

creditsafe⁺

Check & Decide

User Guide

v1.3 – September 2024

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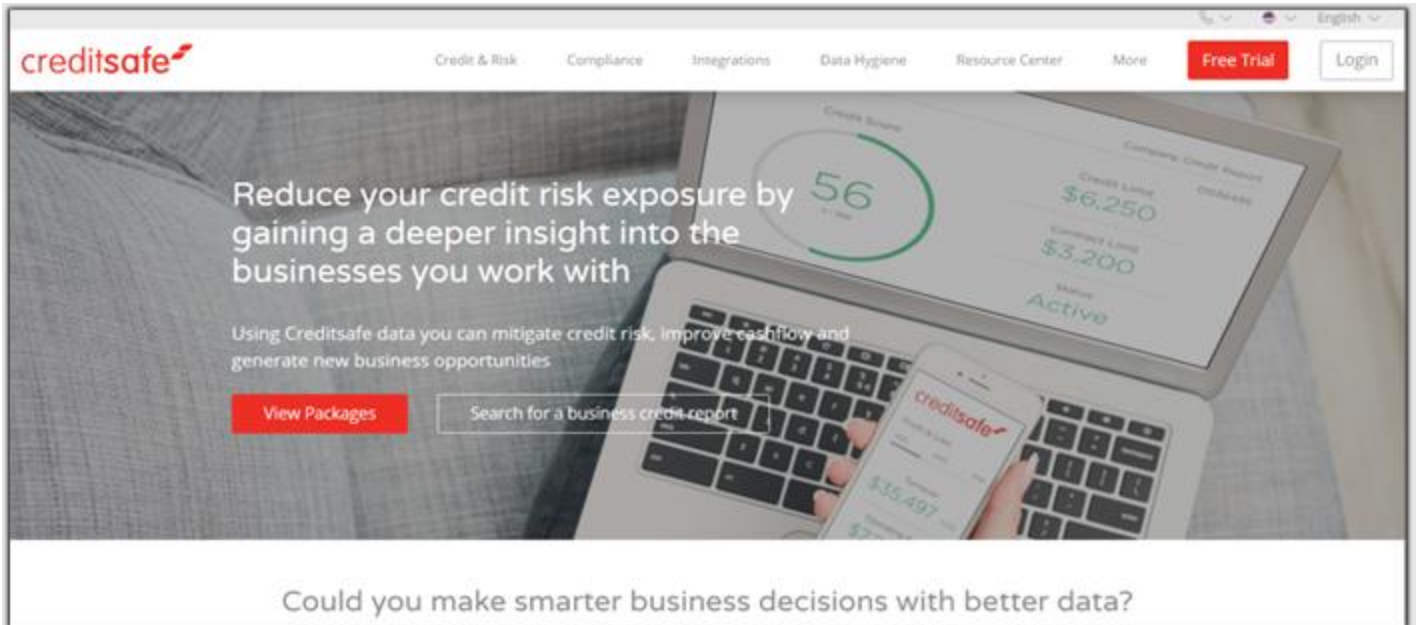
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Login

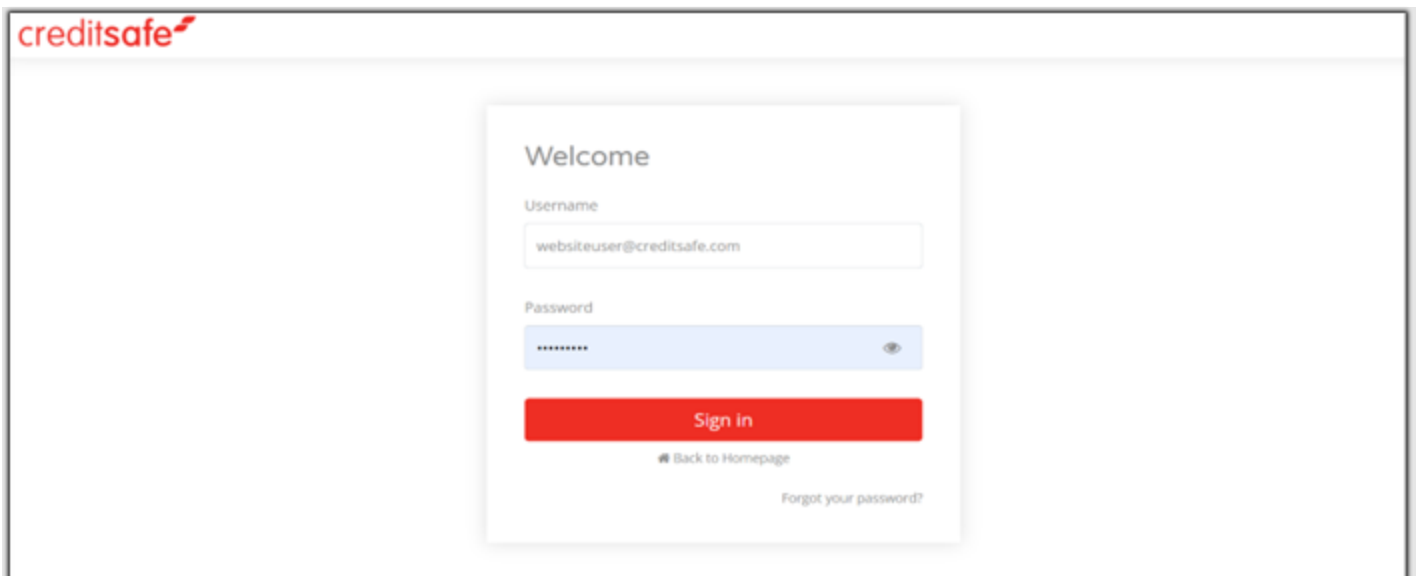
Home

To navigate to the features available within Check and Decide, users must log in to the Creditsafe website by selecting Login from the right-hand menu.

You will be presented with a Login page. In here, you should enter your Creditsafe credentials and click 'Sign In.' Once logged in, users will see several options, a summary of which is contained within this section.



The screenshot shows the Creditsafe homepage. At the top, there is a navigation menu with links for "Credit & Risk", "Compliance", "Integrations", "Data Hygiene", "Resource Center", and "More". On the right side of the menu, there are buttons for "Free Trial" and "Login". The main banner features a laptop displaying a credit score of 56 and a "View Packages" button. Below the banner, there is a search bar with the text "Search for a business credit report" and a "View Packages" button.



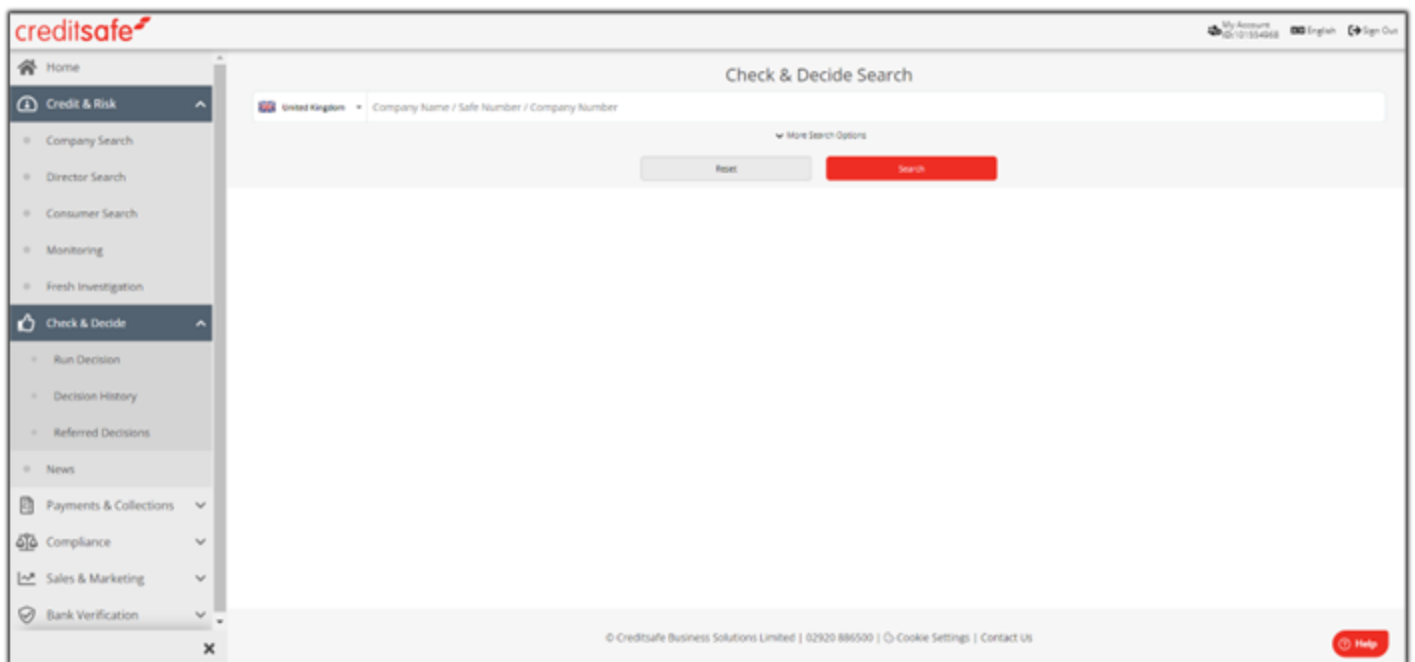
The screenshot shows the Creditsafe login page. It features a "Welcome" heading and a form with two input fields: "Username" (containing "websiteuser@creditsafe.com") and "Password" (containing "*****"). Below the form is a red "Sign in" button. At the bottom of the form, there are links for "Back to Homepage" and "Forgot your password?".

Run Decision

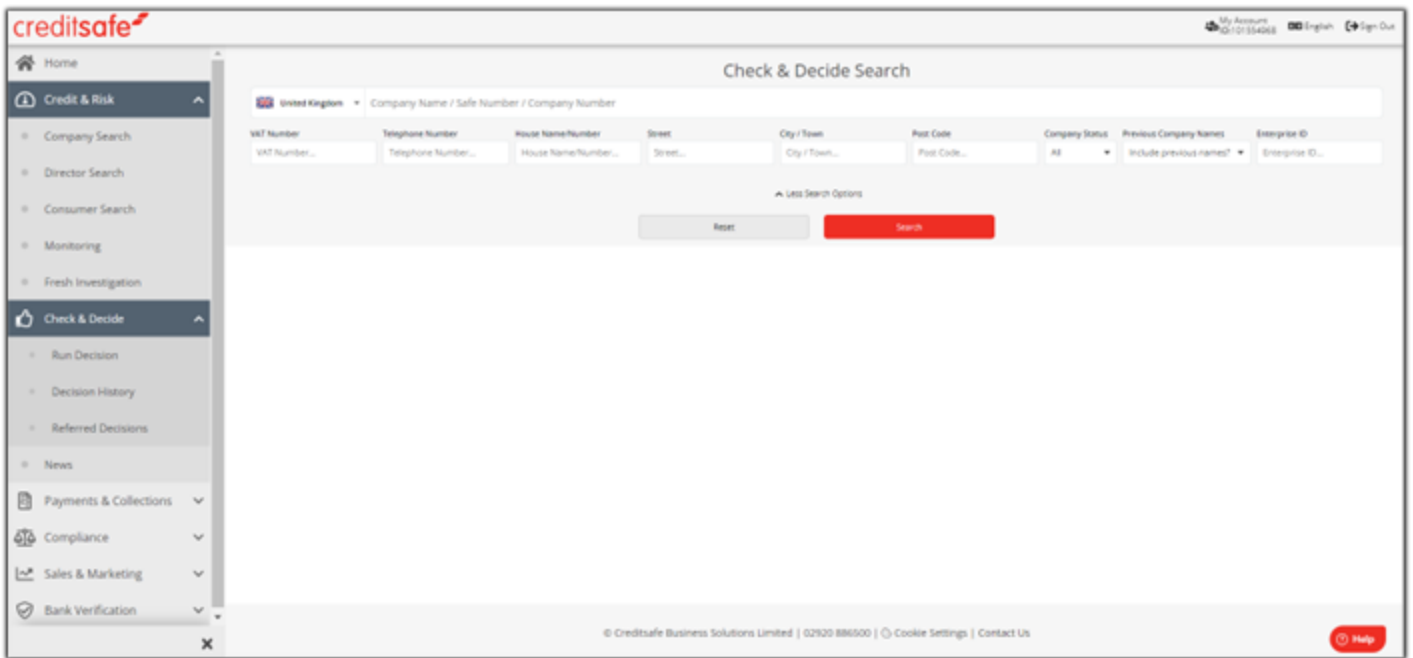
From the 'Home' tab in the left-hand menu, select the Credit & Risk section and navigate to Check and Decide.

Select Check & Decide from the navigation menu on the left-hand side and then select the "Run Decision" sub-tab to navigate to the Check & Decide Search page.

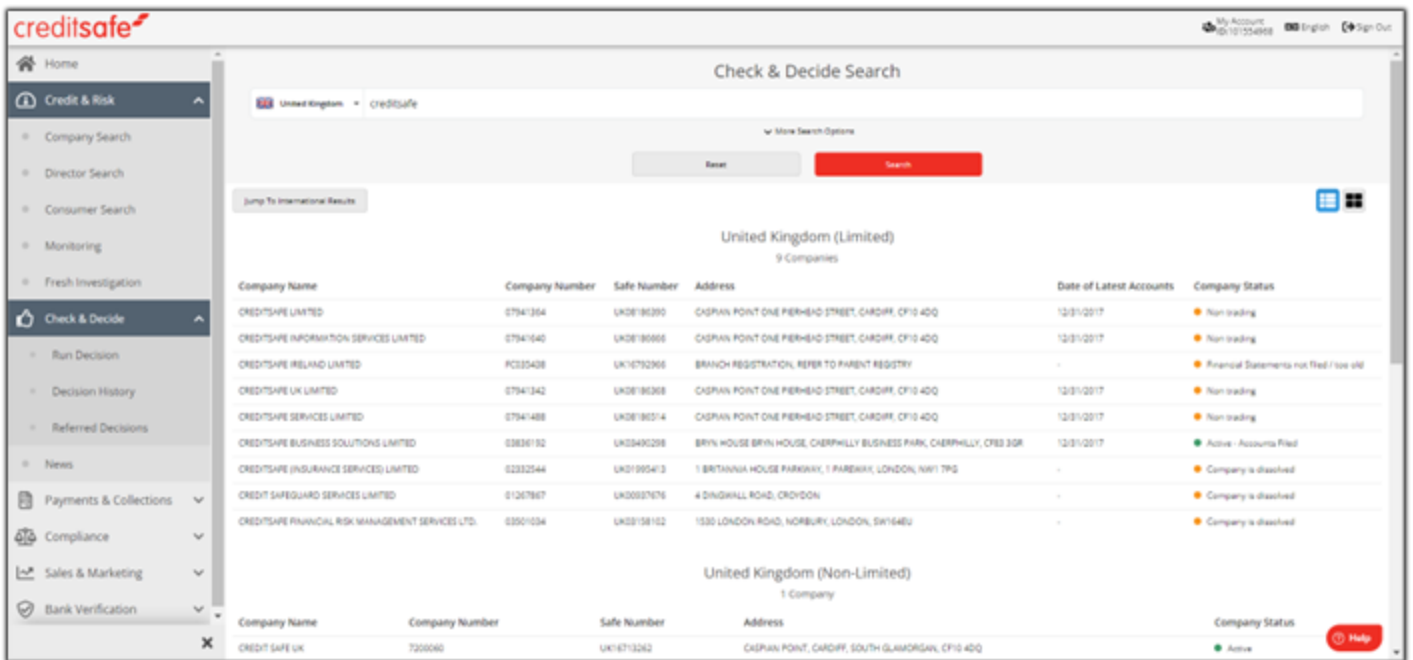
On the Check & Decide company search page, users must see the default Company Search bar. To refine the search and access more specific criteria, select on the expandable chevron labeled "More Search Options" to reveal more search options.



Select the collapsible chevron labeled "Less Search Options" to collapse the search filters and return to the default view.

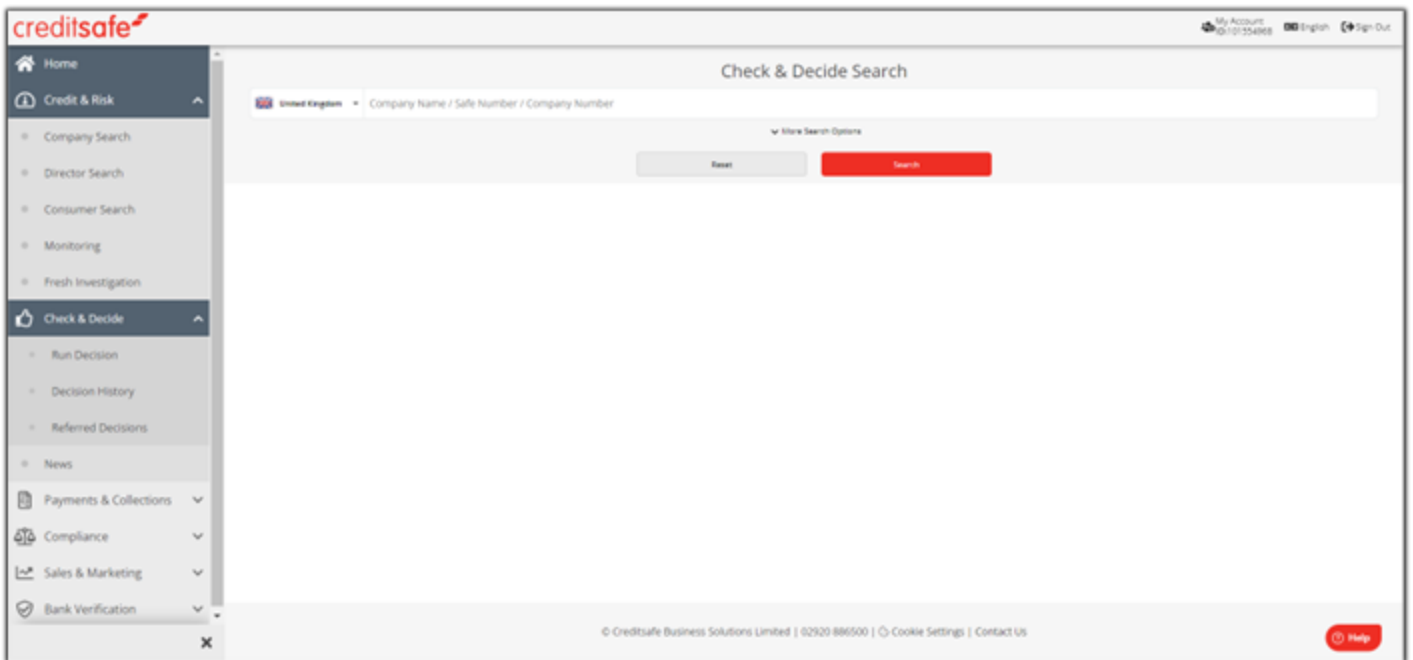


In the Check & Decide Search, type in the name of the business you are searching for and select 'Search'.



Adding any of the search criteria and then minimizing the Search options menu, the selections persist until either the page is refreshed, a search has been completed or the user has removed them by selecting 'Reset.'

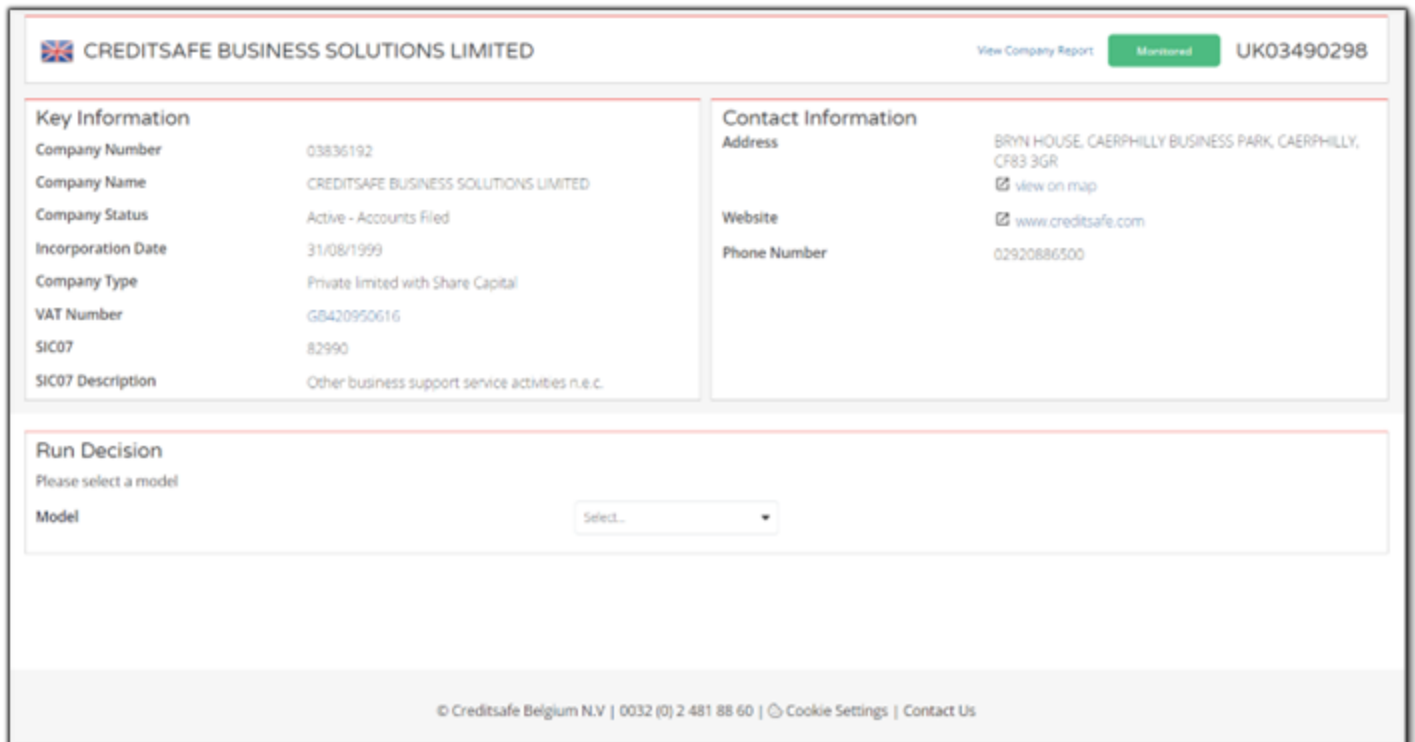
For a few entities, we will find the 'Check & Decide' main menu under 'Credit & Risk' menu option on the left navigation bar.



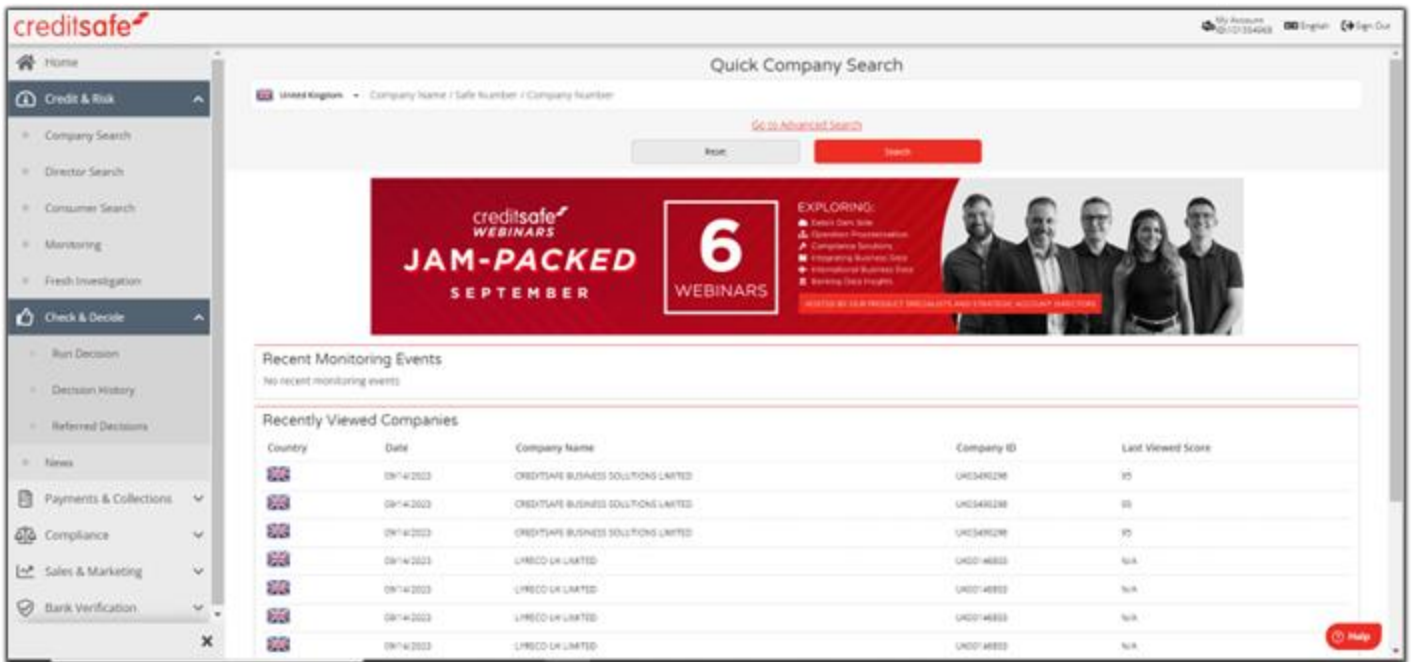
Landing Page

Once you have navigated to the Check & Decide Search page, you can proceed to Search for a company to run a decision against.

