereby restricts the visibility you want and need today*

Fig. 5
(Prior Art)

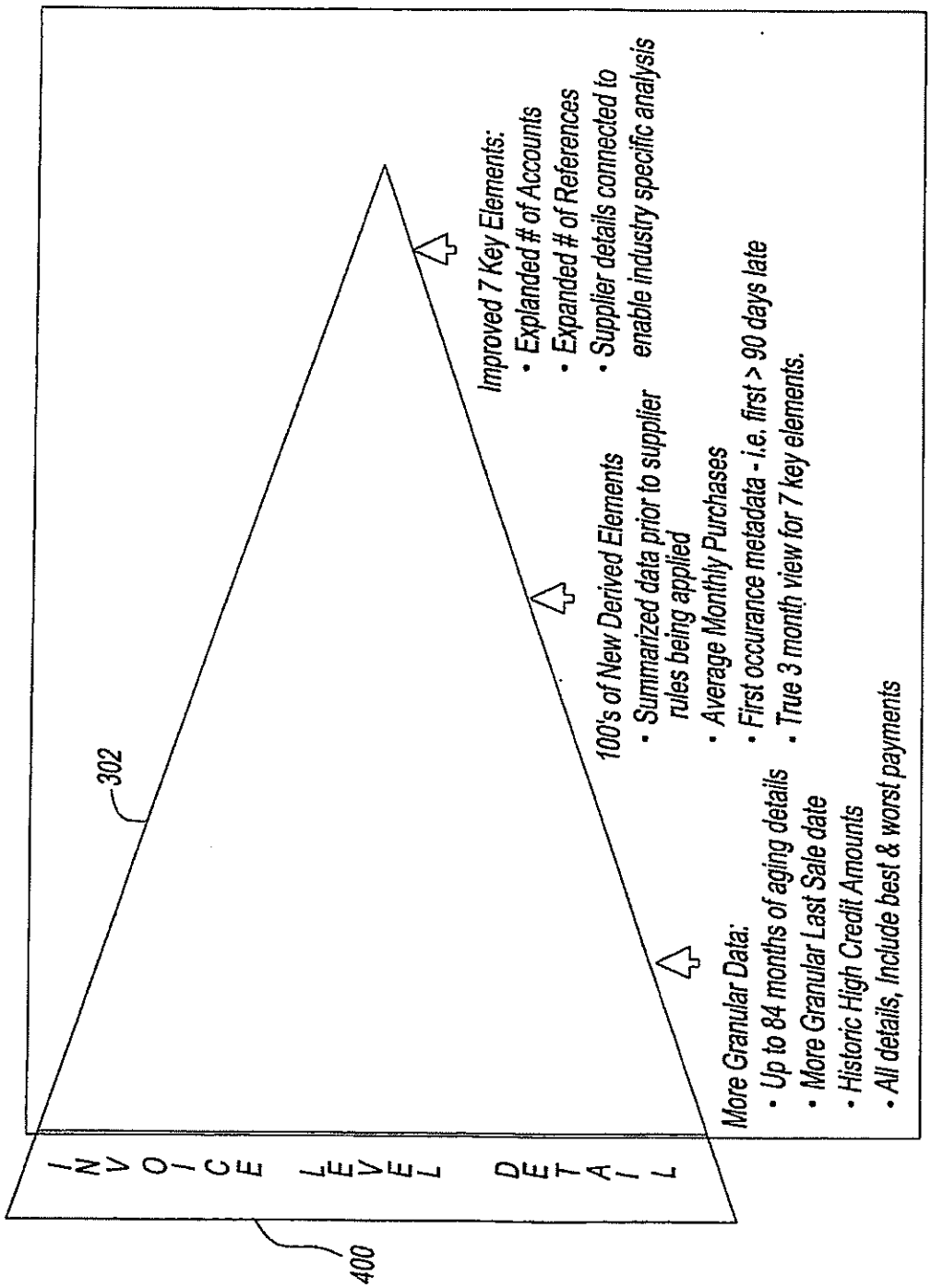

INVOICE LEVEL DETAIL
400
302
More Granular Data:
• Up to 84 months of aging details
• More Granular Last Sale date
• Historic High Credit Amounts
• All details, Include best & worst payments
100's of New Derived Elements
• Summarized data prior to supplier rules being applied
• Average Monthly Purchases
• First occurance metadata - i.e, first > 90 days late
• True 3 month view for 7 key elements.
Improved 7 Key Elements:
• Explanded # of Accounts
• Expanded # of References
• Supplier details connected to enable industry specific analysis

Fig. 6

Example: Detailed Trade Payment Experience Record:

	Jan-08	Feb-08	Mar-08	Apr-08	May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09
Total Supplier	5	6	6	7	7	7	6	7	7	7	8	7	8
Total Accounts	7	10	9	10	9	10	7	7	9	9	12	10	12
Cumulative High Credit	600,000	725,000	700,000	825,000	725,000	825,000	650,000	680,000	725,000	725,000	875,000	825,000	756,000
Account Level Max High Credit	150,000	150,000	150,000	125,000	100,000	125,000	140,000	125,000	100,000	100,000	90,000	90,000	90,000
Total Amount Owing	175,000	201,000	230,150	175,060	165,021	185,063	152,300	124,650	156,340	143,200	158,060	152,030	158,600
Maximum Account Level Amount Owing	45,983	15,021	35,060	24,603	21,002	35,630	26,044	32,050	21,600	18,605	16,540	14,563	18,540
Total Past Due	28,000	15,021	35,060	24,603	21,002	35,630	26,044	32,050	21,600	18,605	16,540	14,563	18,540
Maximum Account Level Past Due	28,000	15,021	35,060	24,603	21,002	35,630	26,044	32,050	21,600	18,605	16,540	14,563	18,540
Total Current	147,672	169,310	193,326	147,050	138,618	155,453	127,932	104,706	131,326	120,288	132,770	127,705	133,244
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Total 61-90 Days			2,704			2,273		13,009					
Total 91-120 Days													
Total 121-150 Days													
Total 151-180 Days													
Total > 180 Days													
Accounts Current	4	8	5	6	6	6	4	4	7	6	8	7	9
Accounts 1-30 Days	2	2	2	3	2	2	2	2	1	1	2	2	2
Accounts 31-60 Days	1		1	1	1	1	1	1	1	1	1	1	1
Accounts 61-90 Days			1			1		1					
Accounts 91-120 Days													
Accounts 121-150 Days													
Accounts 151-180 Days													
Accounts > 180 Days													
Cash Type Accounts	1		1	1	1	1		1	2	2	1	2	3
Accounts Placed for Collection		1							1	1			
Total Past Due for Collection		15,021							13009	13009			
Account Bad Debt/Write offs											1		
Total Amount Owing on Bad Debt Accounts											13009		