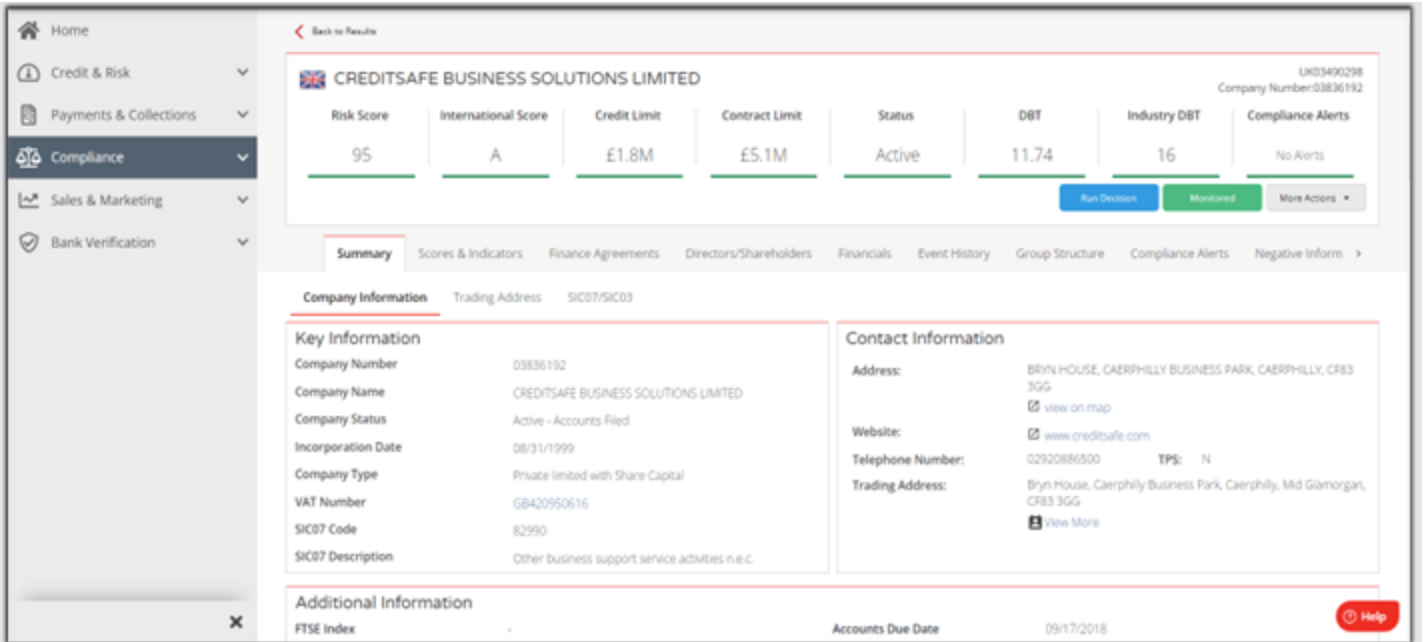
In the Check & Decide Search, selecting the business will direct you to the Check & Decide Company Summary page.




Alternatively, from the Home section you can search for a Company using the Quick Company Search. Selecting the chosen company from the search results will direct you to the Company Report.



Select the 'Run Decision' button from the Company Report. Upon selecting the button, you will navigate to the Decision Details page.



 CREDITSAFE BUSINESS SOLUTIONS LIMITED View Company Report Monitored **UK03490298**

Key Information

Company Number	03836192
Company Name	CREDITSAFE BUSINESS SOLUTIONS LIMITED
Company Status	Active - Accounts Filed
Incorporation Date	31/08/1999
Company Type	Private limited with Share Capital
VAT Number	GB420950616
SIC07	82990
SIC07 Description	Other business support service activities n.e.c.

Contact Information

Address	BRYN HOUSE, CAERPHILLY BUSINESS PARK, CAERPHILLY, CF83 3GR view on map
Website	www.creditsafe.com
Phone Number	02920886500

Run Decision

Please select a model

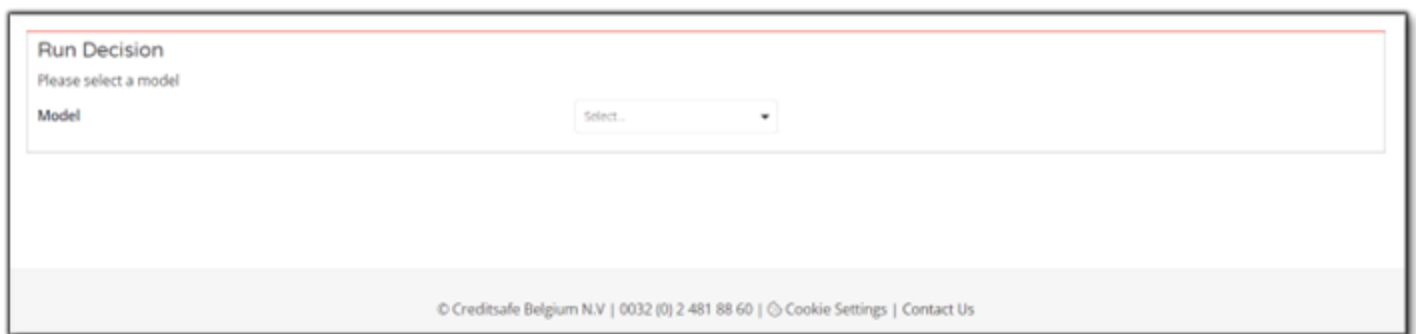
Model

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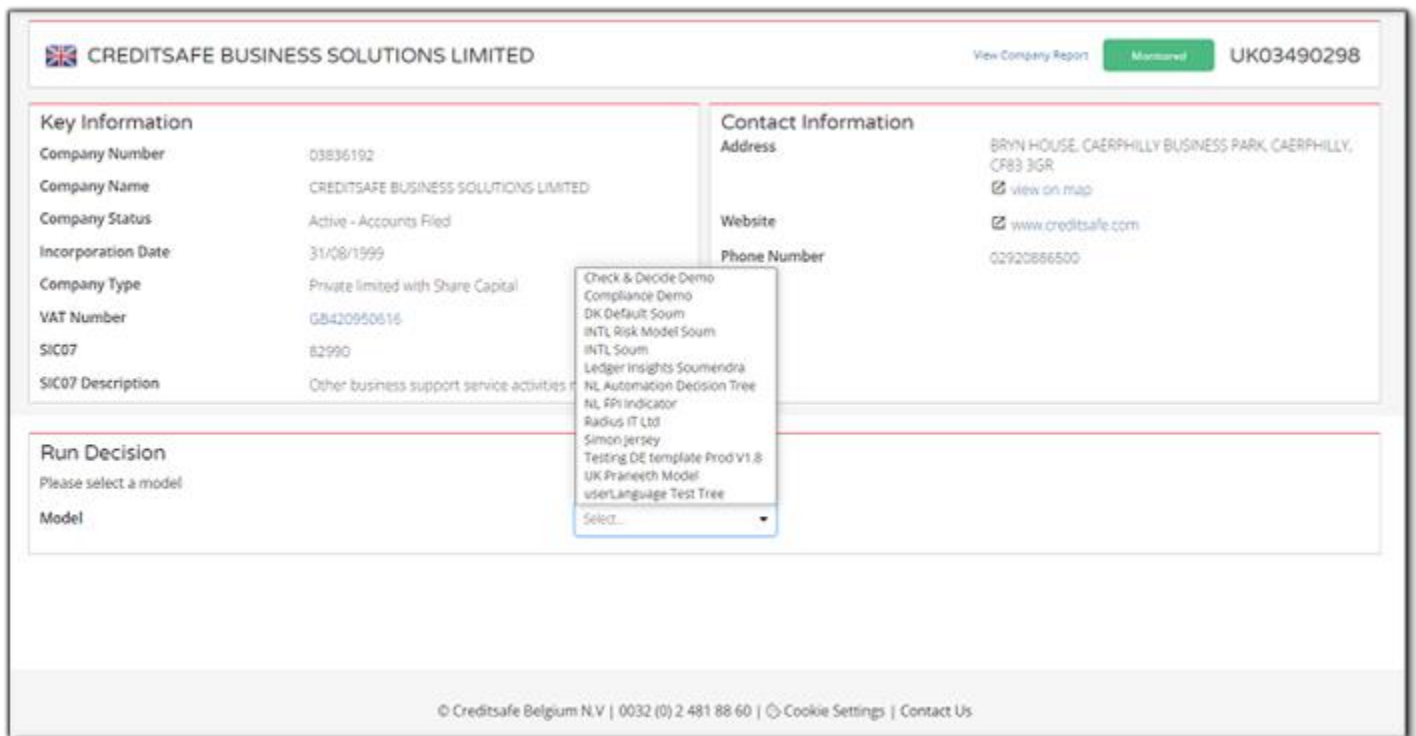
Decision Models

When you scroll down to the 'Run Decision' section, you will see a field named 'Model'. A model is an automated set of data checks that are performed to generate a decision. Models can be designed using our Decision Templates or they can be a bespoke design and development. You can create as many models as is needed for your business. You can grant users access to one or more models. The dropdown menu to the right will display a list of all the available models you have access to.

When you navigate to Run a Decision, you will see a prompt message that states **"Please select a model"** instructing you to select a model. The message will be shown when no model is selected. The decision details input fields will be hidden initially, as they are only relevant once a model has been selected.



Select the model you want to use. When you select the model, the user input field or fields required to run the decision appears. The user must enter the relevant fields.



IMPORTANT: All Custom and Template Models that you have access to will be displayed in this dropdown menu.

Once the user has selected a model from the available options, the Run Decision Card will dynamically adjust, displaying the appropriate decision details input fields based on the selected model.

After selecting a model, the prompt message will be updated to **"Please enter decision details and Request Decision"**. The decision details input fields will be displayed, allowing users to enter the necessary information.

The "Request Decision" button will be available, which users can select to initiate the decision-making process based on the selected model and the entered decision details.

Run Decision
Please enter the decision details below and then click "Request Decision".

Model: Simon Jersey

Sales Value:

[Request Decision](#)

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You can then enter the relevant information and proceed to request the decision.

Run Decision
Please enter the decision details below and then click "Request Decision".

Model: Simon Jersey

Sales Value: 1000

[Request Decision](#)

Select the model you want to use. When you select the model, the user input field or fields required to run the decision appears. The user must enter the relevant fields.

IMPORTANT: Both Custom and Template Models you have access to will appear in this dropdown menu.

<p>Sample OTS Decision Model Input</p>	<p>Run Decision Please enter the decision details below and then click "Request Decision".</p> <p>Model: NL FPI Indicator</p> <p>Sales Value: 5000</p> <p>Request Decision</p>
--	---

<p>Sample Custom Decision Model Input</p>	<div style="border: 1px solid #ccc; padding: 10px;"> <p>Run Decision</p> <p>Please enter the decision details below and then click "Request Decision".</p> <p>Model Radius IT Ltd ▼</p> <p>Business Type Select... ▼</p> <p>Number of Years Trading Select... ▼</p> <p>Volume Applied For <input type="text"/></p> <p style="text-align: right;">Request Decision</p> </div>
---	--

When the input values have been entered, select Request Decision on the bottom right-hand side. This will run the decision and return the decision results.

Decision Outcome

Once a decision has been made, you will be able to see the decision outcome and the decision rules that were used to make that decision. This is displayed in three columns, Rule Name, Audit Description and Result.

- The *Rule Name* is the metric used to perform the check. (Applicable to Template and Custom Decision Model)
- *Audit Description* is the data value used for that check. (Applicable to Template and Custom Decision Model)
- *Result* is the value when comparison is passed, failed, or referred for each metric. (Applicable only for Template Decision Model)

Display Decision Outcome

1. For **Template Decision Model**, you will see the decision outcome and the decision rules that were used to make that decision which gets displayed in three columns, Rule Name, Audit Description, and the Result.
2. For **Custom (Provenir) Decision Model**, you will see the decision outcome and the decision rules that were used to make that decision which gets displayed in two columns, Rule Name and Audit Description.

Decision Outcome - Template Decision Model:

Decision Outcome

Approve
✔

Audit Name	Audit Value	Result
Credit Limit	5,250,000	Pass
International Score	A	Pass

Report Summary

Name	Value
Industry Average Payment Expectation Days	Unavailable
Industry Average Credit Rating	Unavailable
Industry Average Credit Limit	Unavailable
Gross Operating Margin	Unavailable
Total Inventories	Unavailable
Total Assets	94,148,000
EBITDA (Pre Tax Profit)	Unavailable
Current Debt Ratio	0.98
Shareholder Funds	46,796,000
Part of Group	Yes

Decision Outcome – Custom (Provenir) Decision Model:

Decision Outcome

Accept
✔

Audit Name	Audit Value
Sales Value	€900.00
Product Type	Product A
Customer	Yes
Credit Score	95
International Score	A
Credit Limit	€5,250,000.00
D&T	11.14

Save PDF

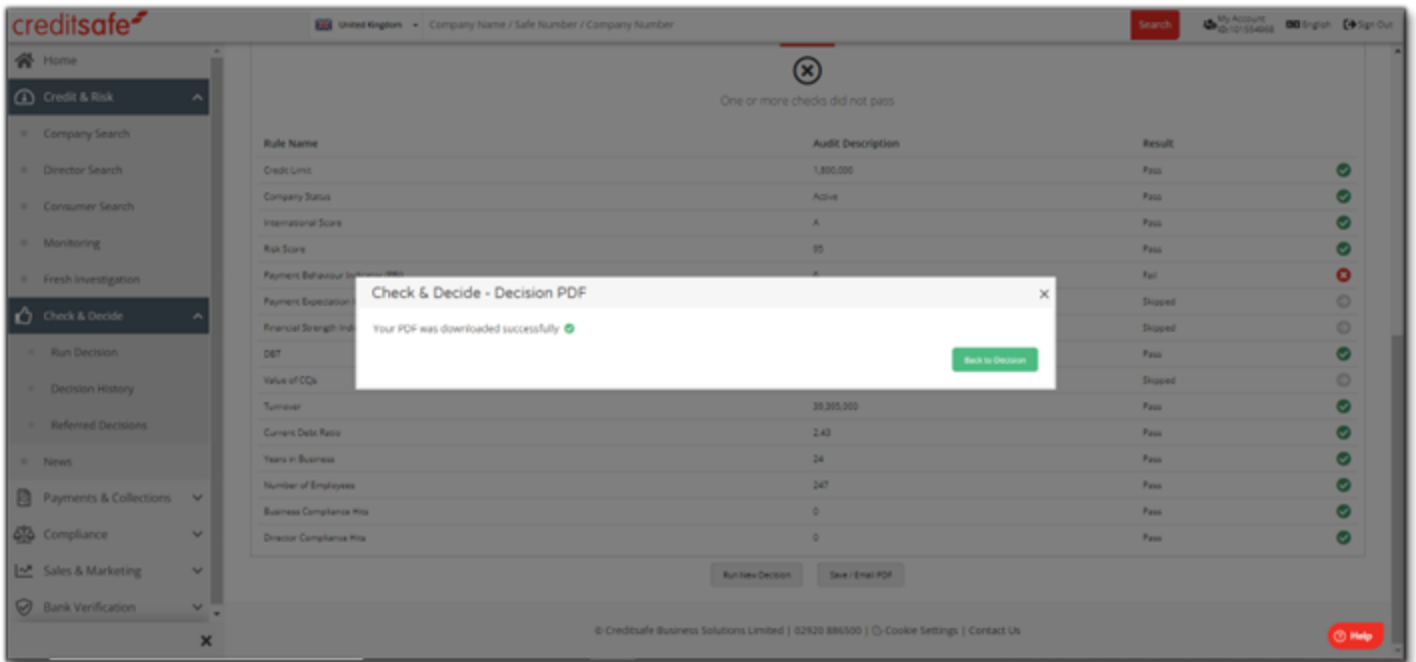
You can choose to save the details of the Outcome as a pdf. Also, selecting the 'Run New Decision' button will navigate you to the Check & Decide search page to look for another company and run a new decision.

The screenshot shows the Creditsafe 'Check & Decide' interface. A modal window titled 'Check & Decide - Decision PDF' is open, allowing users to customize their PDF report. The modal includes options for 'Full Decision' (selected) and 'Personalized', and choices for 'Textiles' and 'Email'. There is a 'Download PDF' button at the bottom right of the modal. In the background, a table displays various audit metrics and their results.

Rule Name	Audit Description	Result
Credit Limit	1,800,000	Pass
Company Status	Active	Pass
International Score	A	Pass
Risk Score		Pass
Payment Behaviour		Fail
Payment Expectation		Skipped
Financial Strength Ind		Skipped
DEBT		Pass
Value of COs		Skipped
Turnover		Pass
Current Debt Ratio	2.43	Pass
Years in Business	24	Pass
Number of Employees	247	Pass
Business Compliance Hits	0	Pass
Director Compliance Hits	0	Pass

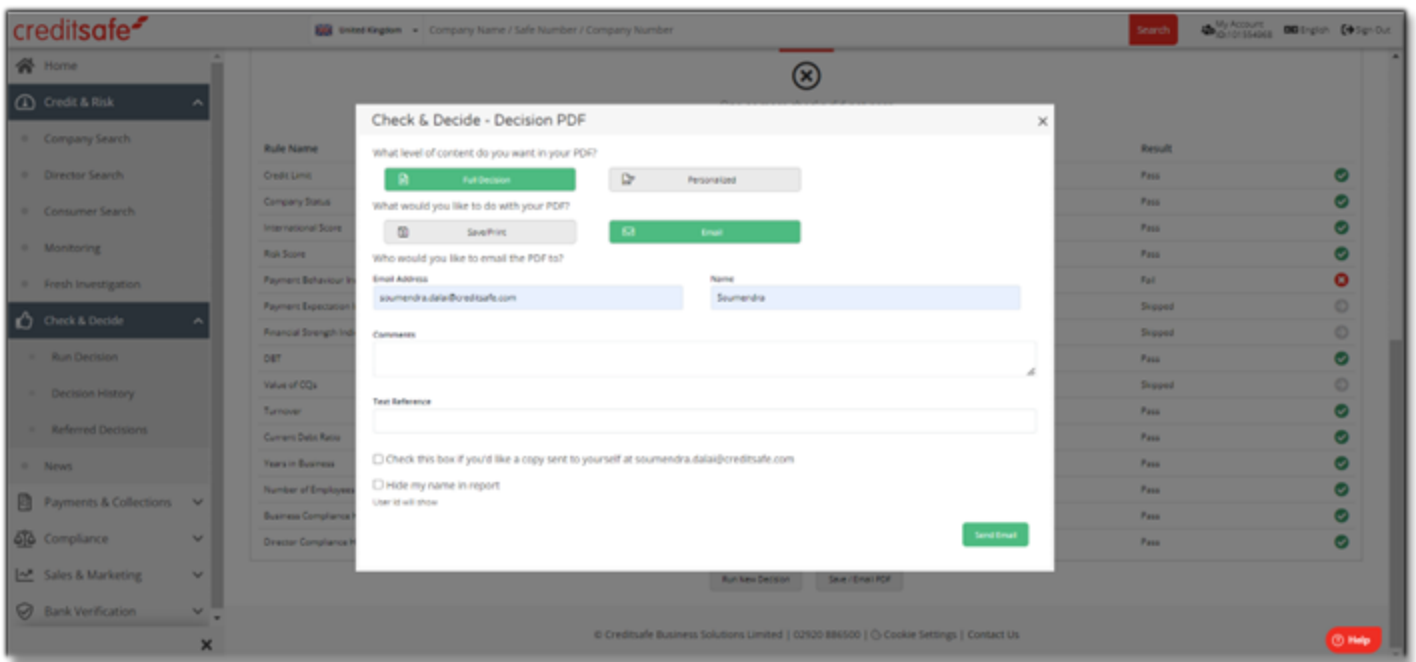
Selecting 'Download PDF' button will initiate the download.

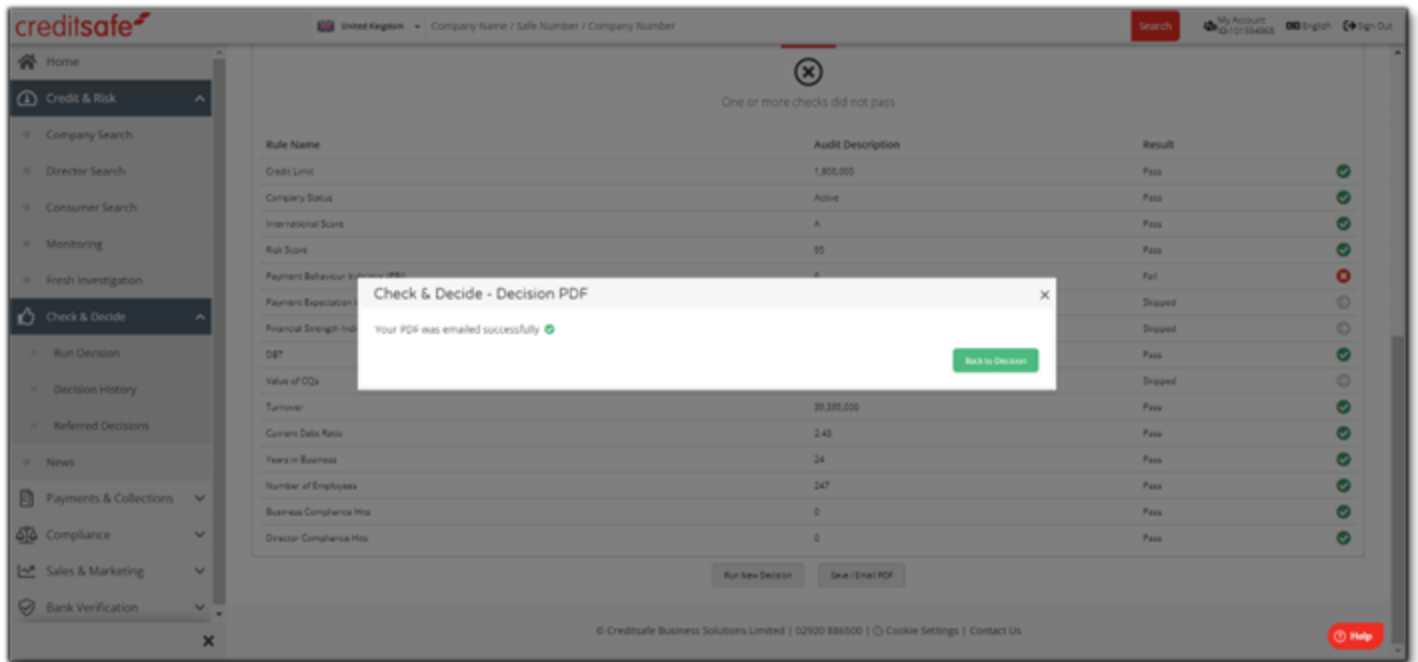
The screenshot shows the same Creditsafe 'Check & Decide' interface, but the modal window now displays a loading screen. The text reads 'Please wait, your decision is being created' with a progress indicator and 'Loading...' below it. The background table and interface elements remain the same as in the previous screenshot.



Email

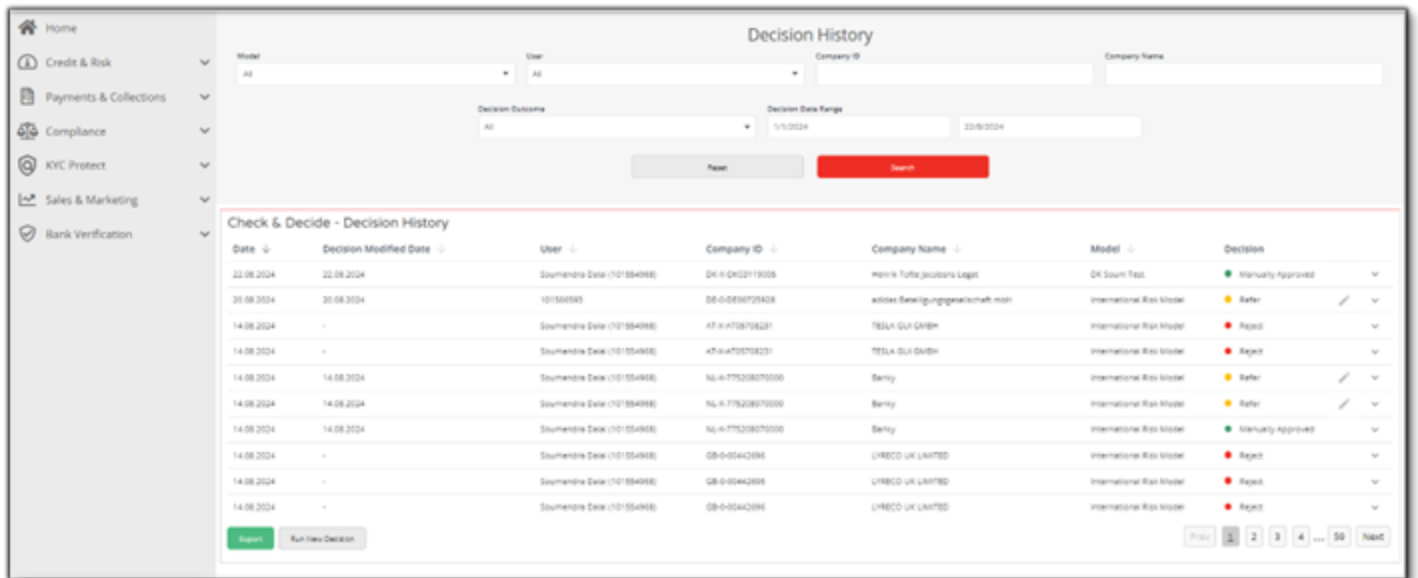
You can choose to email the details of the Outcome as a pdf.





Decision History

You can view recent decisions, and the entire history of all checks made within your company. Select Check & Decide from the navigation menu on the left-hand side and then select the “Decision History” sub-tab to see the list of all latest decisions and the history.



Landing Page

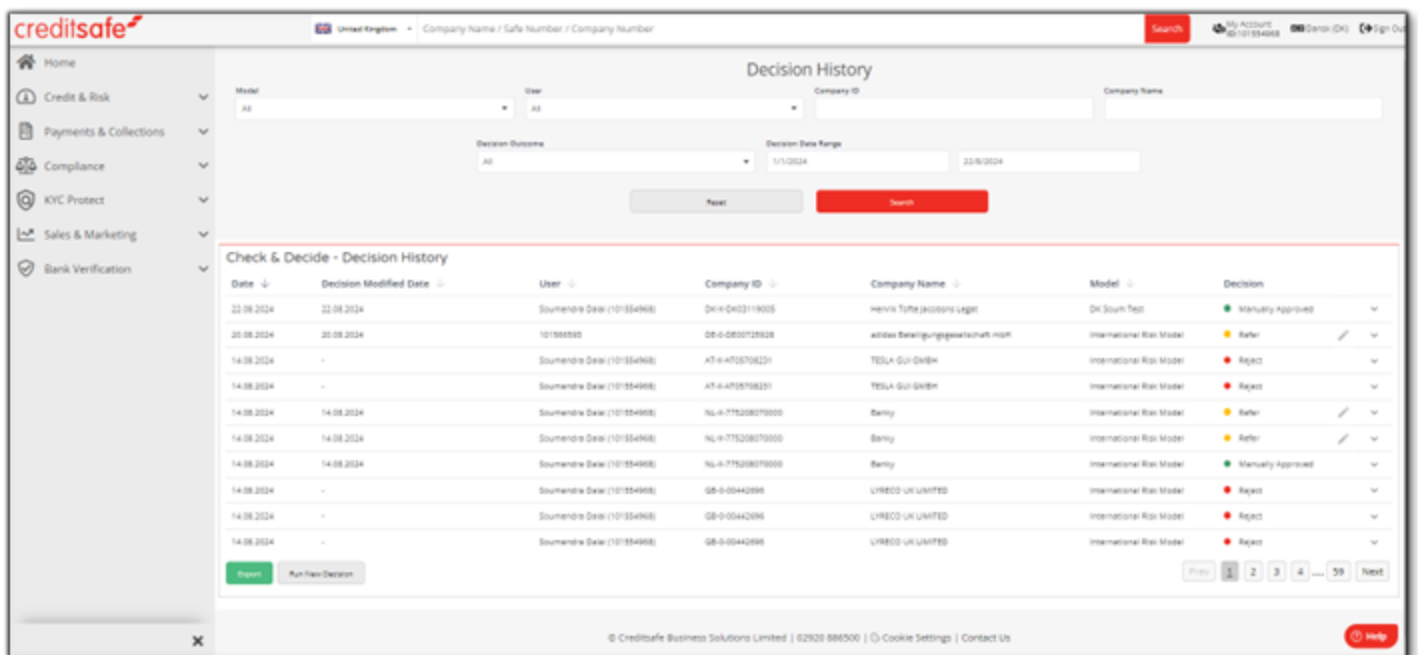
The Check & Decide – Decision History displays information about all the decisions that have been made. You will be able to see the key details, such as:

- Date = When the original decision was requested.

- Decision Modified Date = Date on which either a note was added, or a manual decision was taken or both
- User = The name of the user who ran the decision.
- Company ID = The company ID the decision was made against.
- Company Name = The company name the decision was made against.
- Model = The name of the model
- Decision = The decision outcome

Note:

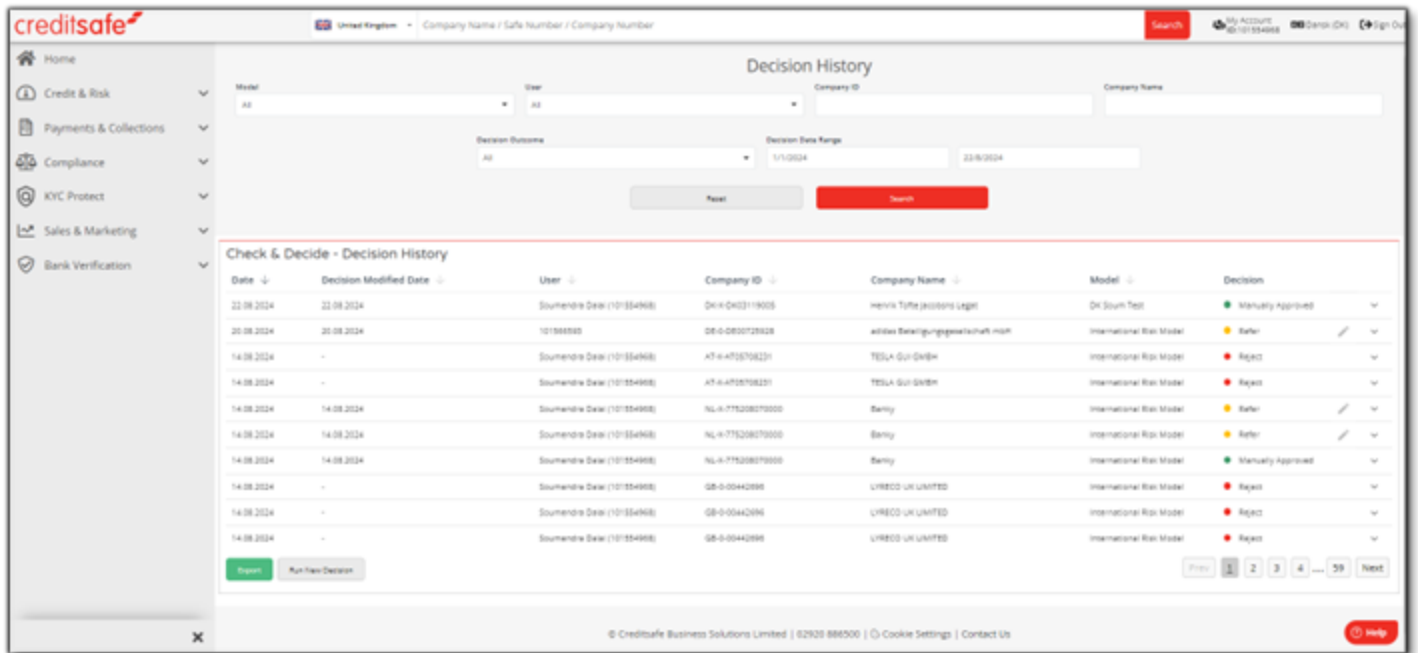
- The "Decision Modified Date" column displays a hyphen ('-') before any referred decision is updated or modified.
- For any other decision outcomes apart from "Refer", the "Decision Modified Date" column must always display hyphen ('-').
- A date would be reflected in the "Decision Modified Date" column when a referred decision is updated or modified, a note is added on a referred decision or both.



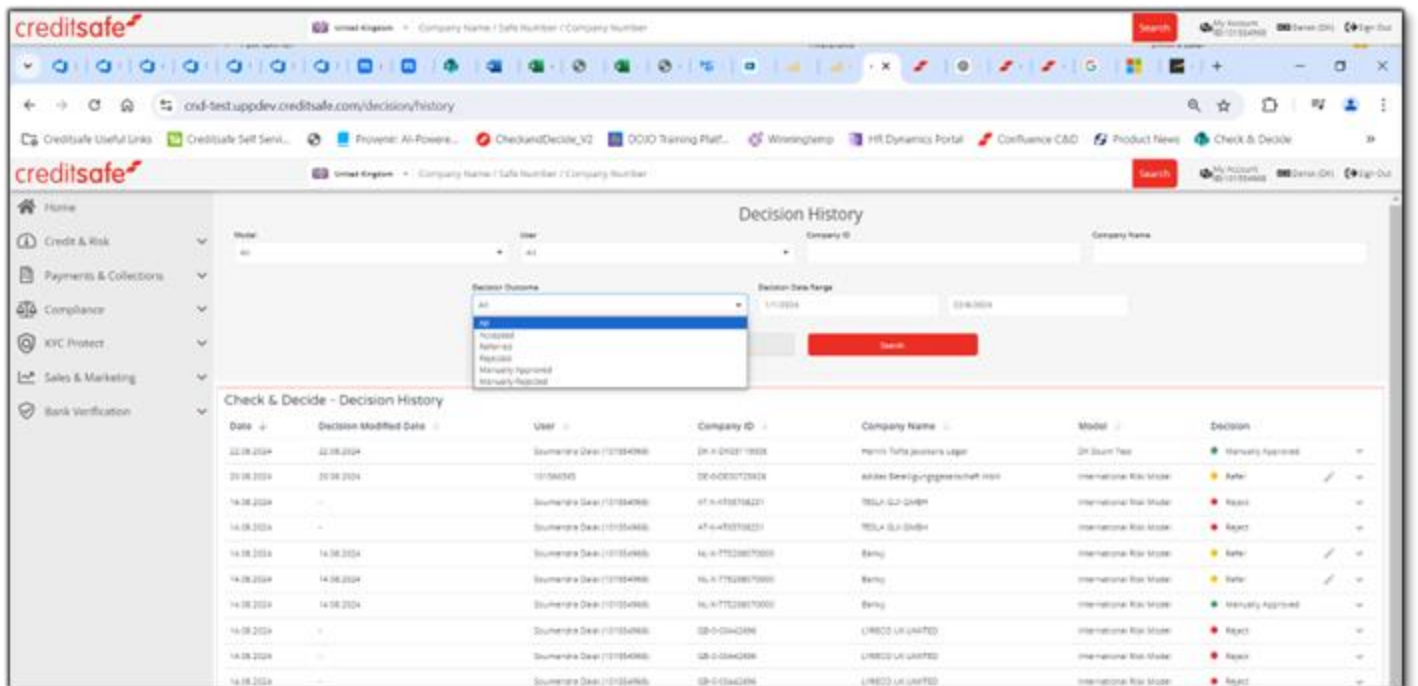
Filter History Results with Advanced Search Criteria

The Decision filter label is updated from "Status" to "Decision Outcome" in the Search Decision History additional criteria.

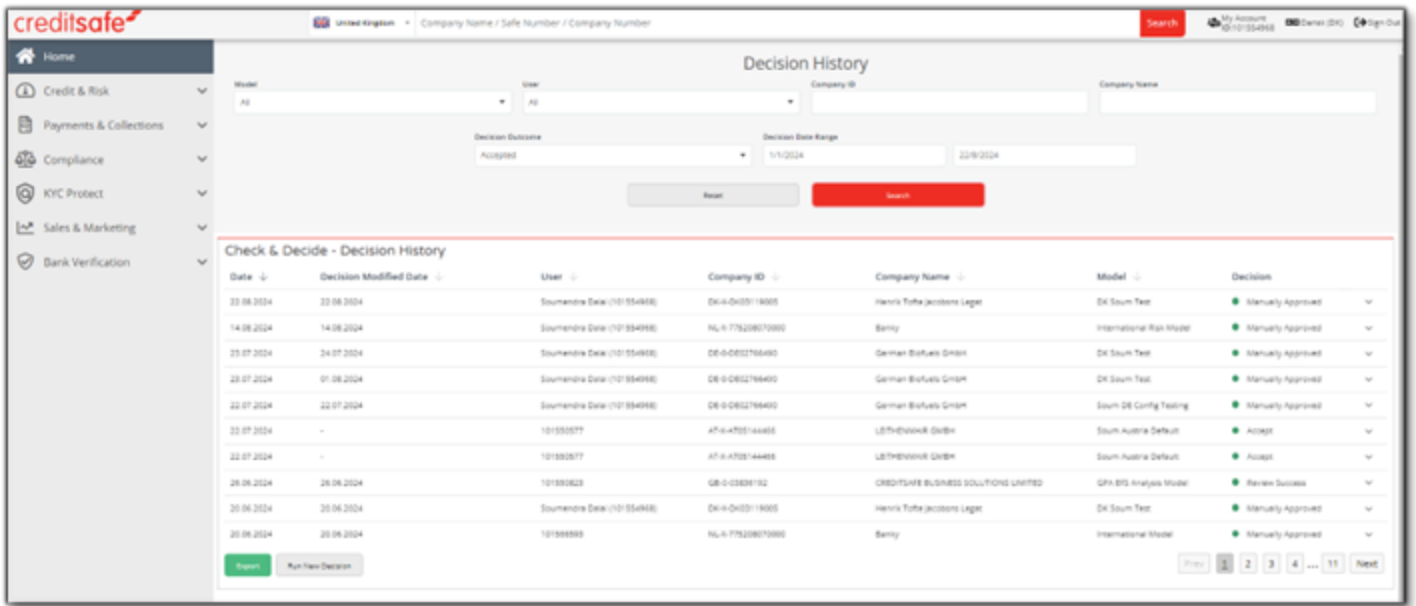
When you select the "Decision Outcome" dropdown, the default value displayed will be "All" and you can select any other dropdown values based on your search requirement.



You would see the below list items in the “Decision Outcome” dropdown to filter with. You can select any of the list values to filter the results on the Check & Decide – Decision History section.

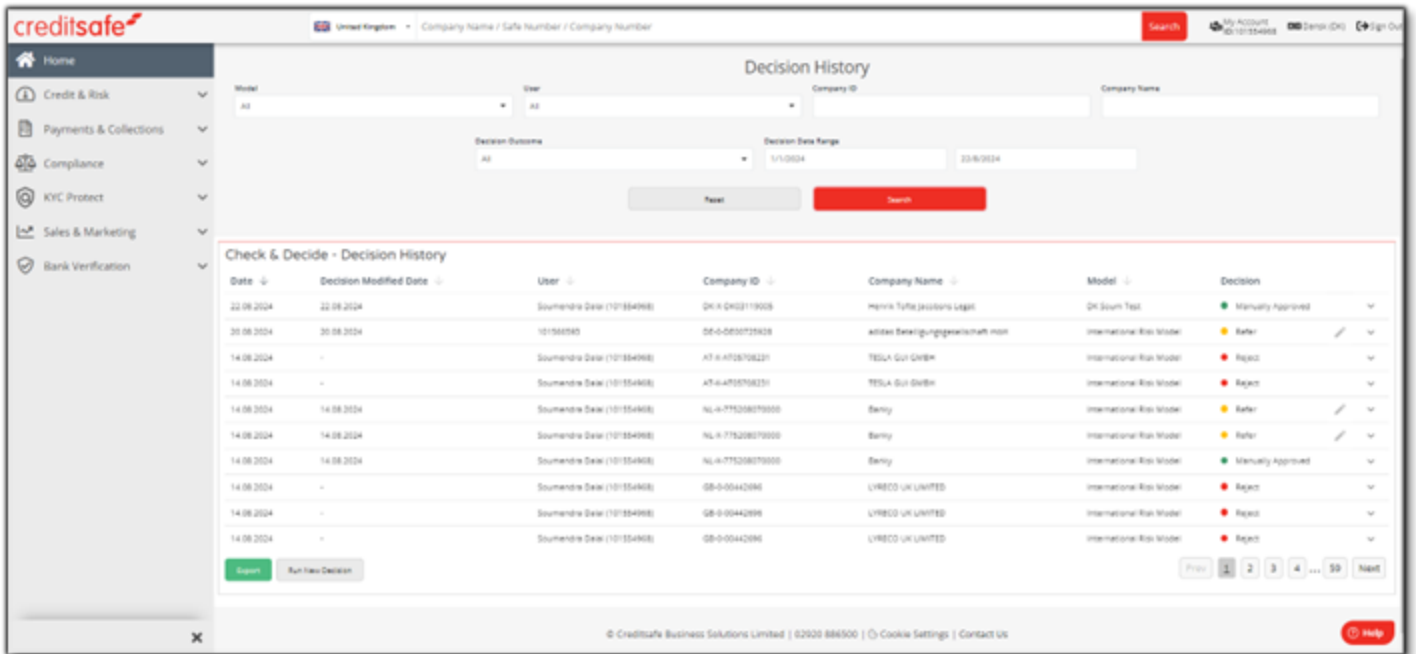


The filtered results are displayed in the Check & Decide – Decision History section.



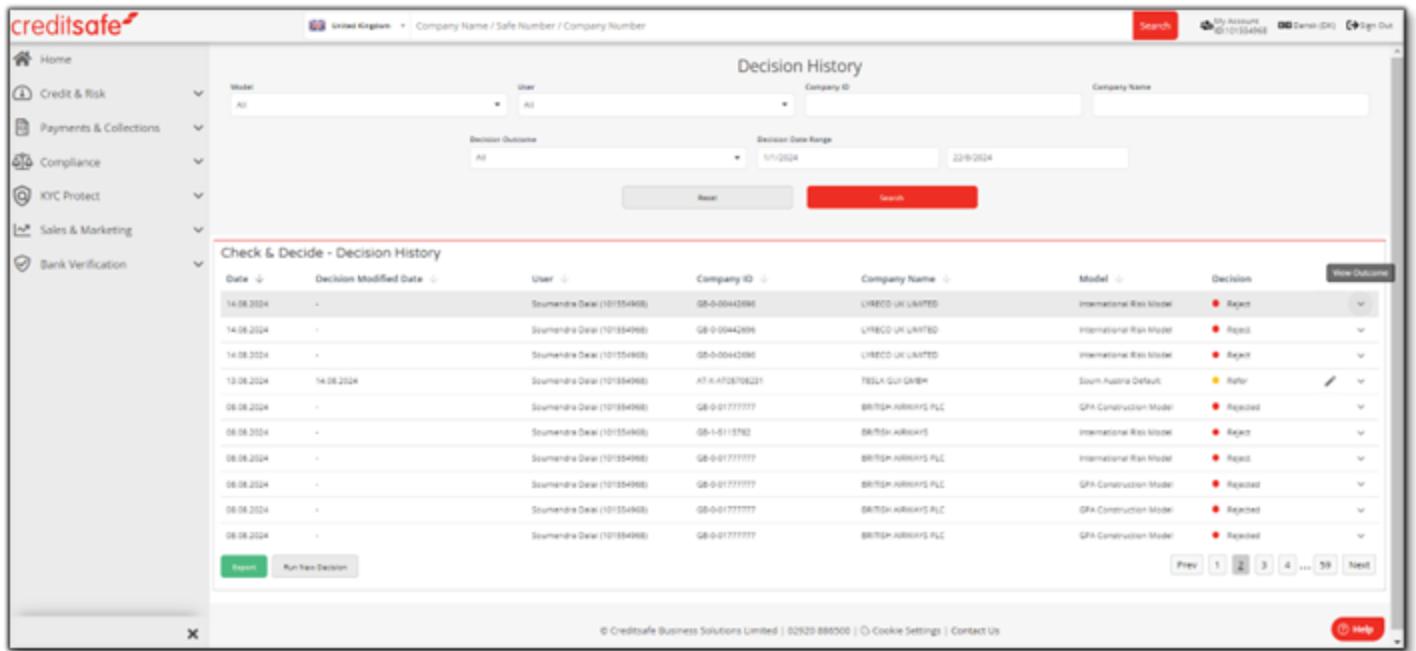
Check & Decide – Decision History Section

Expanding each decision displays the Rule Name and Audit Description for all checks in the decision model applied. In addition to that, the “Decision Details” card would be displayed to indicate the Model and Input Value used during the last decision run.



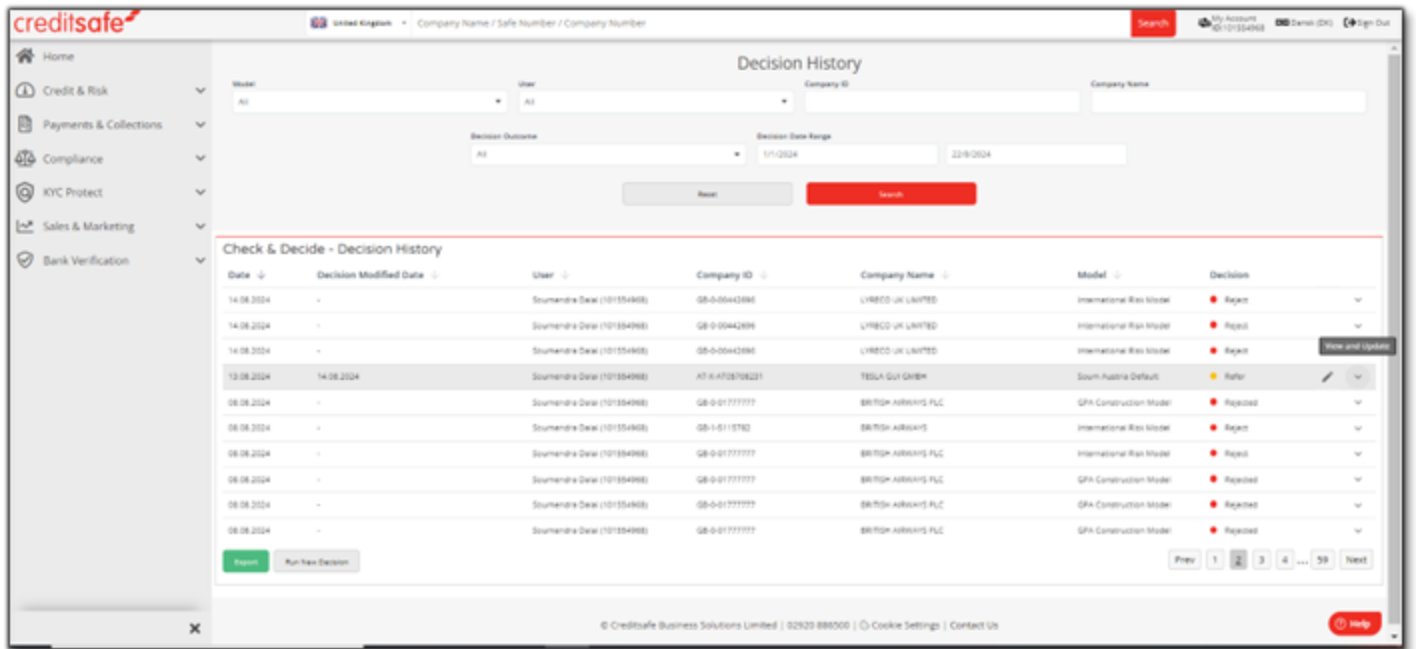
We display a tooltip that says 'View Outcome' when you hover over the downward chevron for Accept, Reject, Refer (for users without permission to update a referred decision), Manually Approved, and Manually Rejected outcomes.

Note: No Pencil/Edit icon would be displayed along with the Chevron if user does not have the required permission to update a referred decision.