Fig. 7

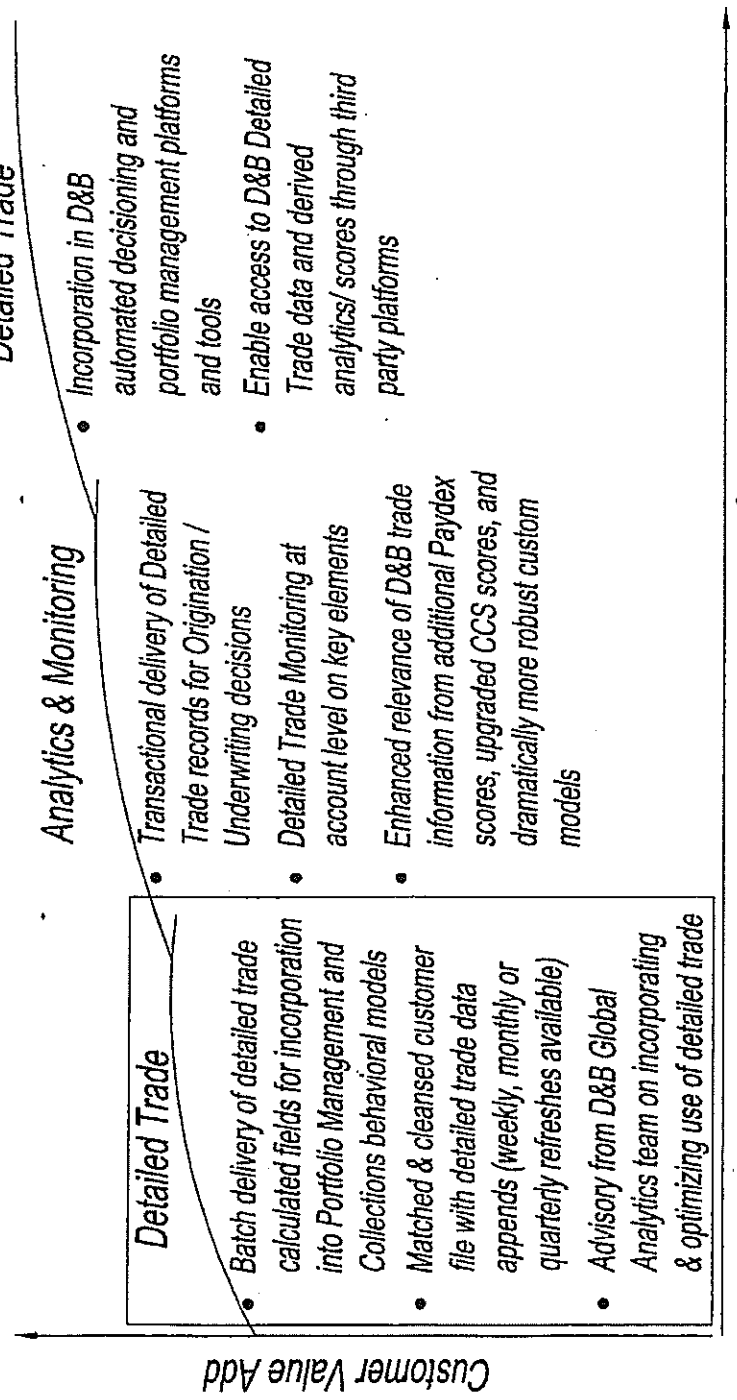

Robust
Acess to
Detailed Trade
Analytics & Monitoring
Detailed Trade
Batch delivery of detailed trade calculated fields for incorporation into Portfolio Management and Collections behavioral models
Matched & cleansed customer file with detailed trade data appends (weekly, monthly or quarterly refreshes available)
Advisory from D&B Global Analytics team on incorporating & optimizing use of detailed trade
Transactional delivery of Detailed Trade records for Origination / Underwriting decisions
Detailed Trade Monitoring at account level on key elements
Enhanced relevance of D&B trade information from additional Paydex scores, upgraded CCS scores, and dramatically more robust custom models
Incorporation in D&B automated decisioning and portfolio management platforms and tools
Enable access to D&B Detailed Trade data and derived analytics/ scores through third party platforms
Customer Value Add
Journey to Point of Arrival