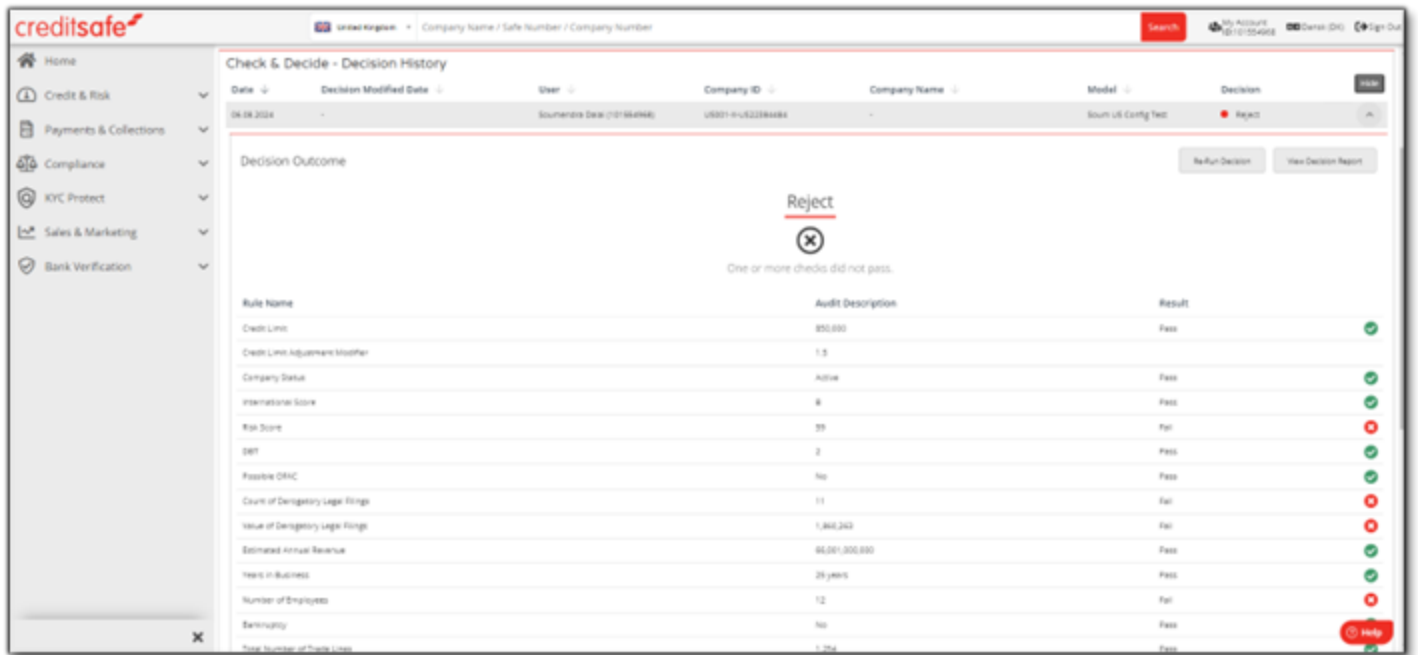


We will display a tooltip that states "View and Update" when you hover over the downward chevron/pencil icon (For Refer decision outcome).

This is applicable only for users with permission to manually update a referred decision.



Once the decision history record is expanded, we display a tooltip that states "Hide" when you hover over the upward chevron. Selecting the upward chevron will minimize/collapse the window and revert to the default list view.

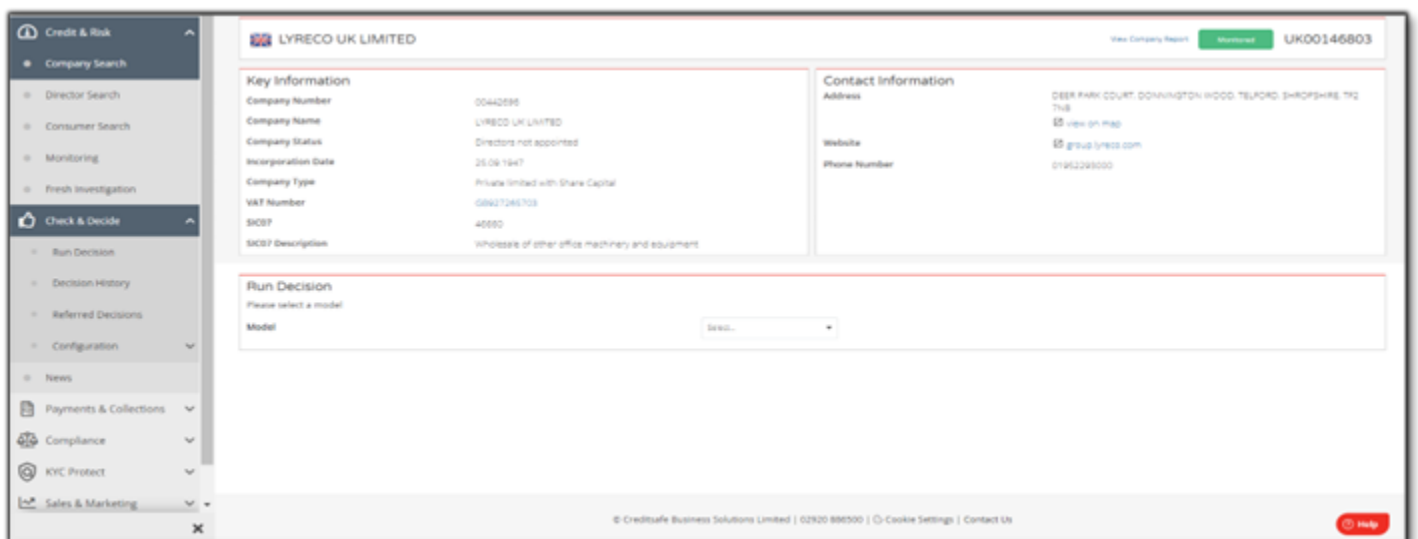


Upon expanding a decision record, you will see two calls to action labelled as “Re-Run Decision” and “View Decision Report” to the top right corner of the Decision Outcome card.

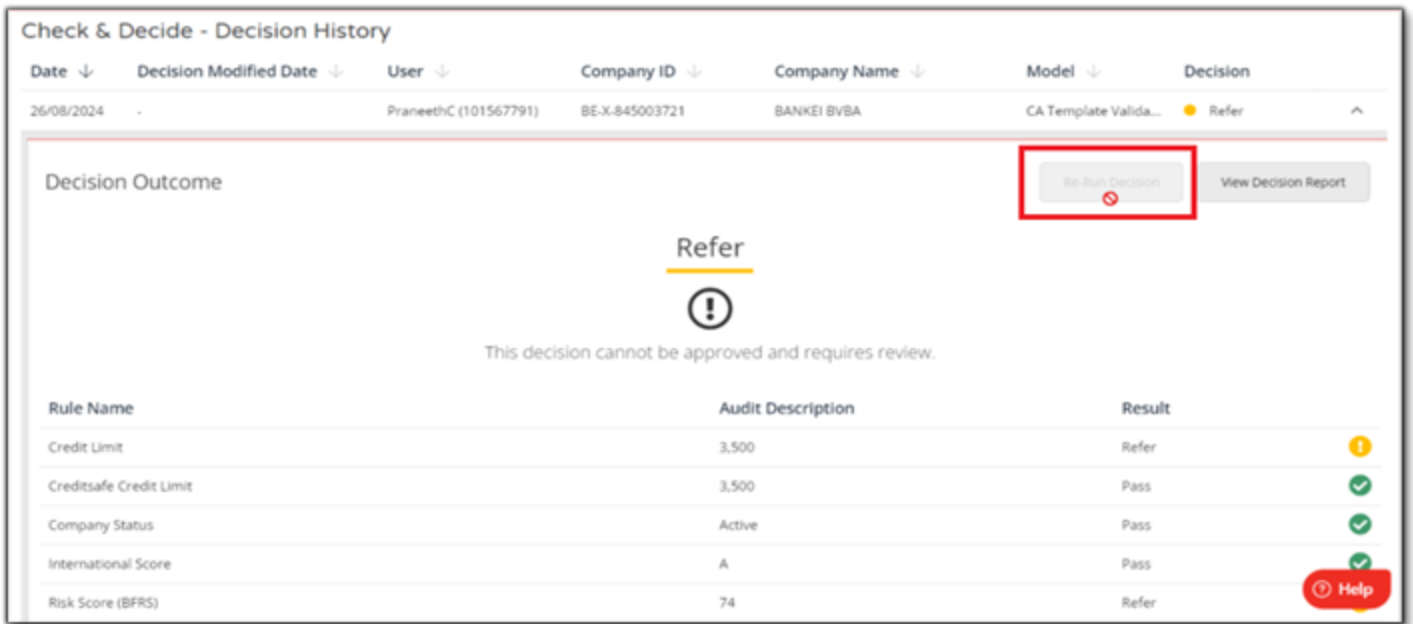
How to Re-Run a Decision?

When you navigate to the Decision History page to view the latest decisions, you can re-run the decision without navigating back through the search to find a company. You can request a decision again with the same set of input values or with new set of input values.

Selecting the “Re-Run Decision” button on the Decision Outcome card will direct you to the Run Decision page. You can select the same model used during the previous decision or select a new model from the list and enter an input value to proceed with requesting a decision.



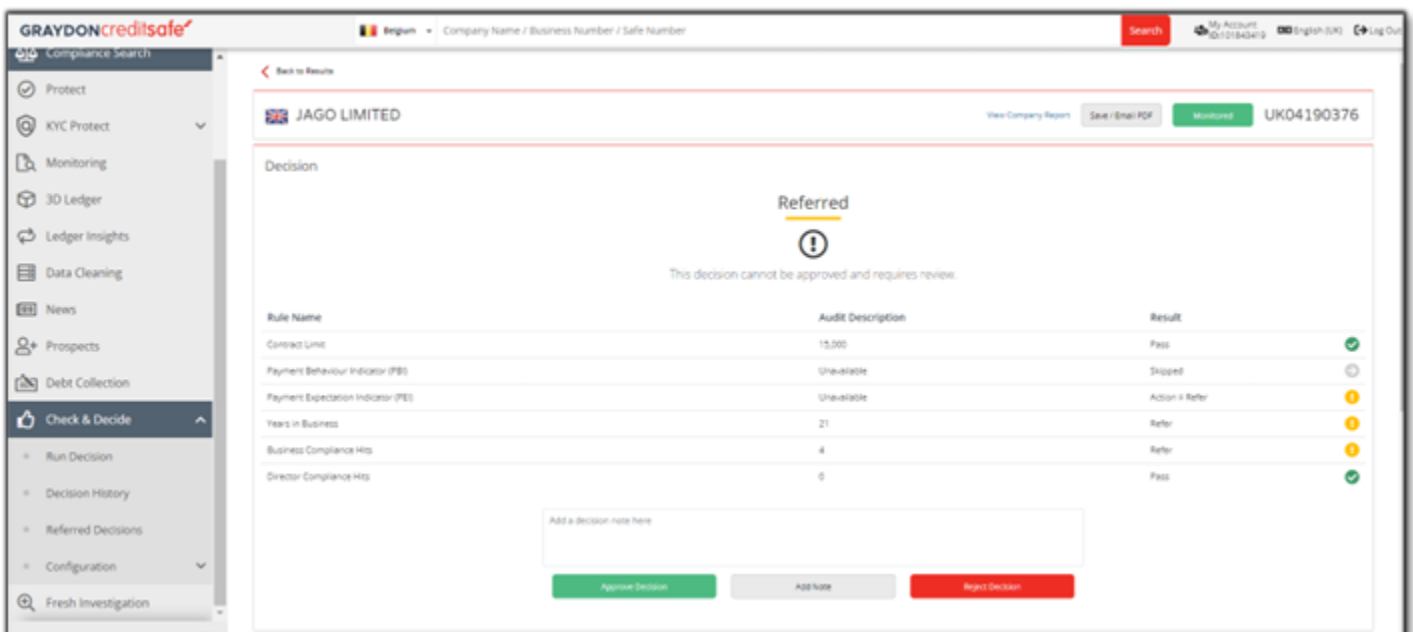
If user doesn't have Run permissions on the model, then the “Re-Run Decision” button will be displayed as disabled.



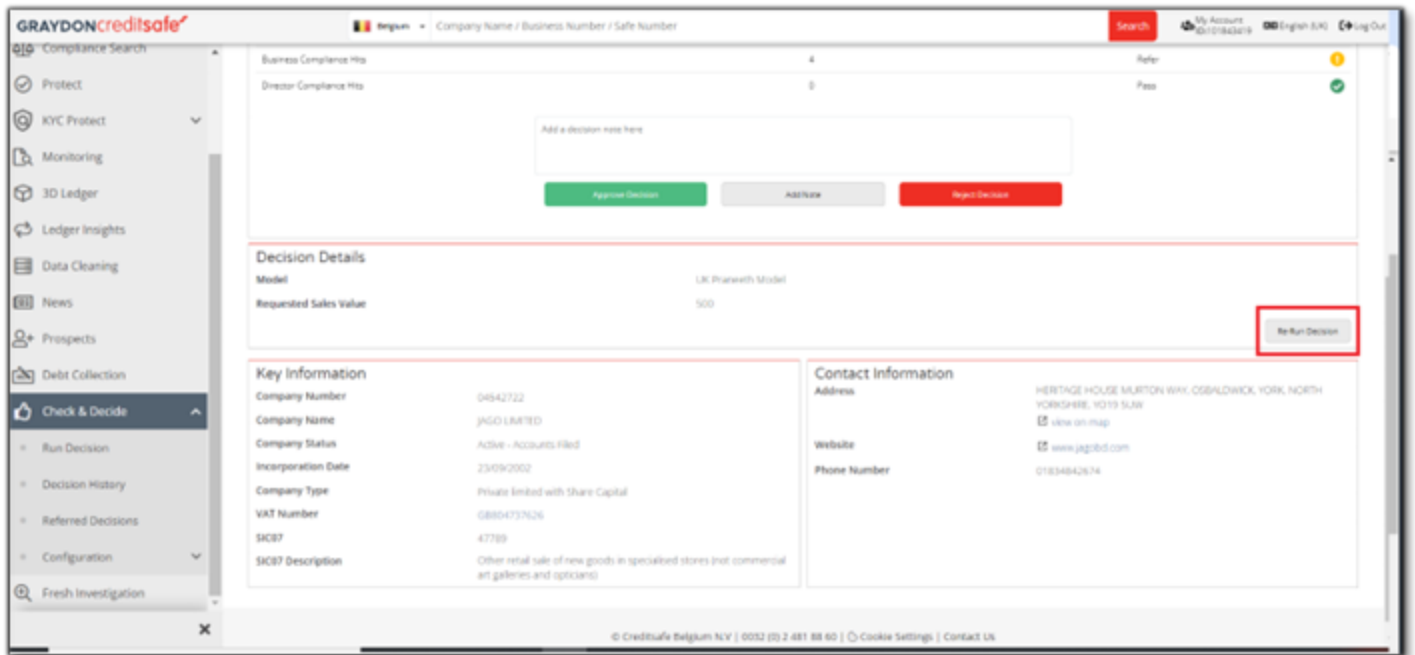
View Decision Report

Once the user selects the downward chevron and decision record is expanded, user must view 'View Decision Report' button at the top right corner of the decision outcome card.

Selecting the 'View Decision Report' button, you must navigate to the Single View Decision page (Decision Details Report). This page details all the key information in a single page view.



Once you navigate to the Single view decision page, you can also select "Re-Run Decision" button on the 'Decision Details' card to navigate to the 'Run Decision' page.



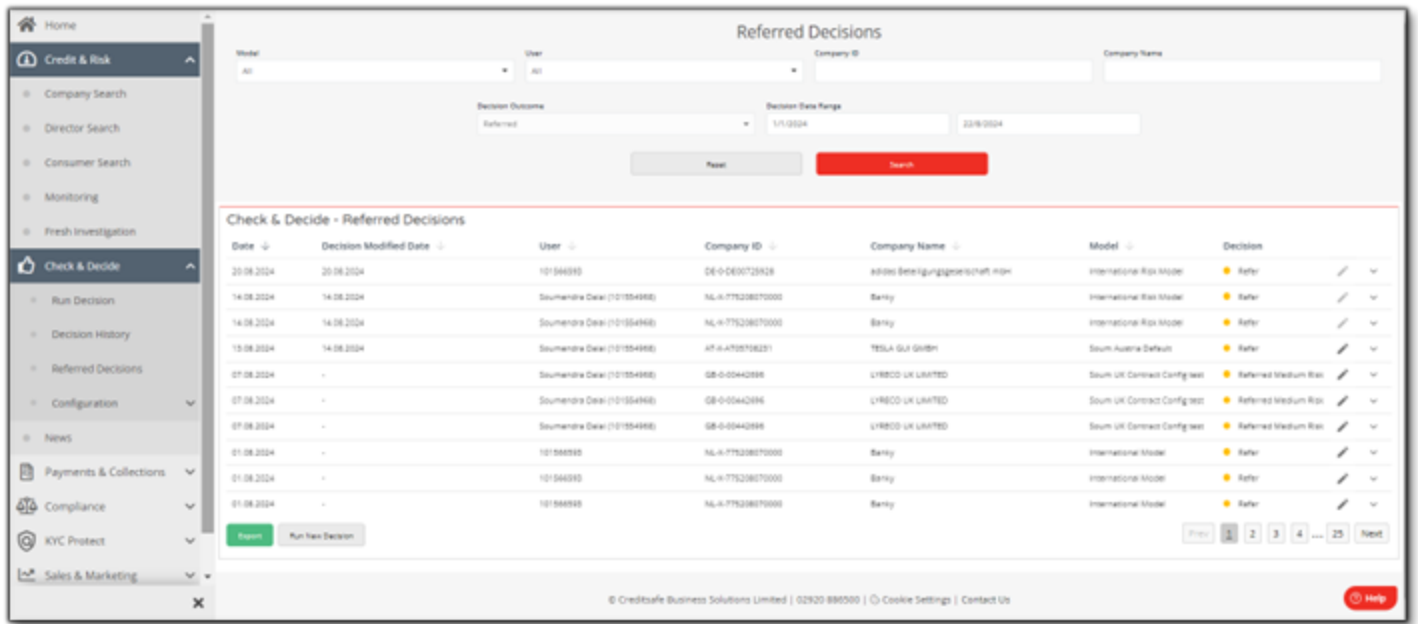
Referred Decisions

We have added a new 'Referred Decisions' sub-tab so that you can quickly and easily access the 'Referred Decisions' functionality within Check & Decide without having to navigate through multiple pages.

You must view a new sub-tab named "Referred Decisions" added under the 'Check & Decide' main tab.

Landing Page

Select the "Referred Decisions" sub-menu under 'Check & Decide' main menu to navigate to the Referred Decisions landing page.

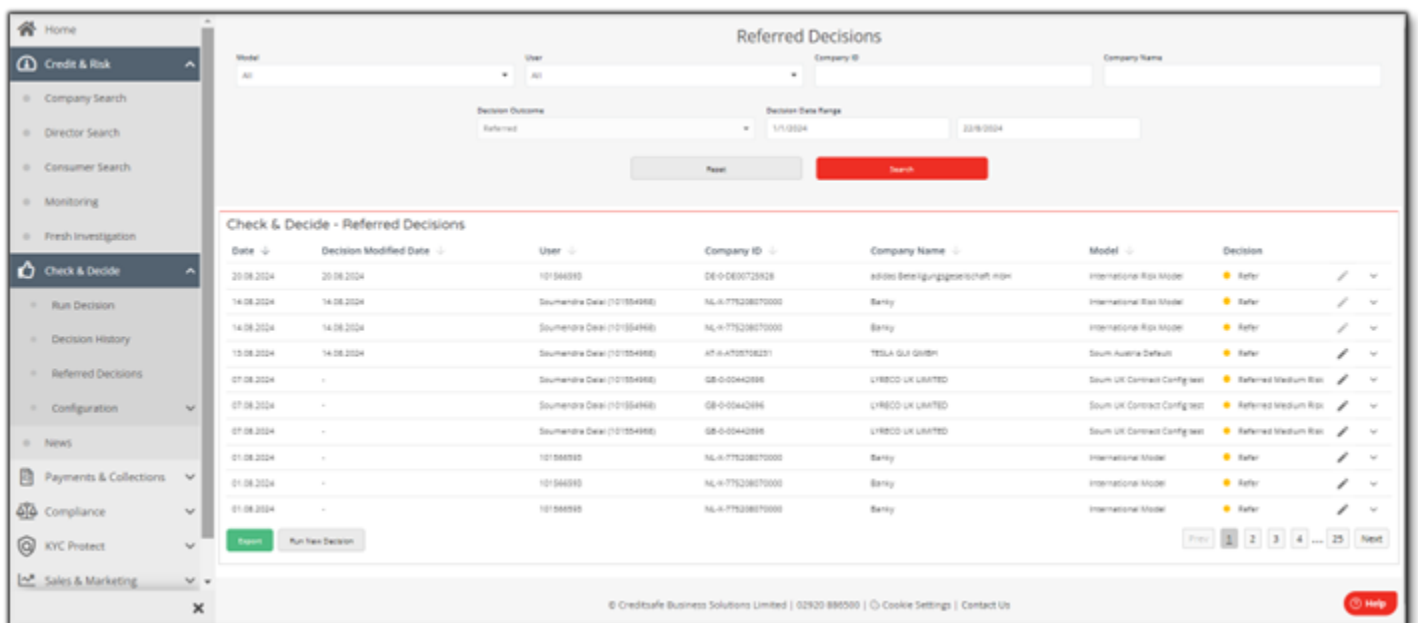


View and Update the Outcome of Referred Decisions

User would be able to view the Referred outcomes by navigating to the below pages:

1. 'Referred Decisions' page.

- User must navigate via Check & Decide -> 'Referred Decisions'
- When user navigates to the 'Referred Decisions' page, the default Decision Outcome dropdown be filtered with 'Referred' decisions.



- User must be able to view the referred outcome records.

- The user would view a downward *chevron without an edit icon* for the referred outcomes where they do not have the required permission to update the decision for the model. When user hovers over the chevron, a tooltip will get displayed that states “View Outcome”.