Fig. 8

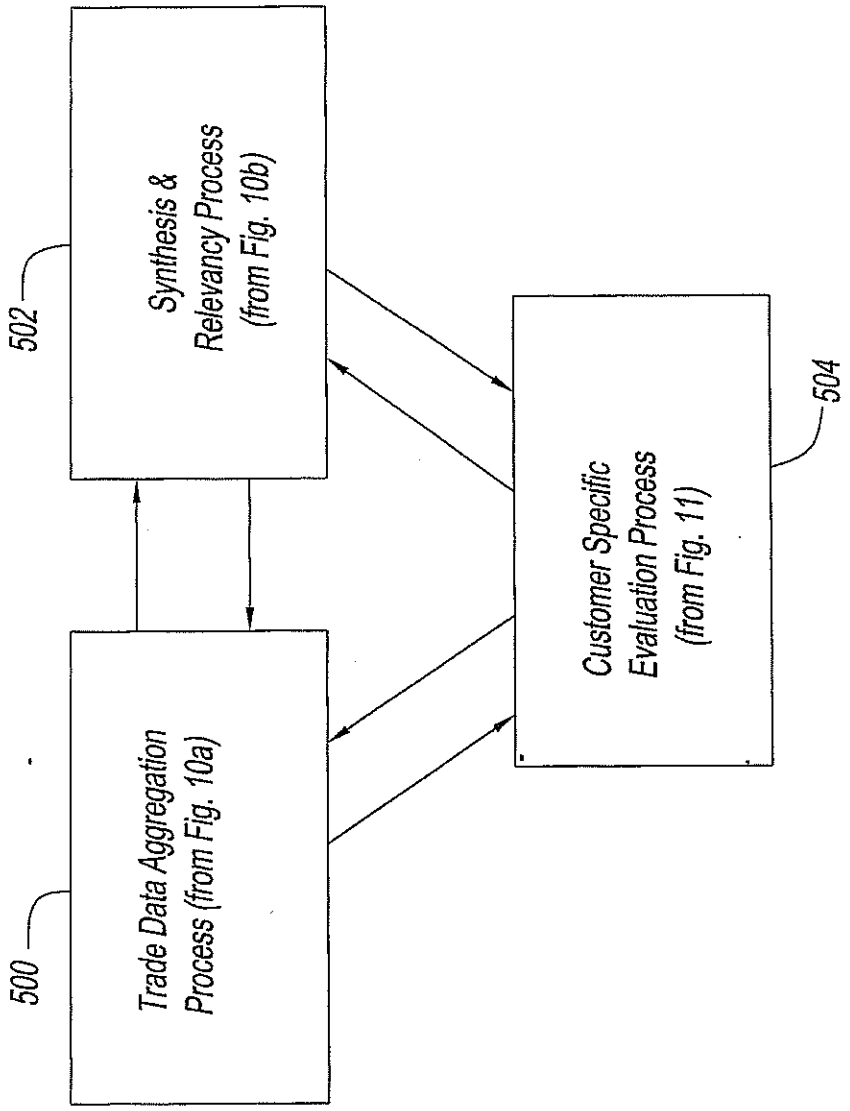

Synthesis & Relevancy Process (from Fig. 10b)
502
Customer Specific Evaluation Process (from Fig. 11)
504
Trade Data Aggregation Process (from Fig. 10a)
500