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision
30.04.2024	-	Soumendra Deka (101554968)	DK23440277	-	DK Soum Test	Refer
25.04.2024	-	Soumendra Deka (101554968)	DK-N-DK03093296	Comsie Bank	DK Default	Refer
25.04.2024	-	Soumendra Deka (101554968)	GB-0-10071255	LYBECO PROPERTIES LTD	Soum UK Contract Config test	Referred Medium Risk
25.04.2024	-	Soumendra Deka (101554968)	GB-0-10071255	LYBECO PROPERTIES LTD	Soum UK Contract Config test	Referred Medium Risk
17.04.2024	-	Soumendra Deka (101554968)	DK-N-DK03111108	EDV ROAD A/S	DK Default	Refer
17.04.2024	-	Soumendra Deka (101554968)	DK-N-DK03111108	EDV ROAD A/S	DK Default	Refer
17.04.2024	-	Soumendra Deka (101554968)	DK-N-DK03440077	test	DK Default	Refer
17.04.2024	-	Soumendra Deka (101554968)	DK-N-DK03440077	test	DK Default	Refer
08.04.2024	-	Soumendra Deka (101554968)	IT-0-A4884767	TEST S.R.L.	IT Default Tree	Refer
05.04.2024	-	Soumendra Deka (101554968)	CA-N-CA02915523	HEA	Soum US Config Test	Refer

With No Update permission to the Model

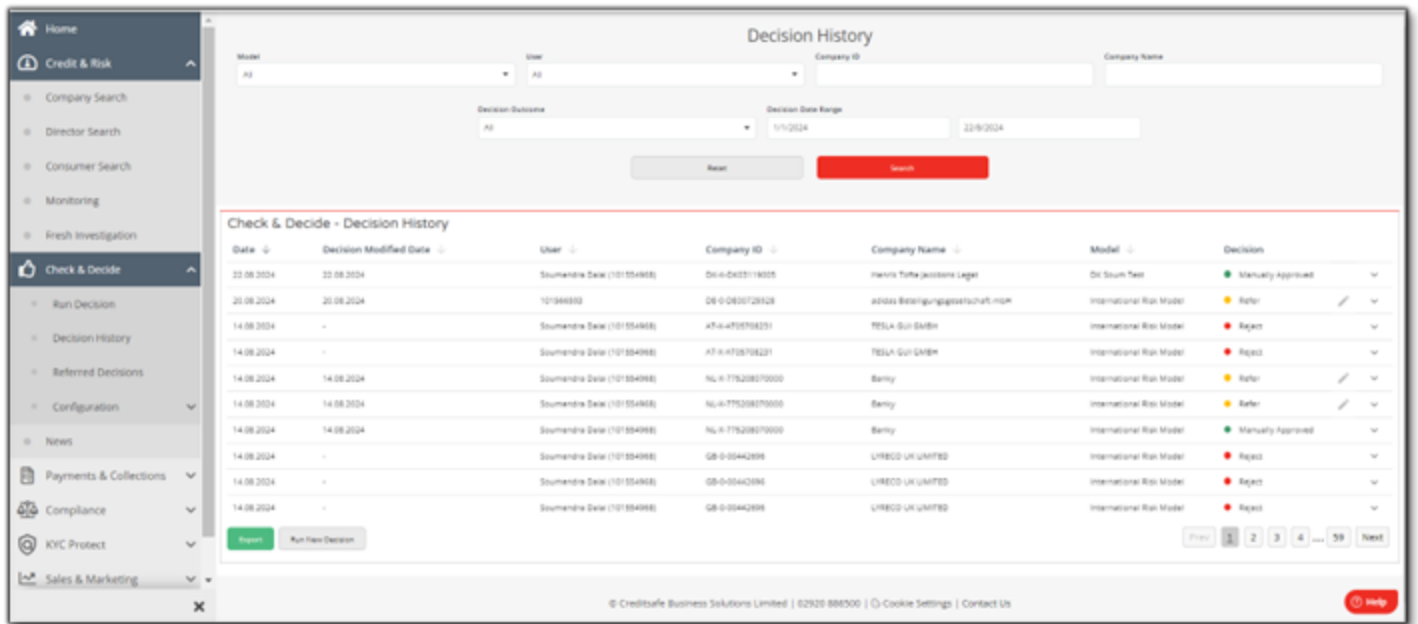
- The user will see a downward chevron with an edit icon for referred outcomes where they have permission to update the decision for the model. When hovering over the chevron or edit icon, a tooltip will appear stating 'View and Update'

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision
30.08.2024	30.08.2024	101566930	DE-0-DE03725928	edidas Beteiligungsgesellschaft mbH	International Risk Model	Refer
14.08.2024	14.08.2024	Soumendra Deka (101554968)	NL-N-77520870000	Banky	International Risk Model	Refer
14.08.2024	14.08.2024	Soumendra Deka (101554968)	NL-N-77520870000	Banky	International Risk Model	Refer
13.08.2024	14.08.2024	Soumendra Deka (101554968)	AT-N-A703106231	TESLA G.U. GMBH	Soum Austria Default	Refer
07.08.2024	-	Soumendra Deka (101554968)	GB-0-00442696	LYBECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk
07.08.2024	-	Soumendra Deka (101554968)	GB-0-00442696	LYBECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk
07.08.2024	-	Soumendra Deka (101554968)	GB-0-00442696	LYBECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk
01.08.2024	-	101566930	NL-N-77520870000	Banky	International Model	Refer
01.08.2024	-	101566930	NL-N-77520870000	Banky	International Model	Refer
01.08.2024	-	101566930	NL-N-77520870000	Banky	International Model	Refer

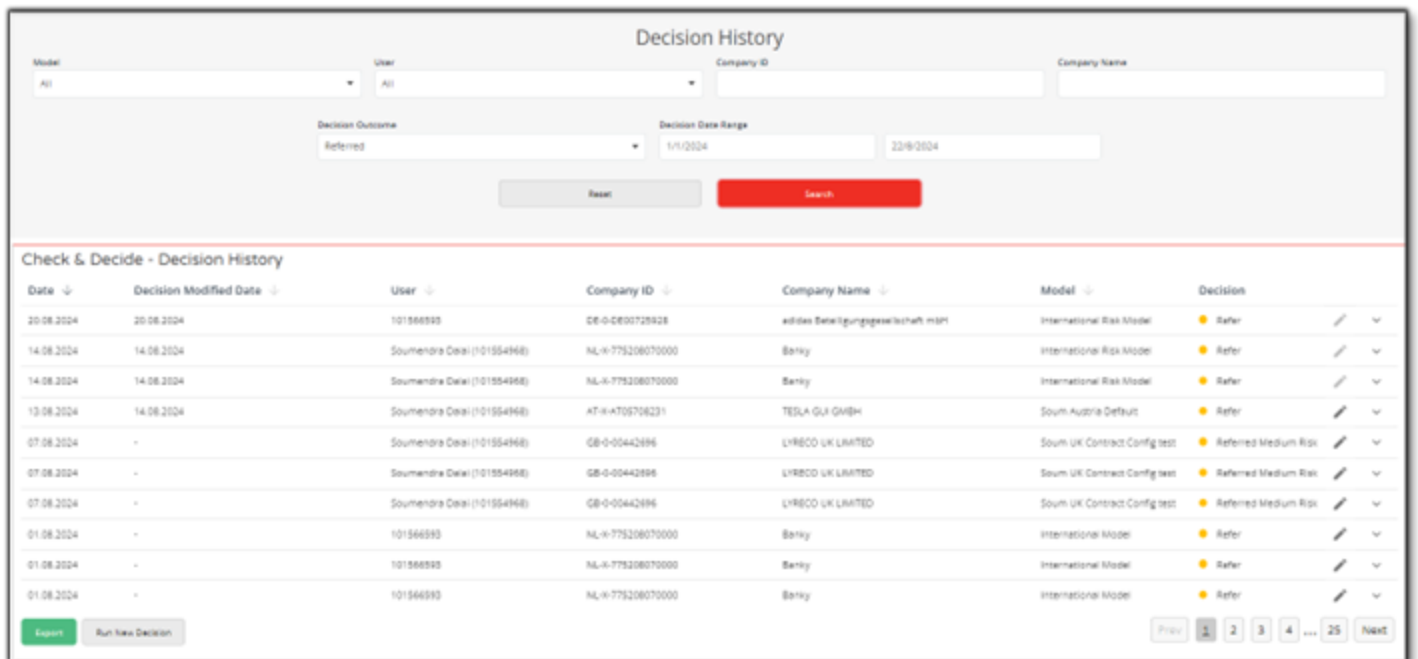
With Update permission to the Model

2. ‘Decision History’ page

- User must navigate via Check & Decide -> ‘Decision History’.
- When the user navigates to the 'Decision History' page, the default Decision Outcome dropdown will be filtered to display 'All' decisions.



- User can select “Referred” from the ‘Decision Outcome’ dropdown.
- The results in the Check & Decide – Decision History section will be filtered to show only 'Referred' outcomes.



- The user would view a downward chevron without an edit icon for the referred outcomes where they do not have the required permission to update the decision for the model. When the user hovers over the chevron, a tooltip will appear displaying 'View Outcome.'

Decision History

Model: All User: All Company ID: Company Name: Decision Outcome: Referred Decision Date Range: 1/1/2024 - 22/8/2024

Reset Search

Check & Decide - Decision History

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision
30.04.2024	-	Soumendra Dasi (101554968)	DKX-0403077	-	DK Soum Test	Refer
25.04.2024	-	Soumendra Dasi (101554968)	DKX-040308255	Danisa Bank	DK Default	Refer
25.04.2024	-	Soumendra Dasi (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config test	Referred Medium Risk
25.04.2024	-	Soumendra Dasi (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config test	Referred Medium Risk
17.04.2024	-	Soumendra Dasi (101554968)	DKX-0403111108	DSV ROAD A/S	DK Default	Refer
17.04.2024	-	Soumendra Dasi (101554968)	DKX-0403111108	DSV ROAD A/S	DK Default	Refer
17.04.2024	-	Soumendra Dasi (101554968)	DKX-0403440077	test	DK Default	Refer
17.04.2024	-	Soumendra Dasi (101554968)	DKX-0403440077	test	DK Default	Refer
09.04.2024	-	Soumendra Dasi (101554968)	IT-0-NAB84767	TEST S.R.L	IT Default Tree	Refer
03.04.2024	-	Soumendra Dasi (101554968)	CA-X-CA02915523	HBA	Soum US Config Test	Refer

Export Run New Decision

Prev 1 ... 18 19 20 ... 25 Next

- The user would view a downward chevron with an edit icon for the referred outcomes where they have the required permission to update the decision for the model. When the user hovers over the chevron, a tooltip will appear displaying 'View and Update'.

Decision History

Model: All User: All Company ID: Company Name: Decision Outcome: Referred Decision Date Range: 1/1/2024 - 22/8/2024

Reset Search

Check & Decide - Decision History

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision
30.08.2024	30.08.2024	101566595	DE-0-060725428	editas Beteiligungsgesellschaft mbH	International Risk Model	Refer
14.08.2024	14.08.2024	Soumendra Dasi (101554968)	NL-X-77520870000	Barly	International Risk Model	Refer
14.08.2024	14.08.2024	Soumendra Dasi (101554968)	NL-X-77520870000	Barly	International Risk Model	Refer
13.08.2024	14.08.2024	Soumendra Dasi (101554968)	AT-X-A702708231	TESLA GUN GMBH	Soum Austria Default	Refer
07.08.2024	-	Soumendra Dasi (101554968)	GB-0-00443896	LYRECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk
07.08.2024	-	Soumendra Dasi (101554968)	GB-0-00443896	LYRECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk
07.08.2024	-	Soumendra Dasi (101554968)	GB-0-00443896	LYRECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk
01.08.2024	-	101566595	NL-X-77520870000	Barly	International Model	Refer
01.08.2024	-	101566595	NL-X-77520870000	Barly	International Model	Refer
01.08.2024	-	101566595	NL-X-77520870000	Barly	International Model	Refer

Export Run New Decision

Prev 1 2 3 ... 25 Next

Manual Approval allows users to change the Outcome of Referred Decisions

The manual approval feature allows an authorised user to change the results of a decision that is in a 'Refer' state. This state is called Status 2 decision state.

The manual approval functionality will allow website Users or Connect API users to change the status of a decision from 'Refer' to either a Accept or Reject (the value of these states depend on the rules of the model in question).

When a user changes the decision outcome, they have the option to leave notes explaining the change. This is useful for a comprehensive audit trail.

Who can use Manual Approval?

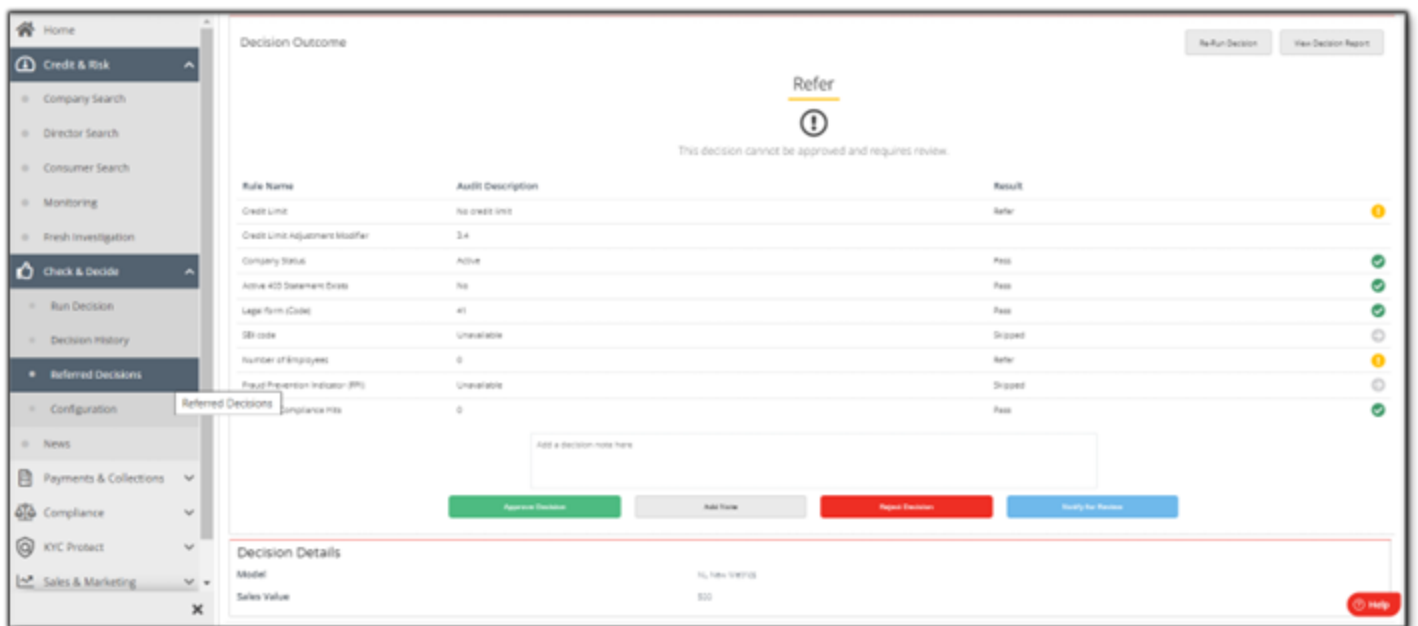
All users who have a role for the relevant model except users with only the 'Basic Role' can change Status 2 decisions (refer).

'Senior' users can change decision outcomes for all decisions made by their 'users' (within their own business) on their own models.

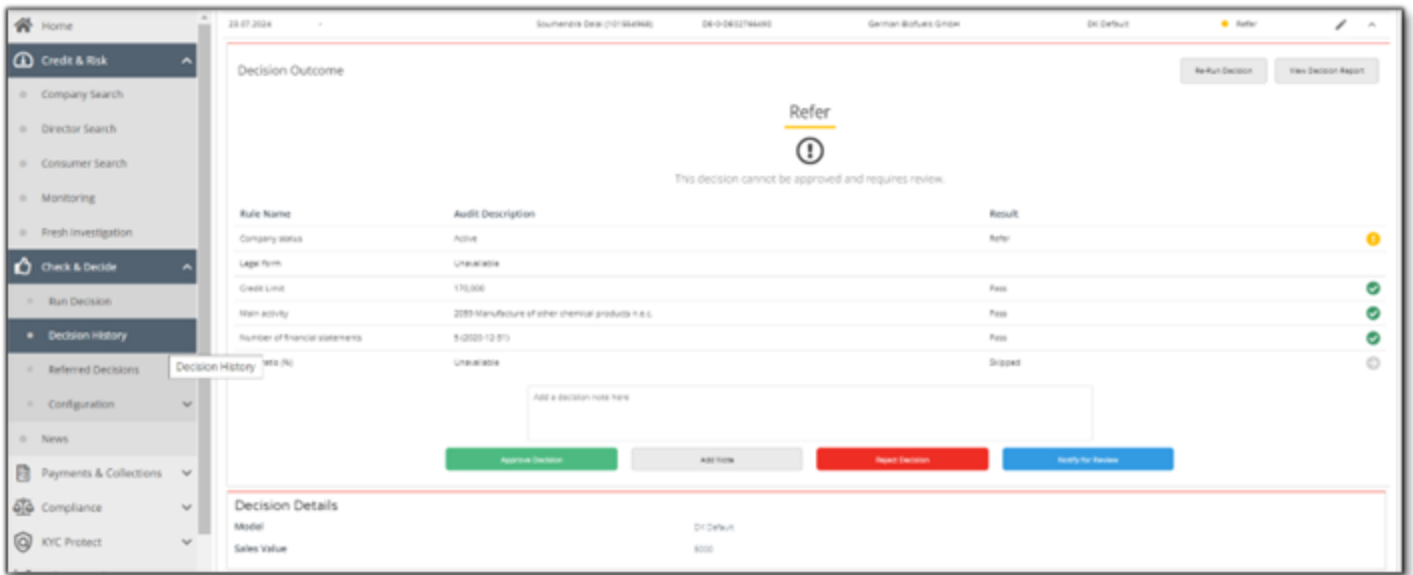
'Admin' users can change decision outcomes for all users (regardless of business) for the given model (now this is limited to CreditSafe staff for support purposes).

How to override a decision?

As you can see from the image below, if you have the right permissions and a decision comes back in status 2 you can "Approve Decision" or "Reject Decision" and leave some notes using the "Add note" feature:



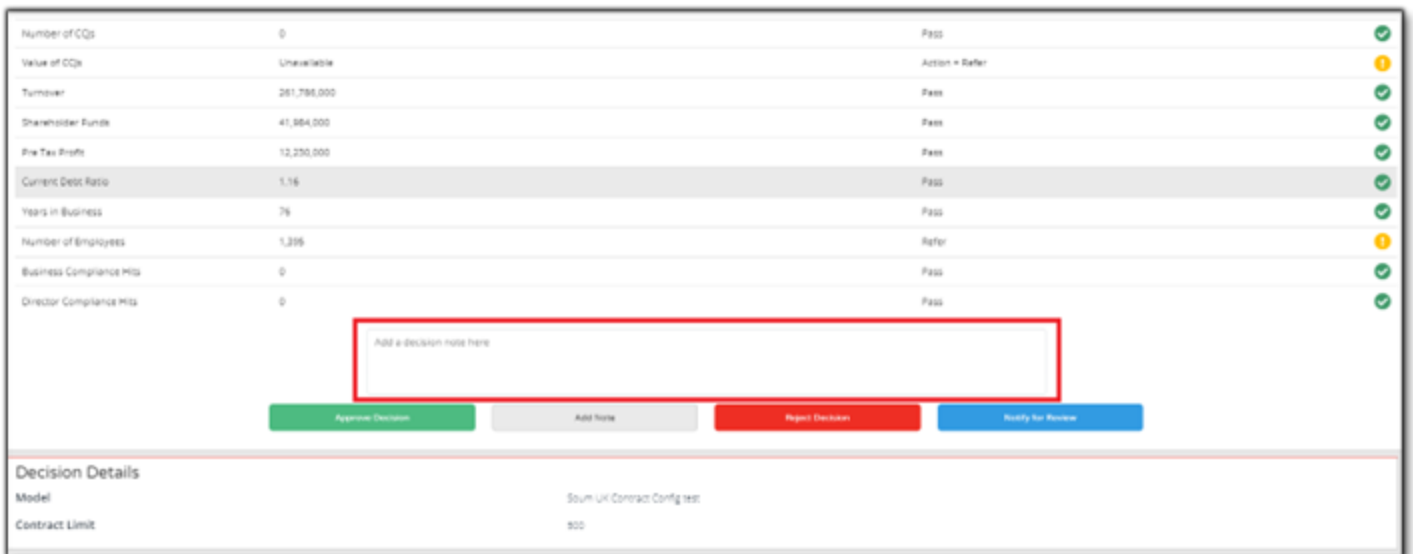
Referred Decisions Page



Decisions History Page

Adding a Note when changing a decision

A user can add as many notes as they wish before they change the outcome:



Number of CQs	0	Pass	✓
Value of CQs	Unavailable	Action = Refer	!
Turnover	261,786,000	Pass	✓
Shareholder Funds	41,984,000	Pass	✓
Pre Tax Profit	12,230,000	Pass	✓
Current Debt Ratio	1.16	Pass	✓
Years in Business	76	Pass	✓
Number of Employees	1,299	Refer	!
Business Compliance Mts	0	Pass	✓
Director Compliance Mts	0	Pass	✓

Decision Note added

Approve Decision Add Note Report Decision Notify for Review

Decision Details

Model South UK Contract Config test

Contract Limit 500

1. Enter text in the box.

Decision Note added

Approve Decision Add Note Report Decision Notify for Review

Decision Details

Model South UK Contract Config test

Contract Limit 500

2. Click 'Add Note'

This will save the note and then display a 'Decision Updates' table showing all notes and other details for referred decision:

Decision Updates

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
07.08.2024	Referred Medium Risk	Soumenra Dasi (101554368)	28.08.2024	-	Soumenra Dasi (101554368)	Decision Note added

Add a decision note here

Approve Decision Add Note Report Decision Notify for Review

Notes added successfully

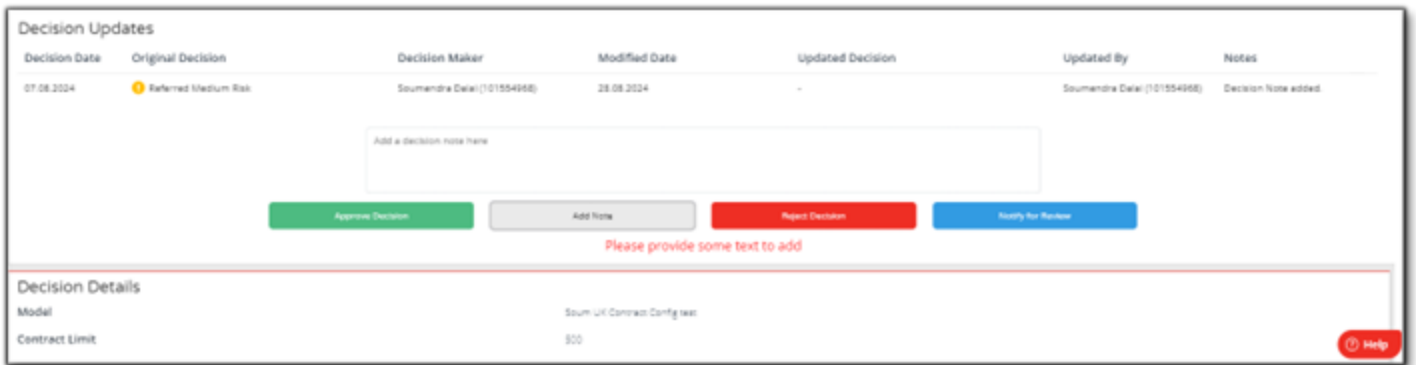
Decision Details

Model South UK Contract Config test

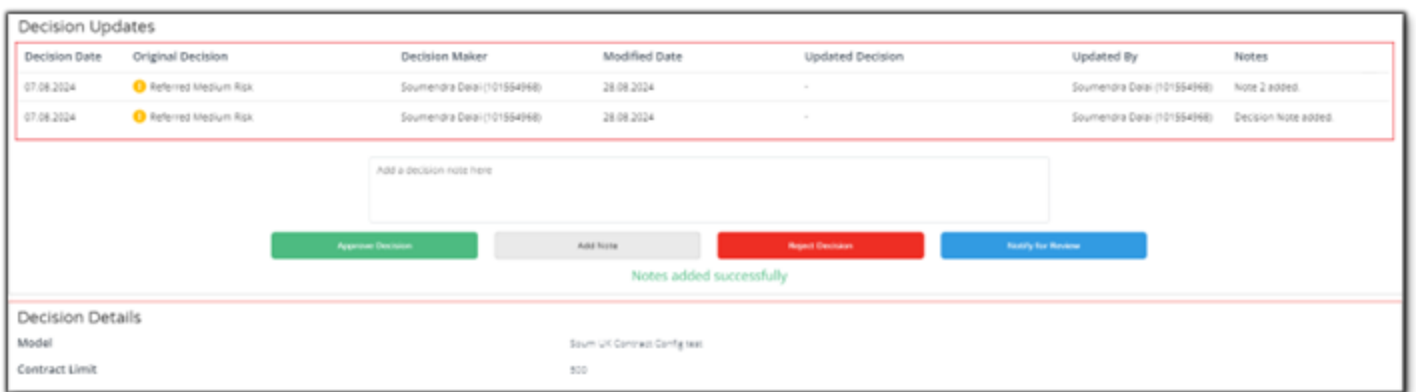
Contract Limit 500

Help

3. If there is no text to add, the Add Note button will not function.

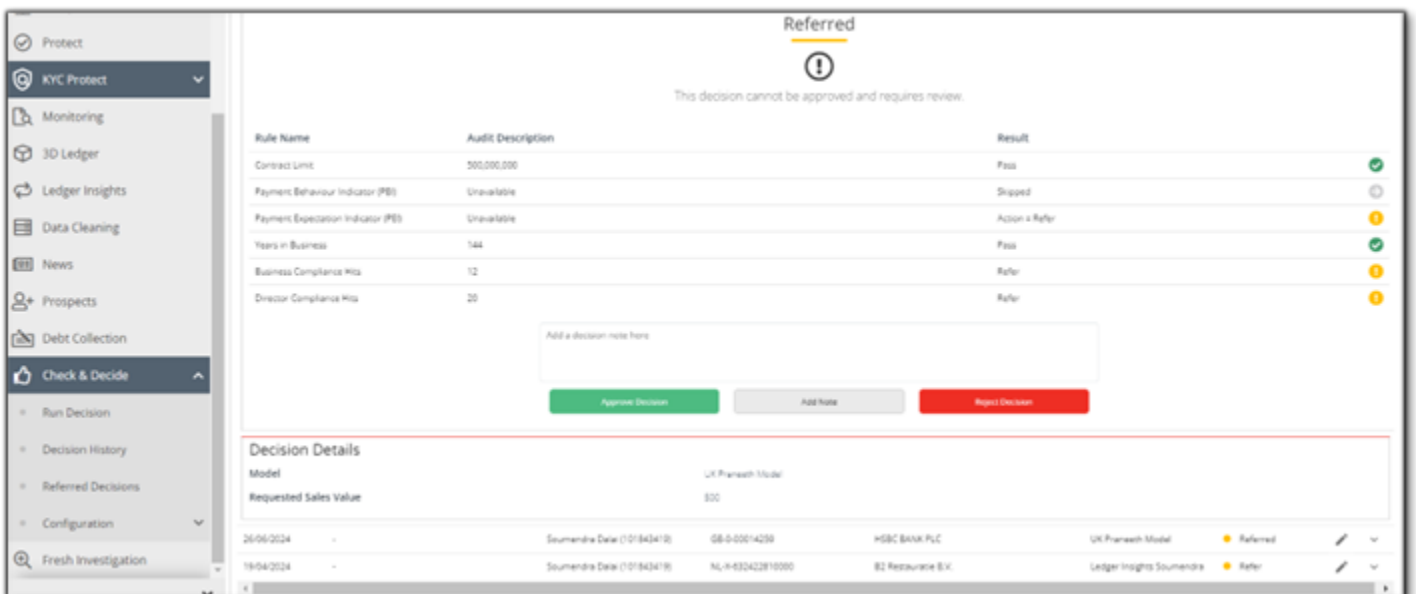


4. You can add notes multiple times to communicate information and document workflows or audit details.



Changing a Decision Outcome

Users will be able to change the decision outcome to either a Approve or Reject, in this example we have 'Approve Decision' and 'Reject Decision' as options:



1. Add a note about the decision (this is not mandatory)
2. Choose to Approve the decision, or

3. Choose to Reject the decision.

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
08/08/2024	Referred	Soumendra Datta (1018434...)	22/08/2024	Manually Approved	Soumendra Datta (1018434...)	Approved
08/08/2024	Referred	Soumendra Datta (1018434...)	22/08/2024	-	Soumendra Datta (1018434...)	Text Note 2
08/08/2024	Referred	Soumendra Datta (1018434...)	22/08/2024	-	Soumendra Datta (1018434...)	Text Note

Decision Details	
Model	LK Penwash Model
Requested Sales Value	500

New Success Pop-up Modal Window

When you are changing the outcome of a Referred decision to either Manually Approved or Manually Rejected, we have added a "Decision Updated" pop-up modal window to provide a clear visual of the decision you have successfully updated. The call to actions provided on the Pop-up modal window will redirect you to the page where you can view the complete details on the last updated decision, and you can navigate back to the source page to act on other referred decisions.

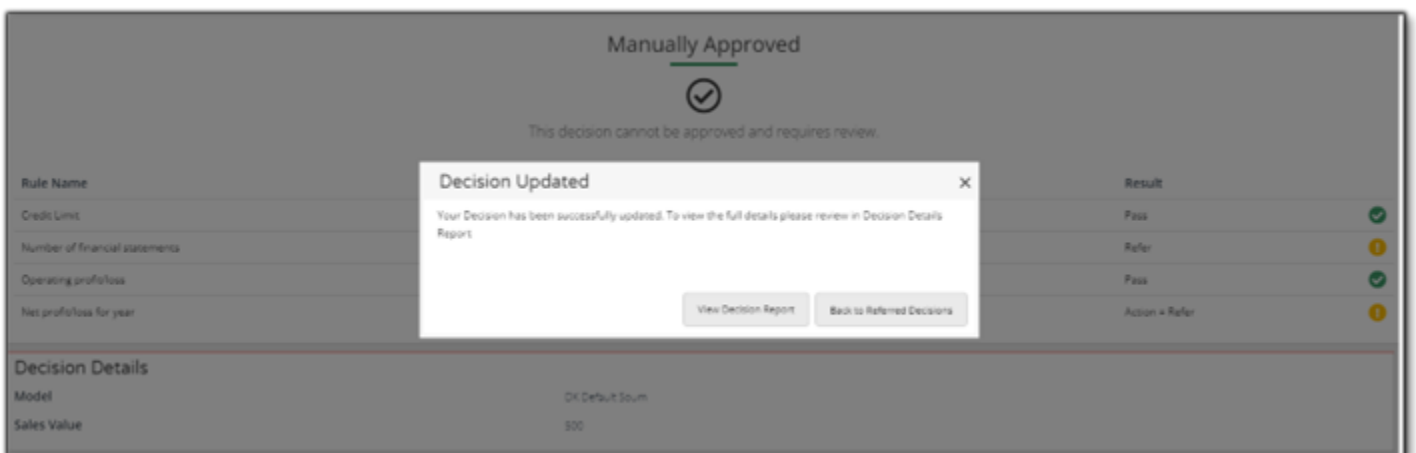
The purpose of this change is to make the user interface more intuitive and prevent users from losing sight of the decision they took on referred outcomes.

You will see the below 2 calls to action on the "Decision Updated" pop-up modal window when you are navigating from the Referred Decisions page to update a referred decision.

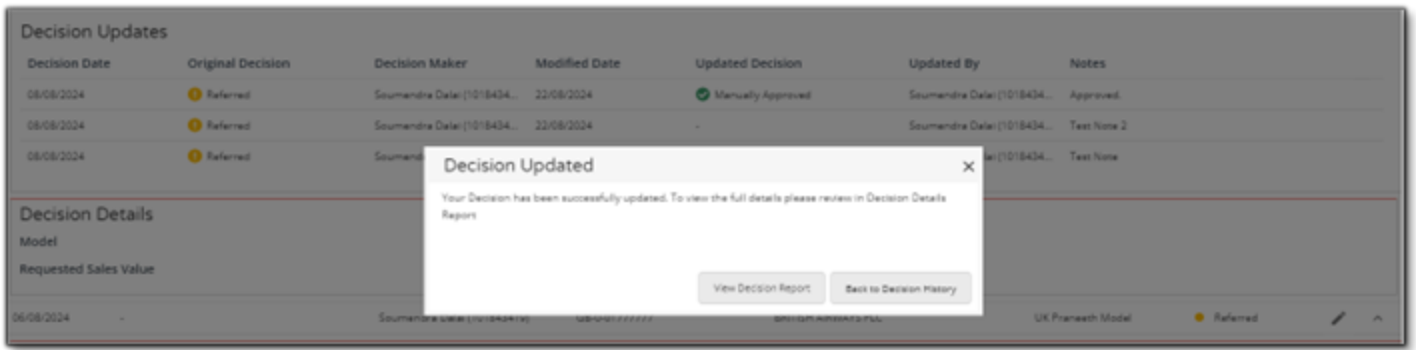
1. "View Decision Report"
2. "Back to Referred Decisions"

If you are navigating from the Decision History page to update a referred decision, then you must see the below 2 calls to action on the "Decision Updated" pop-up modal window.

1. "View Decision Report"
2. "Back to Decision History"



Updating a referred decision from Referred Decisions Page



Updating a referred decision from Decision History Page

Selecting the 'View Decision Report' will navigate you to the Single View Decision page (Decision Details Report) from the "Decision Updated" modal window itself to view the complete Decision details.

On selecting the "Back to Referred Decisions" button will navigate you to the default list view of the Referred Decisions page.

On selecting the "Back to Decision History" button will navigate you to the default list view of the Decision History page.

Note: The referred decision record must be updated with the latest decision and reflected in the Decision History list. These actions will save the note to the decision (as above) and change the outcome of the decision to reflect the choice made.

Decision Outcome
Re-Run Decision
View Decision Report

Manually Approved

This decision has been approved.

Rule Name	Audit Description	Result	
Contract Limit	Unavailable	Action = Refer	!
Payment Behaviour Indicator (PBI)	Unavailable	Action = Refer	!
Payment Expectation Indicator (PEI)	Unavailable	Action = Refer	!
Financial Strength Indicator (FSI)	Unavailable	Action = Refer	!

Decision Updates

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
04/04/2024	! Refer	Soumendra Dal...	04/04/2024	✔ Manually Approved	Soumendra Dal...	Approved.
04/04/2024	! Refer	Soumendra Dal...	04/04/2024	-	Soumendra Dal...	Reviewed the decision outcome.

Decision Details

Model	UK Praneeth Model
Requested Sales Value	500

When a Referred decision is Approved

Decision Outcome
Re-Run Decision
View Decision Report

Manually Rejected

This decision has been rejected.

Rule Name	Audit Description	Result	
Contract Limit	Unavailable	Action = Refer	!
Payment Behaviour Indicator (PBI)	Unavailable	Action = Refer	!
Payment Expectation Indicator (PEI)	Unavailable	Action = Refer	!
Financial Strength Indicator (FSI)	Unavailable	Action = Refer	!

Decision Updates

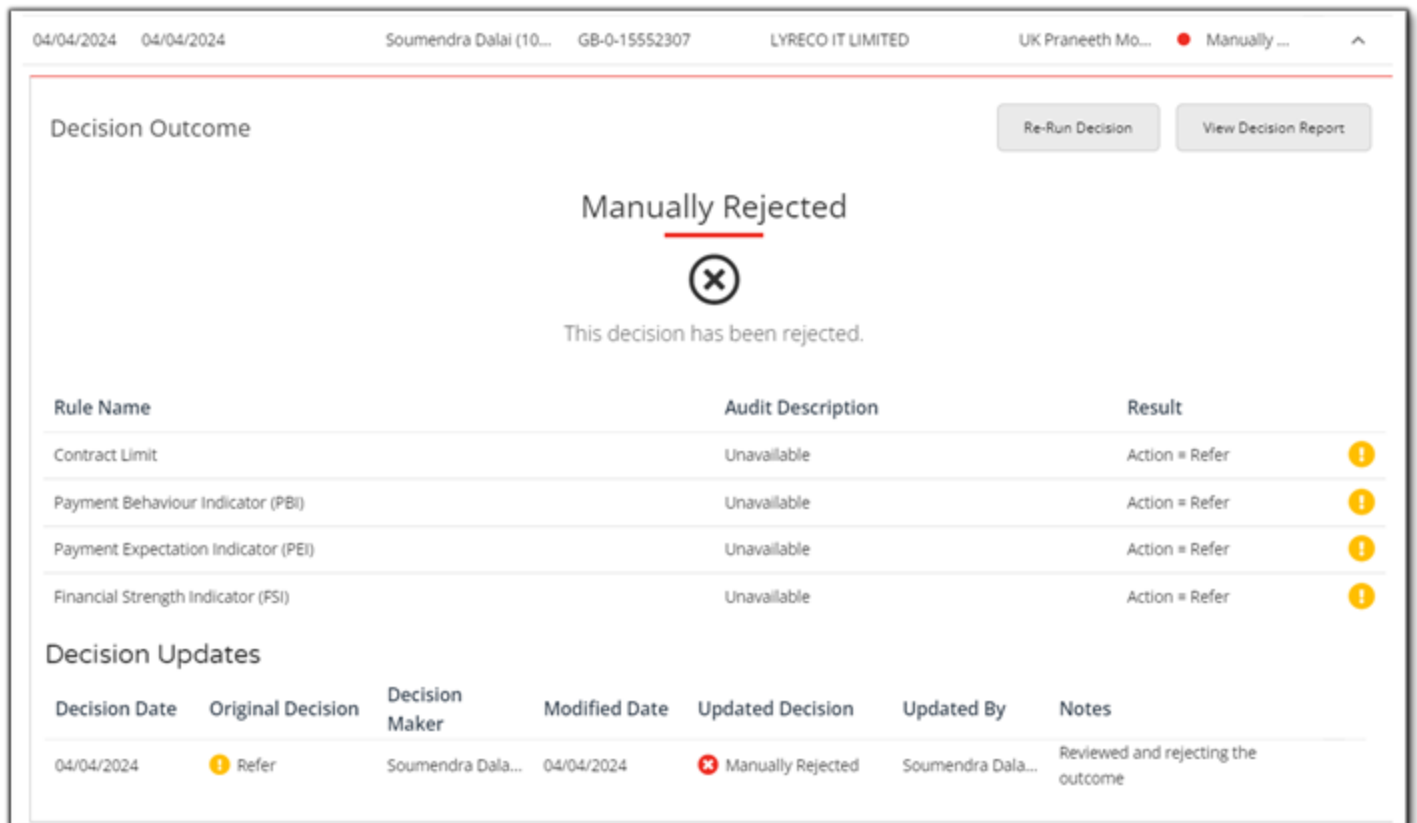
Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
04/04/2024	! Refer	Soumendra Dala...	04/04/2024	✘ Manually Rejected	Soumendra Dala...	Reviewed and rejecting the outcome

Decision Details

Model	UK Praneeth Model
Requested Sales Value	500

When a Referred decision is Rejected

After the status of a decision is changed, the option to modify the decision is removed from the screen.



You must view the below details displayed in the "Decision Updates" section:

1. 'Decision Date': The date the original decision was made.
2. 'Original Decision': Original Decision is going to be default 'Refer.'
3. 'Decision Maker': User [Contact name (User ID)] who ran the decision.
4. 'Modified Date': The date on which a note was added, a manual decision was made, or both actions occurred.
5. 'Updated Decision': Decision updated to either 'Manually Approved' or "Manually Rejected."
6. 'Updated By': User [Contact name (User ID)] who added the notes or updated the decision manually.
7. 'Notes': Captures the notes added by the user during reviewing the decision or while updating it.

Note: The most recent update to the referred decision will appear at the top of the table in the "Decision Updates" section. Decision update records are sorted in descending order based on their modification date.

Editing a decision from the Decision History screen

Users with the correct permission will be able to expand an editable referred decision and then edit it in the same way as from the Referred Decisions page earlier:

1. Expand an editable decision by clicking the 'pencil' or the down chevron.
2. Type a note.
3. Save the note.

4. Accept the Decision, or
5. Reject the Decision

Decision History

Model:

User:

Company ID:

Company Name:

Decision Outcome:

Decision Date Range: to

Check & Decide - Decision History

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision	
20.08.2024	20.08.2024	101566593	DE-0-080072928	adidas Beteiligungsgesellschaft mbH	International Risk Model	Refer	
14.08.2024	14.08.2024	Soumendri Dair (101554968)	NL-W-775208070000	Benny	International Risk Model	Refer	
14.08.2024	14.08.2024	Soumendri Dair (101554968)	NL-W-775208070000	Benny	International Risk Model	Refer	
13.08.2024	14.08.2024	Soumendri Dair (101554968)	AT-W-AT05708231	TESLA GUT GMBH	Scout Austria Default	Refer	
07.08.2024	-	Soumendri Dair (101554968)	GB-0-00442696	LVRECO UK LIMITED	Scout UK Contract Config test	Referred Medium Risk	
07.08.2024	-	Soumendri Dair (101554968)	GB-0-00442696	LVRECO UK LIMITED	Scout UK Contract Config test	Referred Medium Risk	
07.08.2024	-	Soumendri Dair (101554968)	GB-0-00442696	LVRECO UK LIMITED	Scout UK Contract Config test	Referred Medium Risk	
01.08.2024	-	101566593	NL-W-775208070000	Benny	International Model	Refer	
01.08.2024	-	101566593	NL-W-775208070000	Benny	International Model	Refer	
01.08.2024	-	101566593	NL-W-775208070000	Benny	International Model	Refer	

Prev 1 2 3 4 ... 25 Next

Conducting these actions will change the status of a decision and display the related changes in a table:

Decision Outcome

Manually Rejected

This decision has been rejected.

Rule Name	Audit Description	Result	
Credit Limit	2,000	Pass	
Company Status	Active	Pass	
International Score	A	Pass	
Risk Score (BFRS)	1,435	Pass	
Payment Index	NA	Refer	
Number of Collections	Unavailable	Action = Refer	
Total amount of Collections	Unavailable	Skipped	
Number of Judgments	0	Pass	
Total amount of Judgments	Unavailable	Skipped	
Number of Legal Suits	0	Pass	
Total amount of Legal Suits	Unavailable	Skipped	
Estimated Annual Revenue	Unavailable	Skipped	
Bankruptcy	0	Pass	

Decision Updates

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
22.02.2024	Refer	101577629	22.02.2024	Manually Rejected	101577629	-
22.02.2024	Refer	101577629	22.02.2024	-	101577629	Note! for testing

View Company Report

On the Decision Details page and Single Decision view page, we are providing a “View Company Report” hyperlink that would redirect users to the Company Report.

If the Company Report or SAFE number is not available, users will not be able to access the “View Company Report” hyperlink on the page.

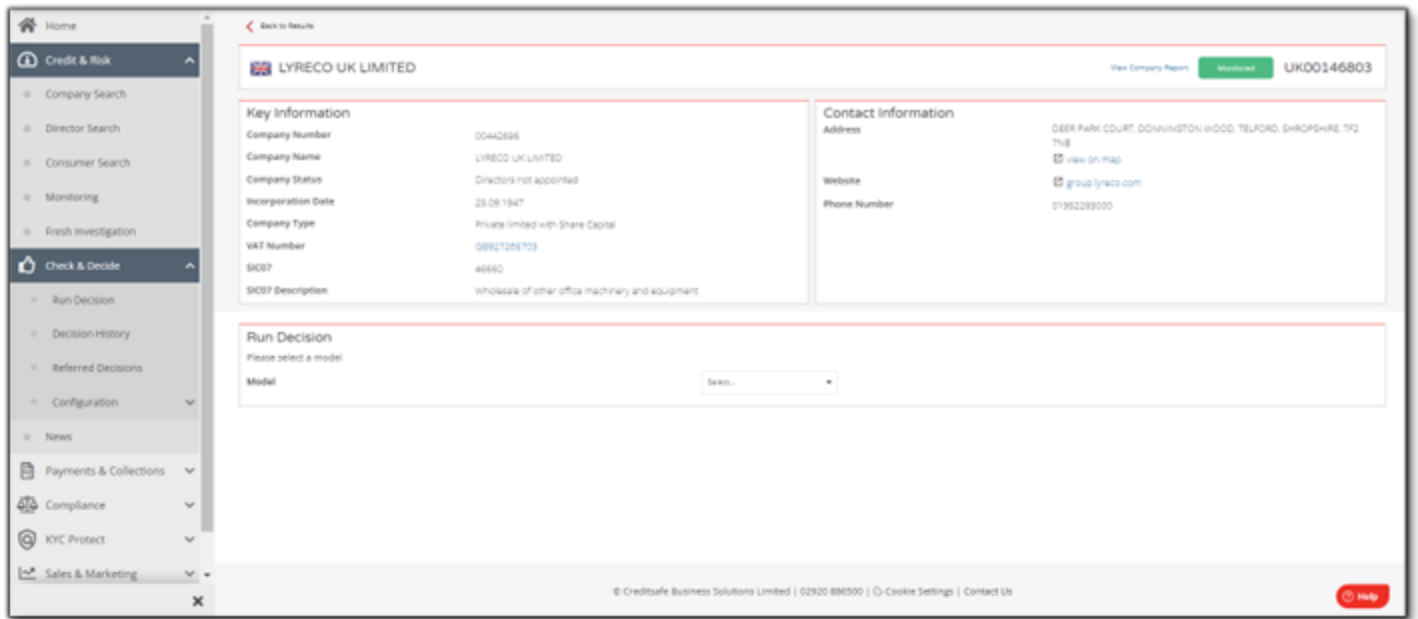
View Company Report from Run Decision Page

1. Search for a Company

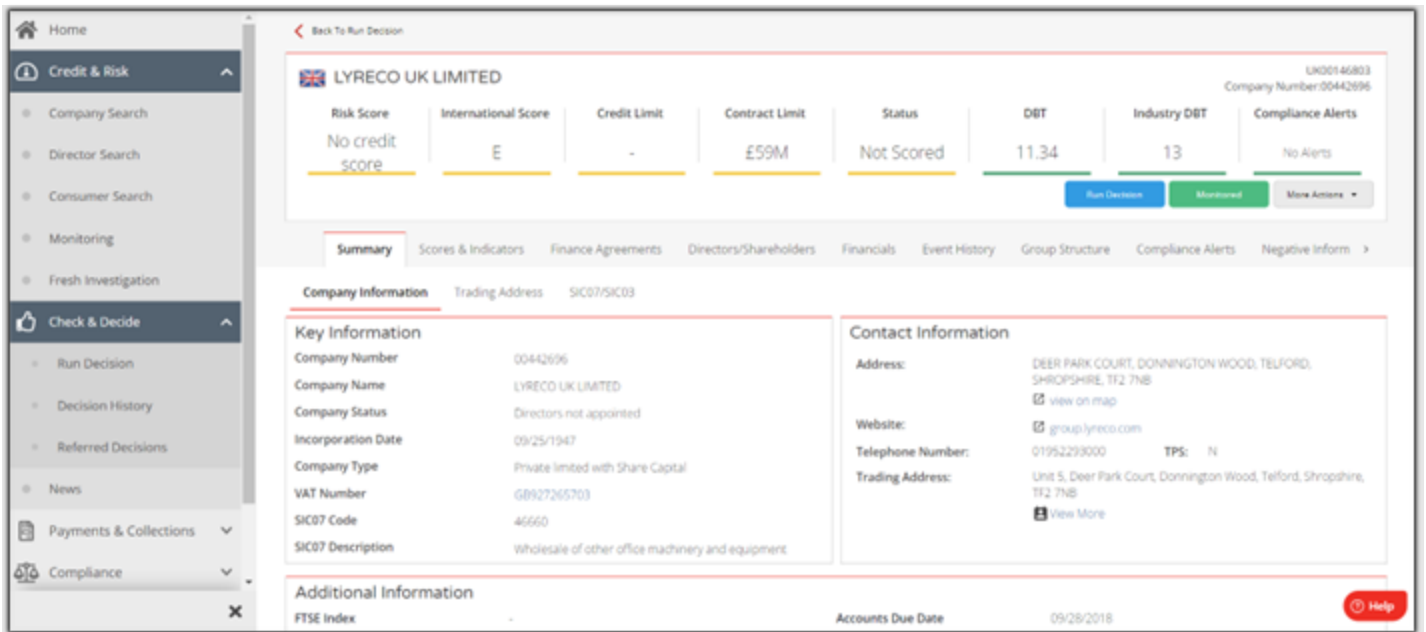
The screenshot shows the 'Check & Decide Search' interface. The search criteria are set to 'United Kingdom' and 'Lyreco'. The results are categorized into 'United Kingdom (Limited)' and 'United Kingdom (Non-Limited)'. The 'Limited' section shows 3 companies, and the 'Non-Limited' section shows 4 companies. Each company entry includes its name, company number, safe number, address, date of latest accounts, and company status.