Fig. 9

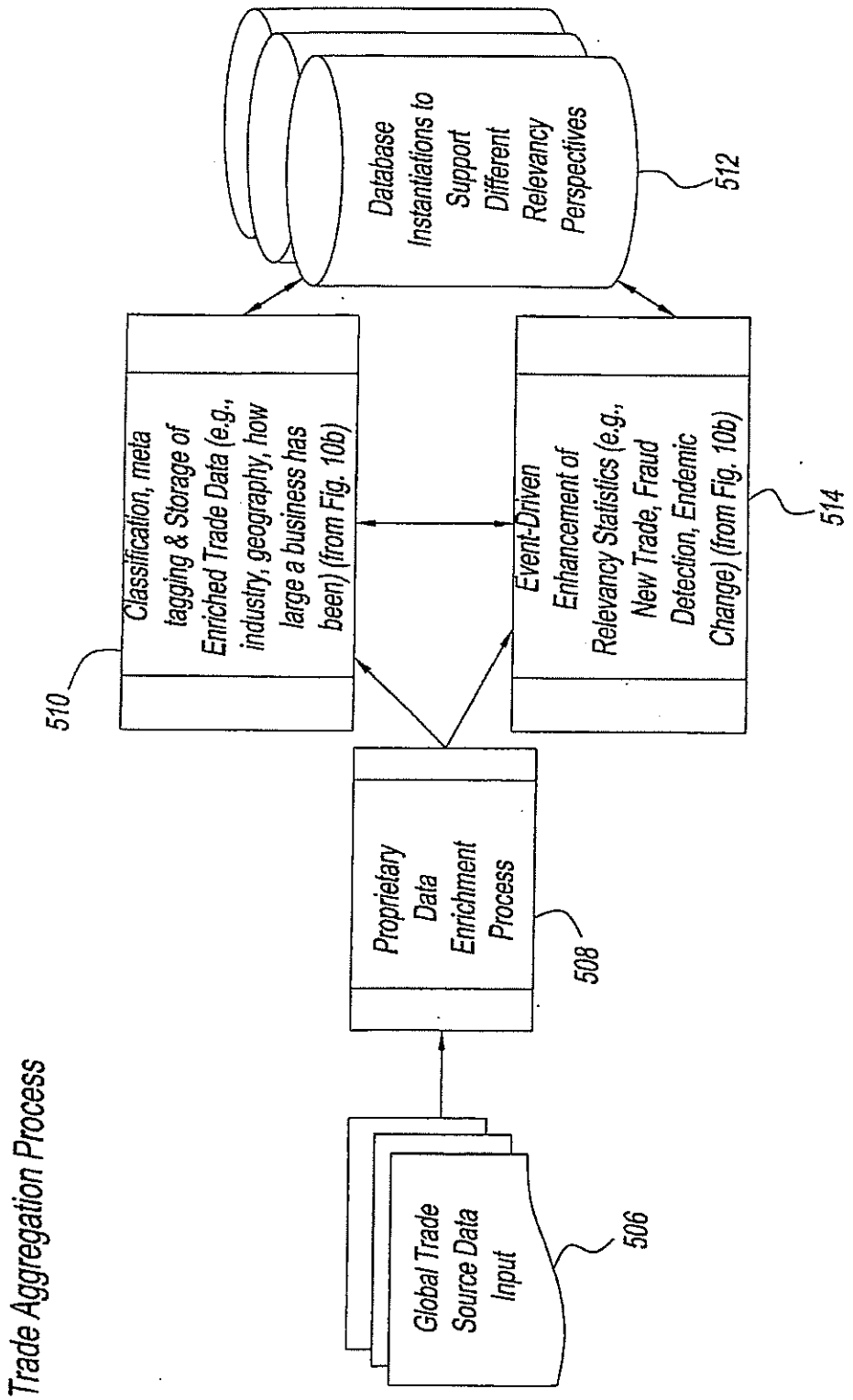

Trade Aggregation Process
Global Trade Source Data Input
506
Proprietary Data Enrichment Process
508
Classification, meta tagging & Storage of Enriched Trade Data (e.g., industry, geography, how large a business has been) (from Fig. 10b)
510
Event-Driven Enhancement of Relevancy Statistics (e.g., New Trade, Fraud Detection, Endemic Change) (from Fig. 10b)
514
Database Instantiations to Support Different Relevancy Perspectives
512