United Kingdom (Limited) 3 Companies						
Company Name	Company Number	Safe Number	Address	Date of Latest Accounts	Company Status	
LYRECO PROPERTIES LTD	10071255	UK14891686	32B UNIT 2 WESTPOINT BATH ROAD, HOUNGLOW, TW4 7HW	03/31/2018	Active - Accounts Filed	
LYRECO UK LIMITED	00442696	UN00146803	DEER PARK COURT, DONNINGTON WOOD, TETFORD, SHROPSHIRE, TF2 7NB	12/31/2017	Active - Accounts Filed	
LYRE COMPUTERS LIMITED	02252171	UK01915774	241-242 BAKER STREET, LONDON, NW1 6XE	-	Company is dissolved	
United Kingdom (Non-Limited) 4 Companies						
Company Name	Company Number	Safe Number	Address	Date of Latest Accounts	Company Status	
LYRECO	7287415	UK17079743	UNIT 22 THE METROPOLITAN CENTRE DERBY ROAD, GREENFORD, MIDDLESEX, UB6 8UJ		Active	
LYRECO	2657073	UK10622623	CHITTENING INDUSTRIAL ESTATE, CHITTENING, BRISTOL, AVON, BS11 0YB		Active	
LYRECO	2646137	UK10618806	MOTHERWELL STREET, AIRDRIE, LANARKSHIRE, ML6 7HU		Active	
LYRECO LK	4248424	UK11543248	3 ELLIS WAY, OUESTOR, DARTFORD, KENT, DA1 1JX		Active	

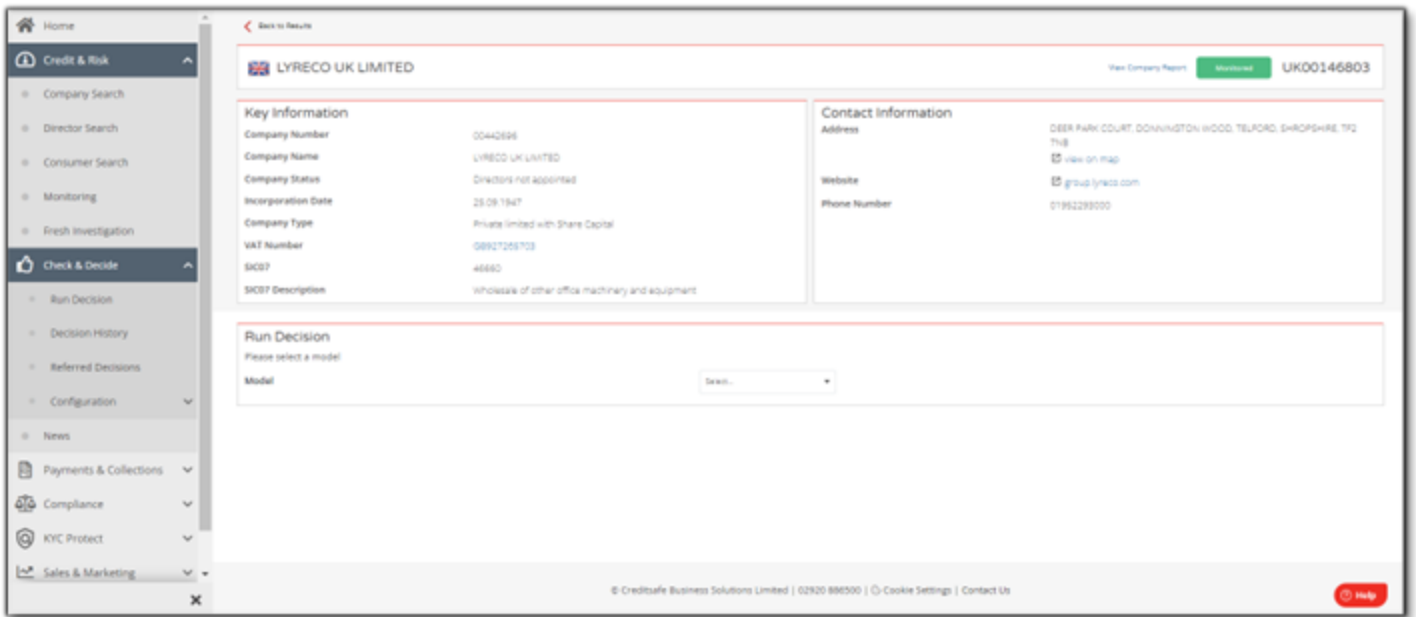
2. Selecting the Company Name, the user would be redirected to the Run Decision page.



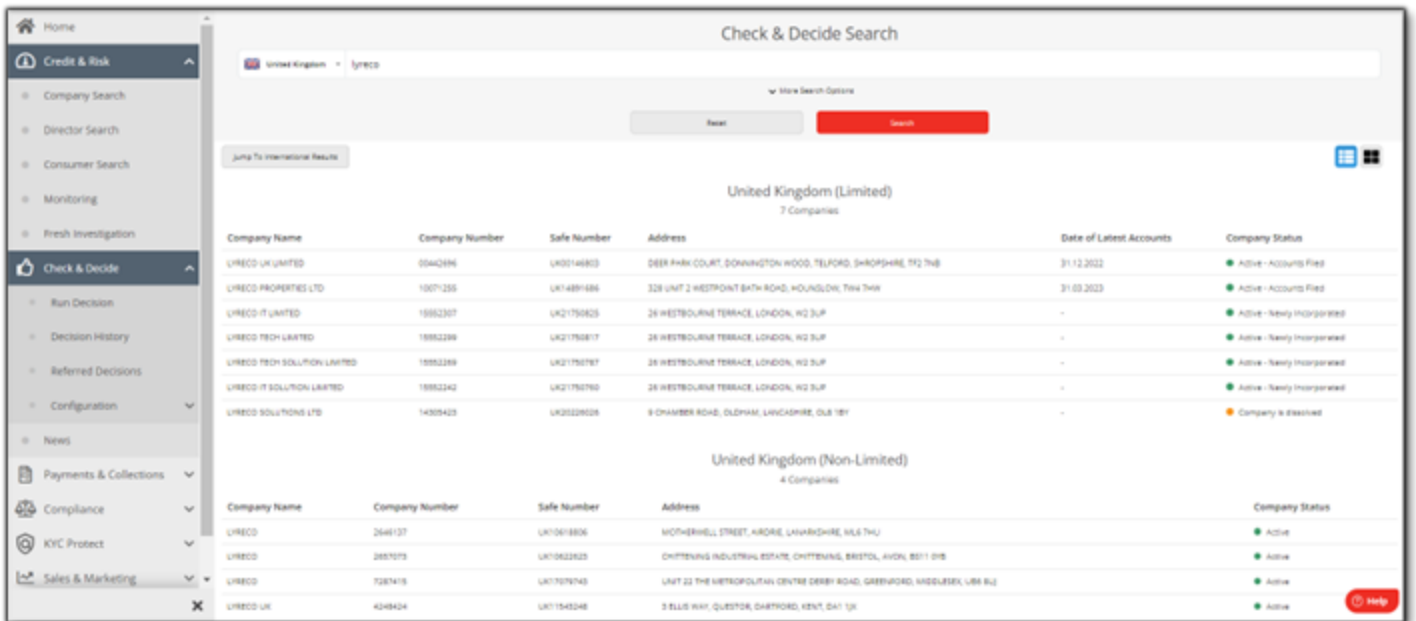
- On the Run Decision page, you can view the “View Company Report” hyperlink. Upon selecting the hyperlink, you will be redirected to the Company Report.



- Upon selecting “Back To Run Decision” button, user will be redirected to the exact Run Decision page they were on before accessing the Company Report.

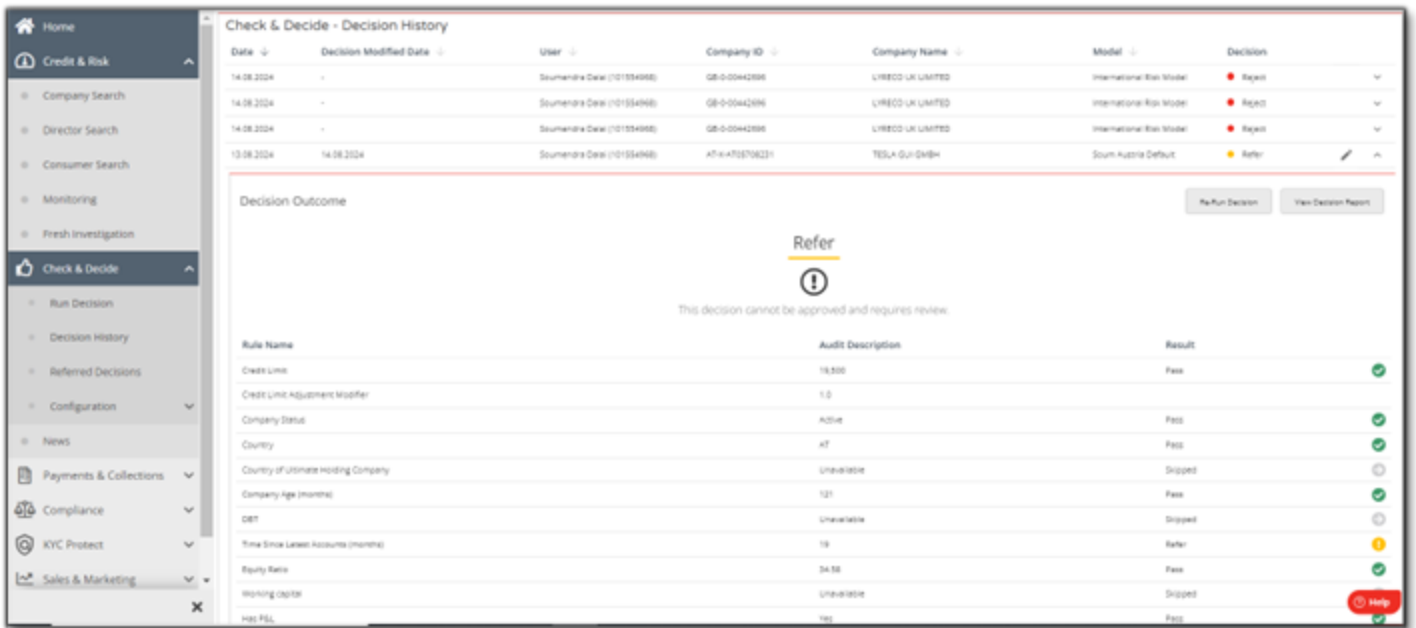


Selecting the 'Back to Results' button will navigate user to the Check & Decide Search page.

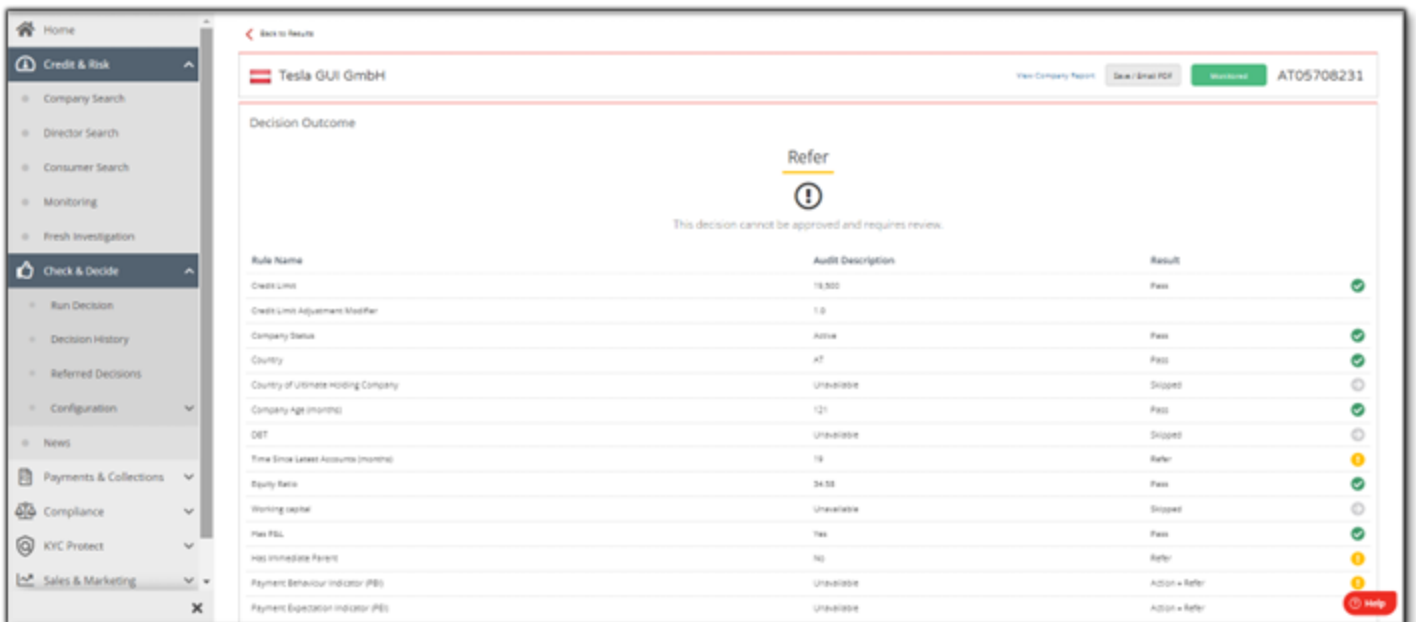


View Company Report from Single View Decision Page

1. User must navigate to either "Decision History" or "Referred Decisions" page. Upon expanding a decision record, they can select "View Decision Report" button.



2. Selecting the “View Decision Report” button, you would be redirected to the Single Decision view page (Decision Report page).



3. On the Single Decision view page, you can view the “View Company Report” hyperlink. Upon selecting the hyperlink, you would be redirected to the Company Report.

LYRECO UK LIMITED

UK00146803
Company Number 00442096

Risk Score	International Score	Credit Limit	Contract Limit	Status	DBT	Industry DBT	Compliance Alerts
No credit score	E	-	£59M	Not Scored	11.34	13	No Alerts

Key Information

Company Number	00442096
Company Name	LYRECO UK LIMITED
Company Status	Directors Not Appointed
Incorporation Date	09/25/1947
Company Type	Private limited with Share Capital
VAT Number	GB927263702
SIC07 Code	46660
SIC07 Description	Wholesale of other office machinery and equipment

Contact Information

Address: DEER PARK COURT, DONNINGTON WOOD, TELFORD, SHROPSHIRE, TF2 7ND
 Website: group.lyreco.com
 Telephone Number: 01952293000 TPS: N
 Trading Address: UNIT 5, DEER PARK COURT, DONNINGTON WOOD, TELFORD, SHROPSHIRE, TF2 7ND

Additional Information

FTSE Index	-	Accounts Due Date	09/08/2018
Share Capital	£14.80M	Charity Number	-
Currency	GBP	Safe Number	UK00146803
Principal Activity	The distribution of office products and workplace solutions, T10+ Revenue	Accountant	-
Next Accounts Due Date	09/30/2019	Charges	0

4. Upon selecting “Back To Decision Report” button, the user will be redirected to the exact Single Decision view page they were on before accessing the Company Report.
5. Upon selecting the “Back to Results” button, user will be redirected to the default list of the “Decision History” or “Referred Decisions” page depending on where you have navigated from.

Decision History

Model: All | User: All | Company ID: All | Company Name: All

Decision Outcome: All | Decision Date Range: 1/1/2024 - 22/8/2024

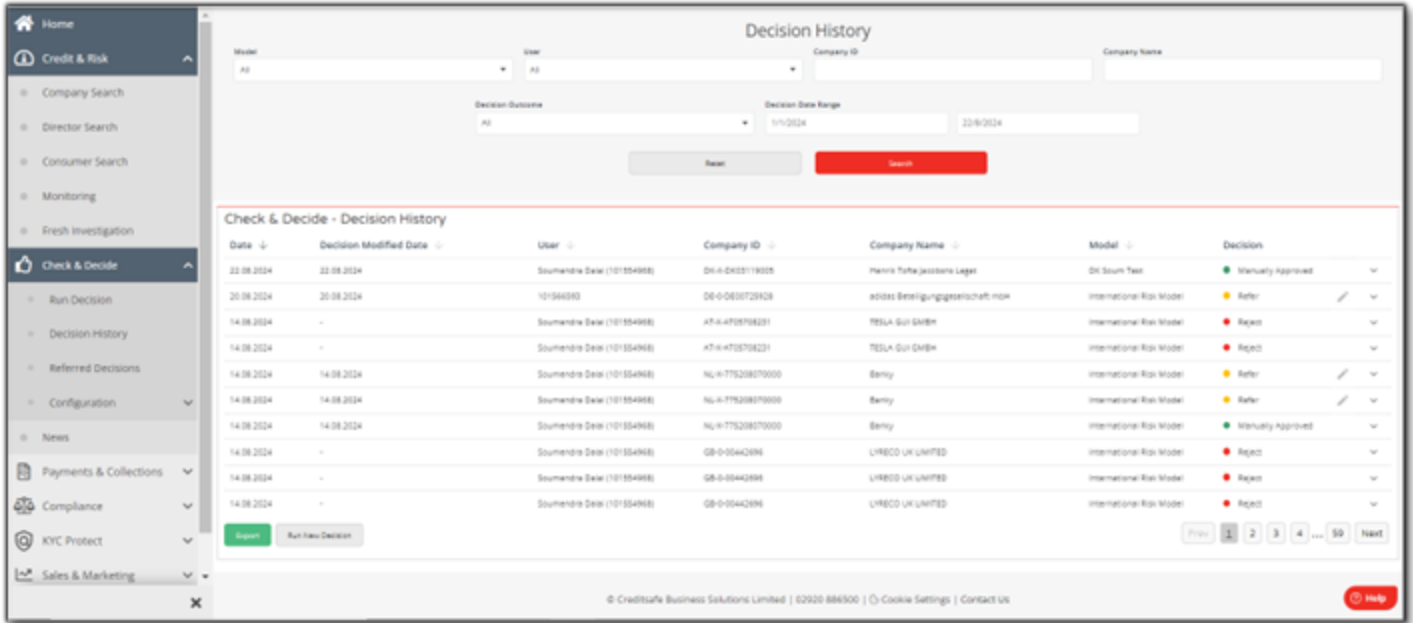
Check & Decide - Decision History

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision
22.08.2024	22.08.2024	Soumendro Dew (10155496)	DK-A-EX00119025	Harris Turke/Jessens Legat	DK Scum Test	Manually Approved
20.08.2024	20.08.2024	101946930	DE-0-0830720126	adidas Beteiligungsgesellschaft mbH	International Risk Model	Refer
14.08.2024	-	Soumendro Dew (10155496)	AT-A-4705708231	TESLA GUL DANB	International Risk Model	Reject
14.08.2024	-	Soumendro Dew (10155496)	AT-A-4705708231	TESLA GUL DANB	International Risk Model	Reject
14.08.2024	14.08.2024	Soumendro Dew (10155496)	NL-A-175208070000	Berly	International Risk Model	Refer
14.08.2024	14.08.2024	Soumendro Dew (10155496)	NL-A-175208070000	Berly	International Risk Model	Refer
14.08.2024	14.08.2024	Soumendro Dew (10155496)	NL-A-175208070000	Berly	International Risk Model	Manually Approved
14.08.2024	-	Soumendro Dew (10155496)	GB-0-00442096	LYRECO UK LIMITED	International Risk Model	Reject
14.08.2024	-	Soumendro Dew (10155496)	GB-0-00442096	LYRECO UK LIMITED	International Risk Model	Reject
14.08.2024	-	Soumendro Dew (10155496)	GB-0-00442096	LYRECO UK LIMITED	International Risk Model	Reject

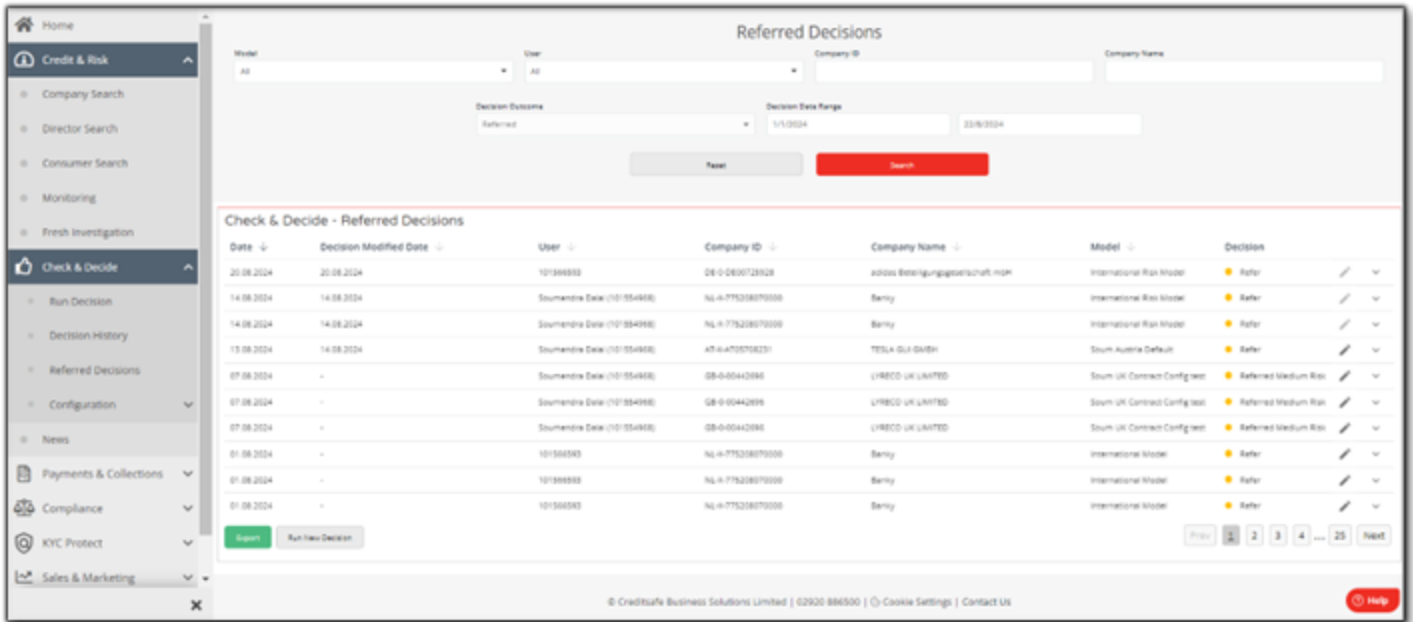
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Run a New Decision

On the Decision History page, Referred Decision page and Decision Outcome page, you will find a button labelled as “Run New Decision” to initiate a decision run. Selecting the ‘Run New Decision’ button will navigate you to the Check & Decide search page to look for another company and run a new decision.



Decision History page



Referred Decisions Page

Decision Outcome

Approve
✔

Rule Name	Audit Description	Result	
Credit Limit	2,150,000	Pass	✔
Credit Limit Adjustment Modifier	1.0		
Company Status	Active	Pass	✔
International Score	A	Pass	✔
Risk Score	95	Pass	✔
DBT	Unavailable	-	
Possible DPAC	Unavailable	-	
Estimated Annual Revenue	\$1,271,000	Pass	✔
Years in Business	Unavailable	-	
Count of Derogatory Legal Filings	Unavailable	-	
Value of Derogatory Legal Filings	Unavailable	-	
Number of Employees	250	Pass	✔
Bankruptcy	Unavailable	-	
Total Number of Trade Lines	Unavailable	-	
% of Total Past Due	Unavailable	-	
% Severely Past Due	Unavailable	-	

Decision Outcome Page

Export Functionality

Once you navigate to the Decision History and Referred Decisions page, you will be provided with an ability to export the tabular data. This will enable users to further analyse and manipulate the data.

1. The Excel file is downloadable and saved to a specific location on the user's device.
2. The file extension of the exported Excel file is **.xlsx**

Export

If user selects “All” in the model filter, then the exported file will contain the decision history of all the models used for running the decision.

Note: The exported file when all the models are selected would not include the “Rule Name”, “Audit Description” and the “Result” details.

A	B	C	D	E	F	G
Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision
2024-08-22 11:32:57	2024-08-22 12:02:04	Soumendra Dalai (101554) DE-X-DKD119005	DE-X-DKD119005	Herrik Toft Jacobsen Leg DK Soum Test	DK Soum Test	Manually Approved
2024-08-20 09:19:28	2024-08-20 09:19:30	Soumendra Dalai (101566593)	DE-0-DE00725928	adidas Beteiligungsgesellschaft mbH	International Risk Model	Refer
2024-08-14 11:52:42	-	Soumendra Dalai (101554) AT-X-AT05708231	AT-X-AT05708231	TESLA GUI GMBH	International Risk Model	Reject
2024-08-14 11:52:42	-	Soumendra Dalai (101554) AT-X-AT05708231	AT-X-AT05708231	TESLA GUI GMBH	International Risk Model	Reject
2024-08-14 07:37:19	2024-08-14 07:37:20	Soumendra Dalai (101554) NL-X-775208070000	NL-X-775208070000	Banky	International Risk Model	Refer
2024-08-14 07:22:12	2024-08-14 07:25:24	Soumendra Dalai (101554) NL-X-775208070000	NL-X-775208070000	Banky	International Risk Model	Refer
2024-08-14 07:12:04	2024-08-14 11:50:02	Soumendra Dalai (101554) NL-X-775208070000	NL-X-775208070000	Banky	International Risk Model	Manually Approved
2024-08-14 07:10:04	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	International Risk Model	Reject
2024-08-14 07:06:56	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	International Risk Model	Reject
2024-08-14 07:06:49	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	International Risk Model	Reject
2024-08-14 07:06:41	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	International Risk Model	Reject
2024-08-14 07:06:30	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	International Risk Model	Reject
2024-08-14 07:06:10	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	International Risk Model	Reject
2024-08-13 10:44:51	2024-08-14 11:50:43	Soumendra Dalai (101554) AT-X-AT05708231	AT-X-AT05708231	TESLA GUI GMBH	Soum Austria Default	Refer
2024-08-08 08:57:48	-	Soumendra Dalai (101554) GB-0-01777777	GB-0-01777777	BRITISH AIRWAYS PLC	GPA Construction Model	Rejected
2024-08-08 08:48:40	-	Soumendra Dalai (101554) GB-0-5515782	GB-0-5515782	BRITISH AIRWAYS	International Risk Model	Reject
2024-08-08 08:45:40	-	Soumendra Dalai (101554) GB-0-01777777	GB-0-01777777	BRITISH AIRWAYS PLC	International Risk Model	Reject
2024-08-08 08:03:03	-	Soumendra Dalai (101554) GB-0-01777777	GB-0-01777777	BRITISH AIRWAYS PLC	GPA Construction Model	Rejected
2024-08-08 08:02:41	-	Soumendra Dalai (101554) GB-0-01777777	GB-0-01777777	BRITISH AIRWAYS PLC	GPA Construction Model	Rejected
2024-08-08 08:01:56	-	Soumendra Dalai (101554) GB-0-01777777	GB-0-01777777	BRITISH AIRWAYS PLC	GPA Construction Model	Rejected
2024-08-07 10:29:36	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk
2024-08-07 10:28:49	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk
2024-08-07 07:24:16	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk
2024-08-07 07:23:57	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	Soum FR Config Testing	Very very high risk (hohes Risiko)
2024-08-07 07:15:54	-	Soumendra Dalai (101554) GB-0-00442696	GB-0-00442696	LYRECO UK LIMITED	Soum FR Config Testing	Very very high risk (hohes Risiko)

Sample Export Excel File

Full Export

If you select a particular model, then the button label would change to "Full Export" from "Export". The "Rule Name", "Audit Description" and the "Result" details are included in the exported file upon performing a full export.