Fig. 10a

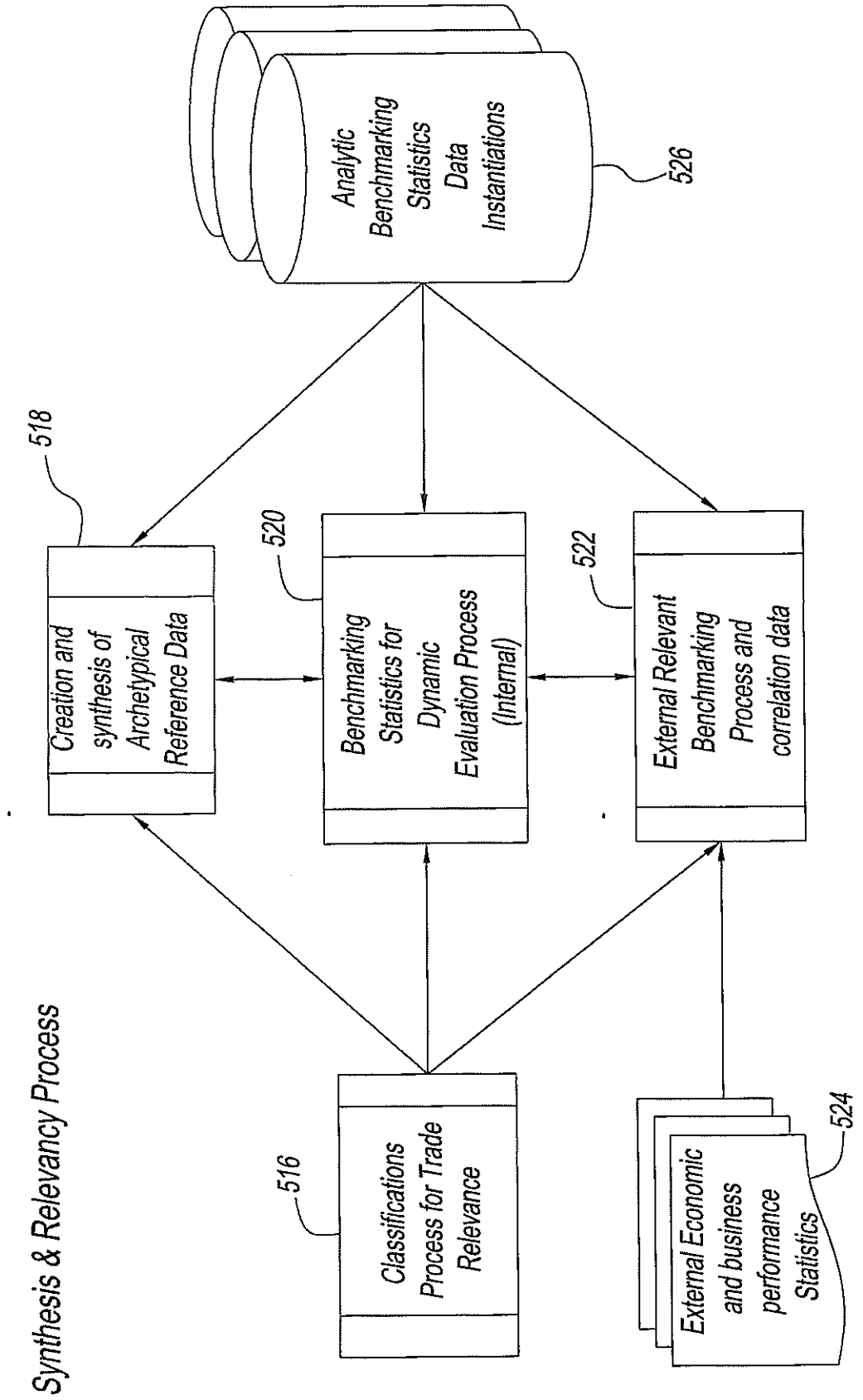

Synthesis & Relevancy Process
Analytic Benchmarking Statistics Data Instantiations
526
518
Creation and synthesis of Archetypical Reference Data
520
Benchmarking Statistics for Dynamic Evaluation Process (Internal)
522
External Relevant Benchmarking Process and correlation data
516
Classifications Process for Trade Relevance
External Economic and business performance Statistics
524

Fig. 10b

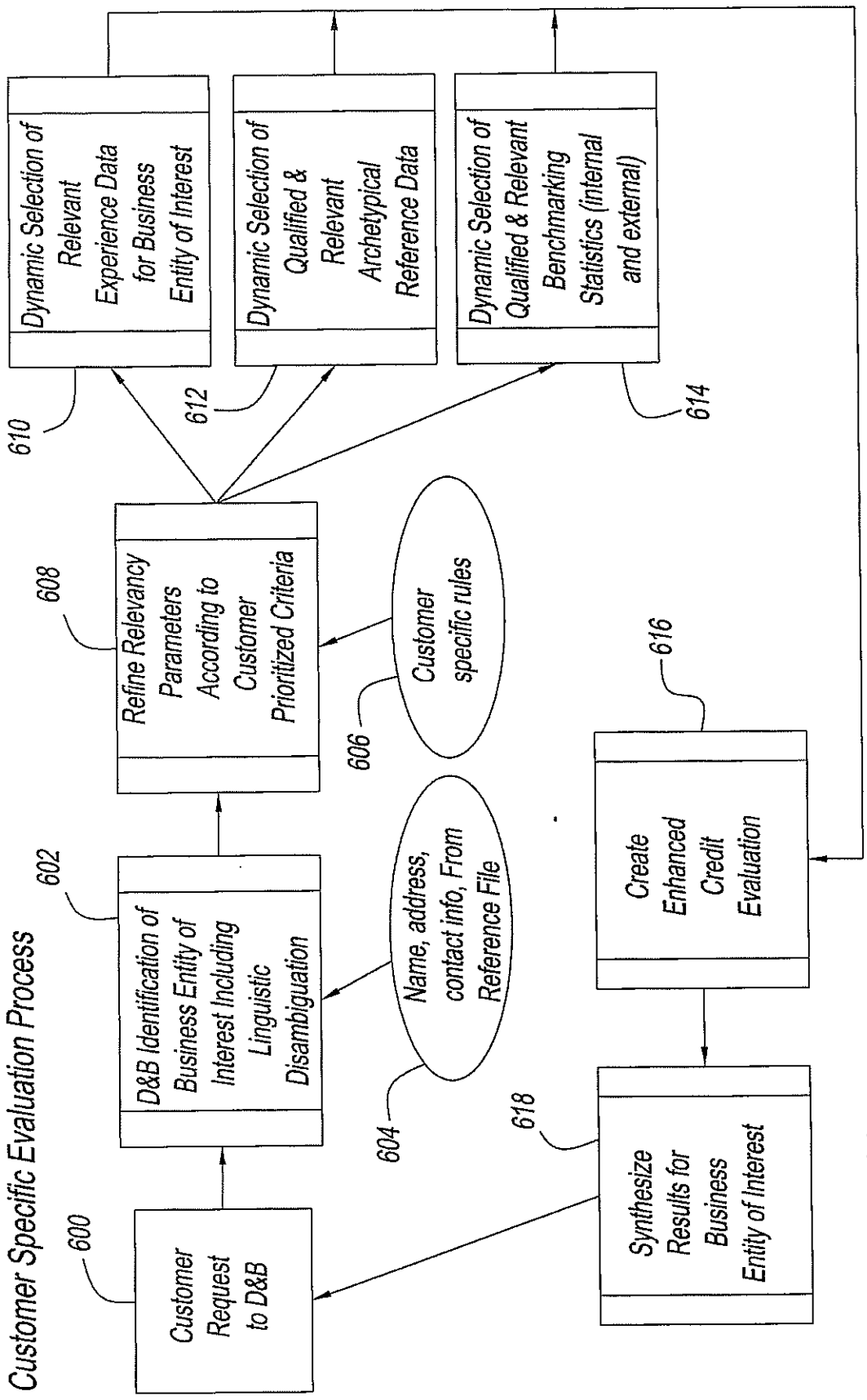

Customer Specific Evaluation Process
600
Customer Request to D&B
602
D&B Identification of Business Entity of Interest Including Linguistic Disambiguation
604
Name, address, contact info, From Reference File
606
Customer specific rules
608
Refine Relevancy Parameters According to Customer Prioritized Criteria
610
Dynamic Selection of Relevant Experience Data for Business Entity of Interest
612
Dynamic Selection of Qualified & Relevant Archetypical Reference Data
614
Dynamic Selection of Qualified & Relevant Benchmarking Statistics (internal and external)
616
Create Enhanced Credit Evaluation
618
Synthesize Results for Business Entity of Interest

Fig. 11