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision	Contract Limit	Contract Limit Result	Credit Limit
2024-08-07 10:29:36	-	Soumendra Dalai	{01554}GB-0-00442696	LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk	59,000,000	Pass	No limit
2024-08-07 10:28:49	-	Soumendra Dalai	{01554}GB-0-00442696	LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk	59,000,000	Pass	No limit
2024-08-07 07:24:36	-	Soumendra Dalai	{01554}GB-0-00442696	LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk	59,000,000	Pass	No limit
2024-07-18 13:54:23	-	Soumendra Dalai	{01554}GB-0-01777777	BRITISH AIRWAYS PLC	Soum UK Contract Config	Referred Medium Risk	500,000,000	Pass	No limit
2024-07-18 13:53:19	-	Soumendra Dalai	{01554}GB-0-01777777	BRITISH AIRWAYS PLC	Soum UK Contract Config	Referred Medium Risk	500,000,000	Pass	No limit
2024-06-25 10:23:18	-	Soumendra Dalai	{01554}GB-0-03759197	WAL-MART STORES (UK) L	Soum UK Contract Config	Referred Medium Risk	115,000	Pass	75,000
2024-06-06 11:43:01	-	Soumendra Dalai	{01554}DK-X-DK03104442	PROLIFIC AgS	Soum UK Contract Config	Rejected Automatically	Unavailable	Action = Reject	40,000
2024-06-06 11:41:46	-	Soumendra Dalai	{01554}DK-X-DK03104442	PROLIFIC AgS	Soum UK Contract Config	Rejected Automatically	Unavailable	Action = Reject	40,000
2024-05-08 15:18:35	-	Soumendra Dalai	{01554}GB-0-01919399	MARITIME CARGO PROCE	Soum UK Contract Config	Referred Medium Risk	1,150,000	Pass	No limit
2024-04-25 06:58:02	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-04-25 06:55:38	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-02-28 12:18:24	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-02-28 12:17:48	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-28 11:14:23	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-02-28 11:13:51	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-28 11:13:18	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-28 07:09:24	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-20 14:00:47	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-20 14:00:37	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:01:41	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:01:22	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:01:01	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:00:03	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 10:45:49	-	Soumendra Dalai	{01554}CA-X-CA08421215	MANULIFE BANK OF CAN	Soum UK Contract Config	Refer	10,300	Refer	Active
2024-02-14 10:31:11	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 10:25:01	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 10:24:32	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 07:54:42	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 07:50:09	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 07:48:50	-	Soumendra Dalai	{01554}GB-0-10071255	LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active

Sample Full Export Excel File

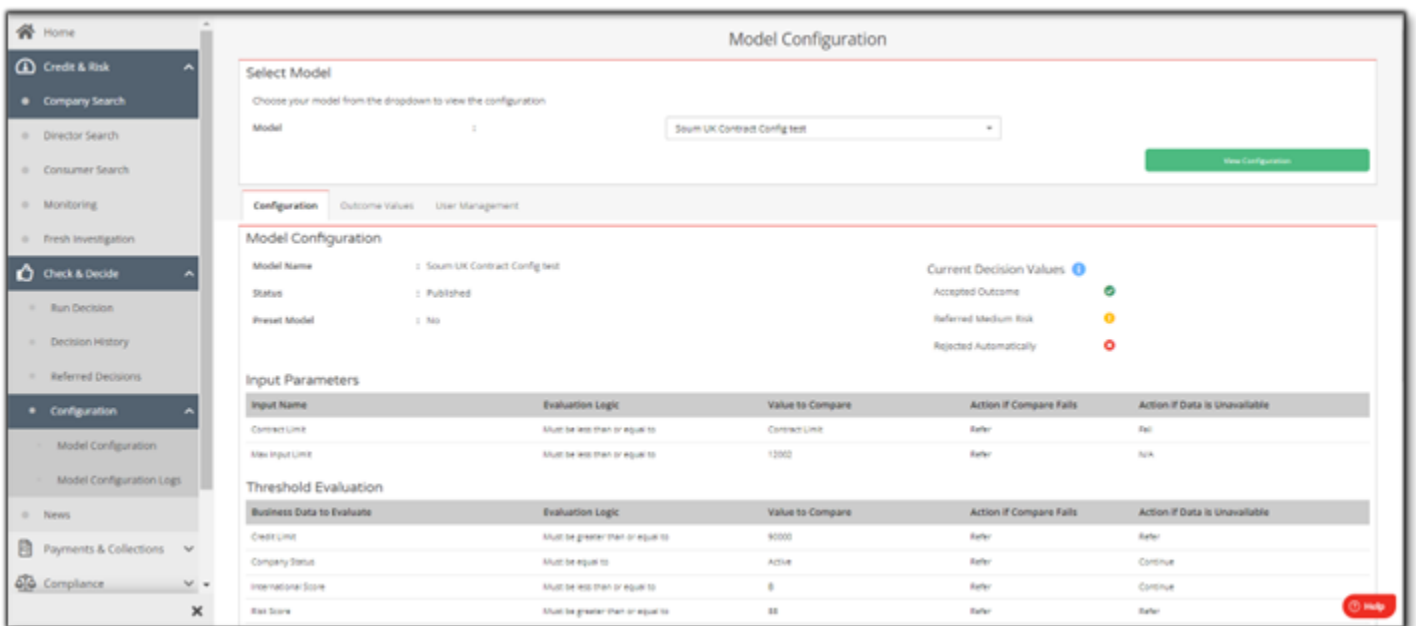
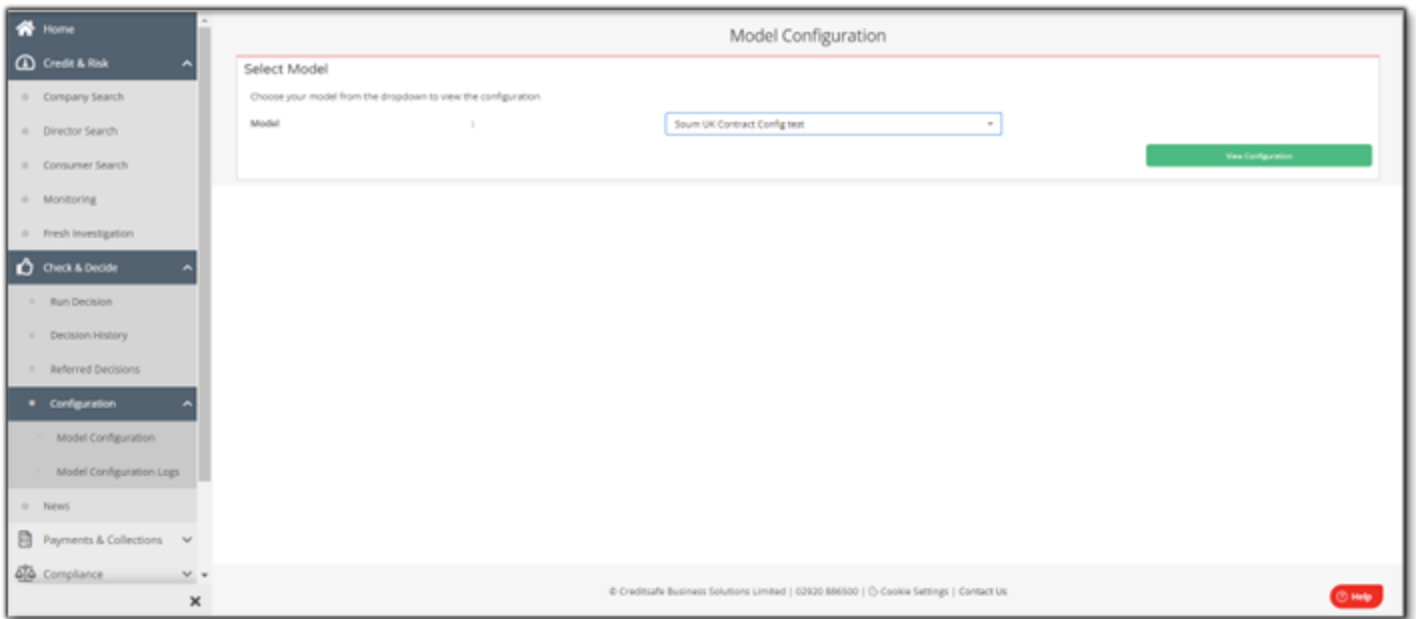
Model Configuration

The Model Configuration functionality allows users to retrieve the configuration details for the model they have permission for. The Model Configuration page or pane will display only the metrics and thresholds configured for the model.

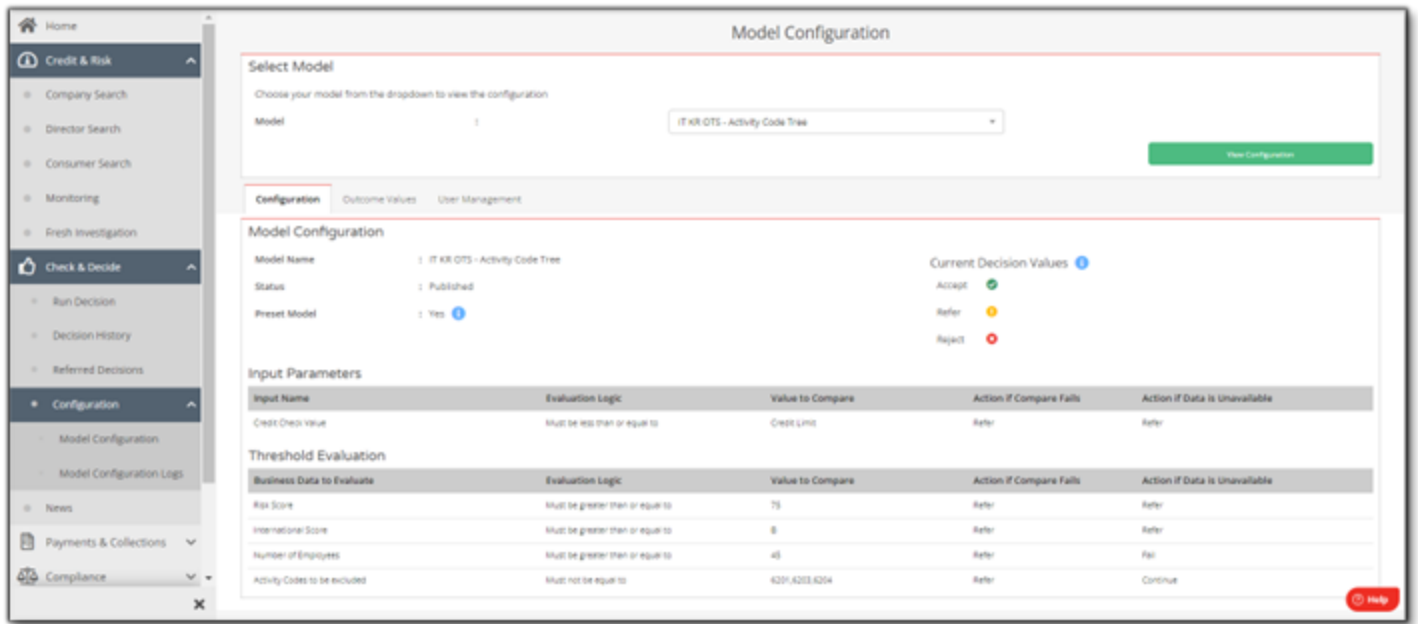
The user would be able to modify the model configuration based on the permission granted to them for the respective model. The edit function displays the current selections for an existing instance and allows the user to change any previous selections and thresholds. The user can 'Save' or 'Cancel' the modifications.

View Configuration

As part of the 'View Configuration' functionality, there is a provision for users to view the existing configuration details for the model they have access to.

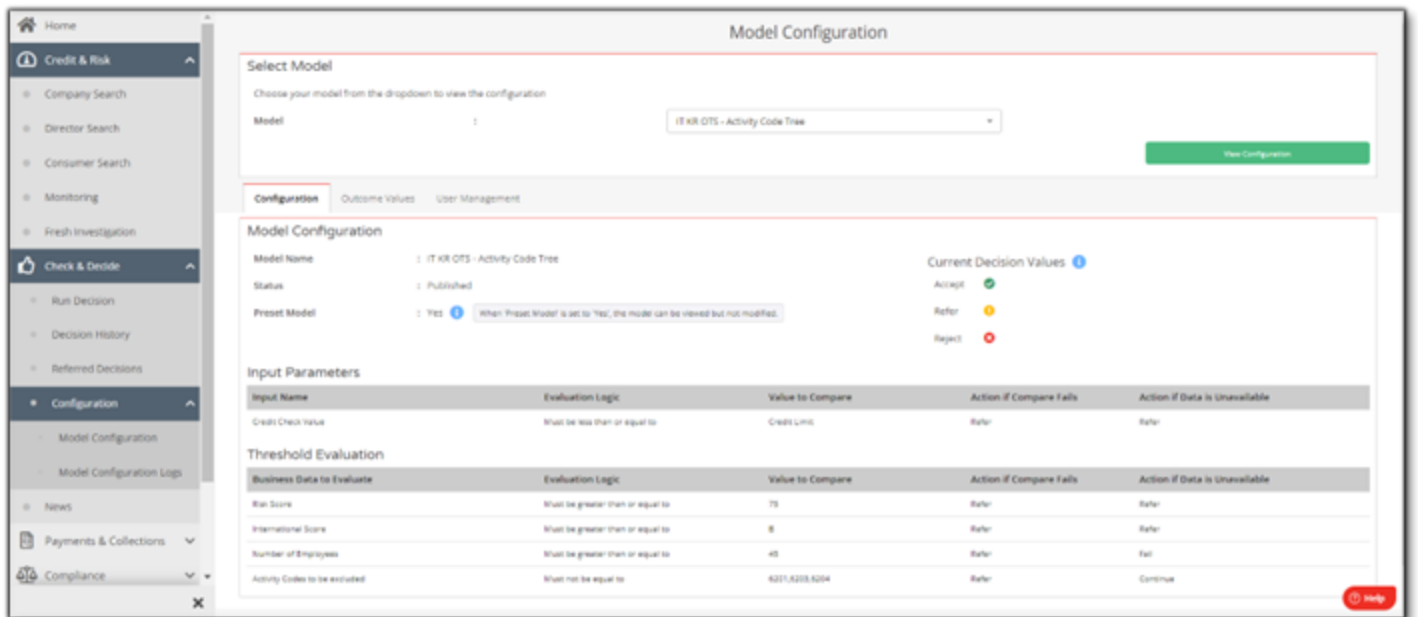


Not a Pre-configured Template



Pre-configured Template

Users can modify an existing model configuration only if it is not a pre-configured template model.

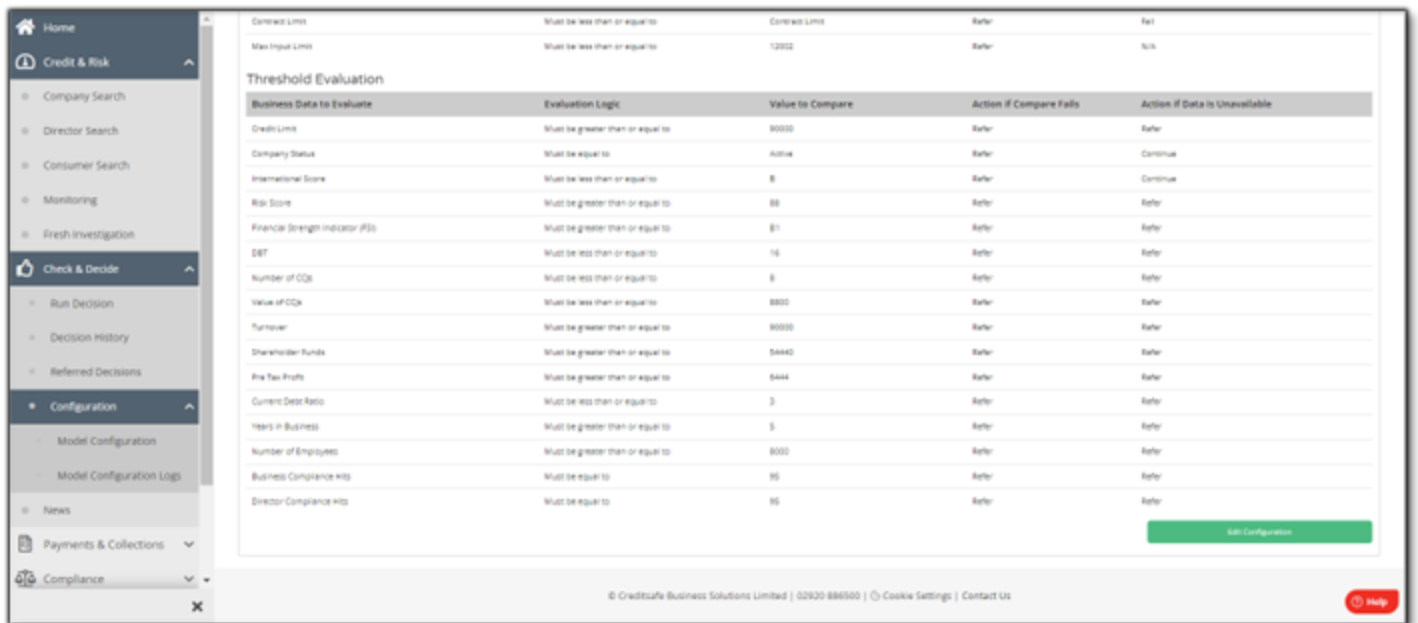


Edit Configuration

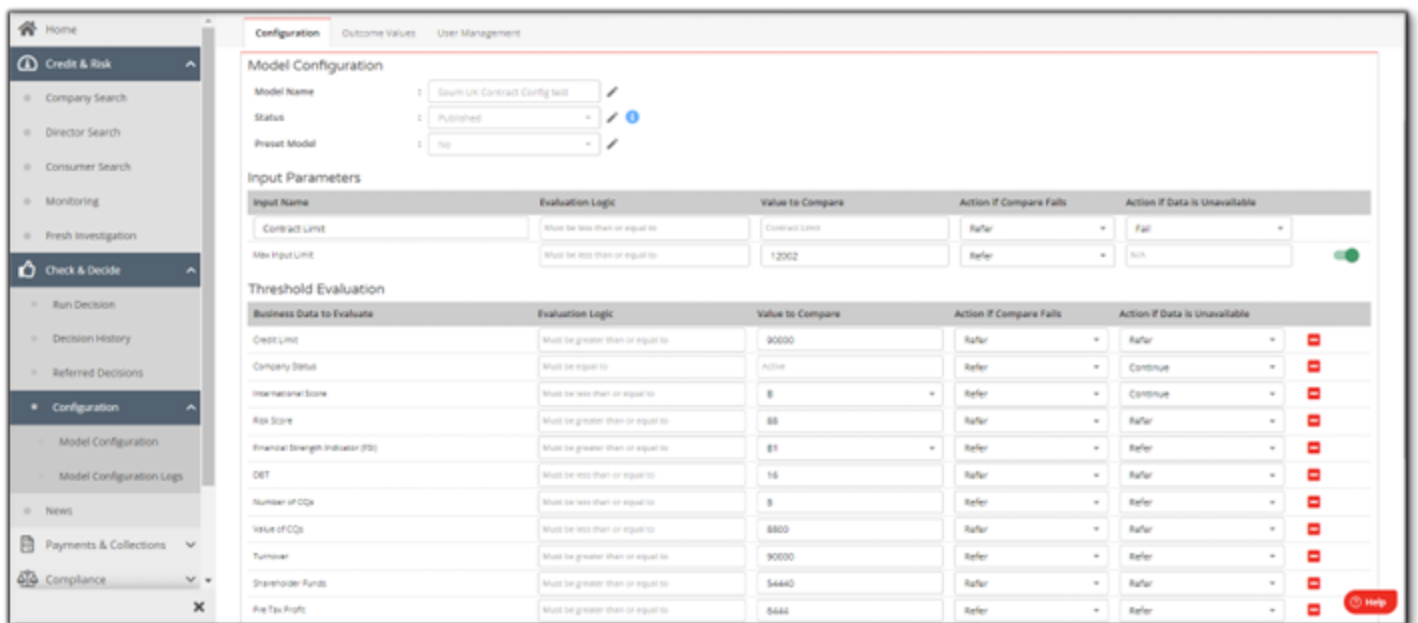
Senior users with the required permissions would be able to edit the decision model configuration details. Edit configuration can only be performed if the Preset Model value is set to 'No' i.e., the decision model selected is not a pre-configured template model.

If the Preset Model value is set to 'Yes', users can only view the configuration details as it is a pre-configured template model.

Users with the required permissions can select the 'Edit Configuration' button on the bottom right of the Decision Model Configuration panel.



Upon selecting the 'Edit Configuration' button, the view within the "Model Configuration" section would transition to an editable state.



On the "Model Configuration" panel, the senior users will be able to perform the below actions:

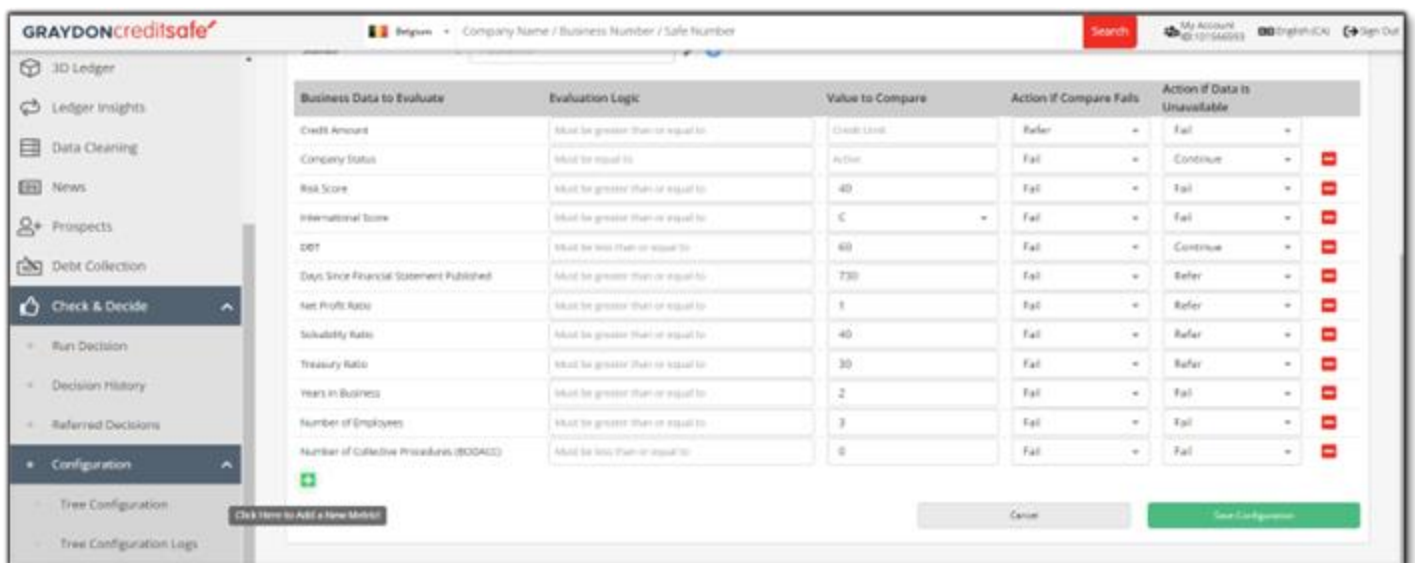
1. Change the Model name.
2. Change the Display name for the Input field.
3. Change the Status of the model (Published/Unpublished)
4. Update any existing thresholds.
5. Add new metrics not in the current model.

6. Set thresholds for any new metrics.
7. Remove new or existing metrics from the model configuration. This means that the metric will not be included when you run a decision for that model.
8. Add/Update the action if compare fails.
9. Add/Update the action if data is unavailable.

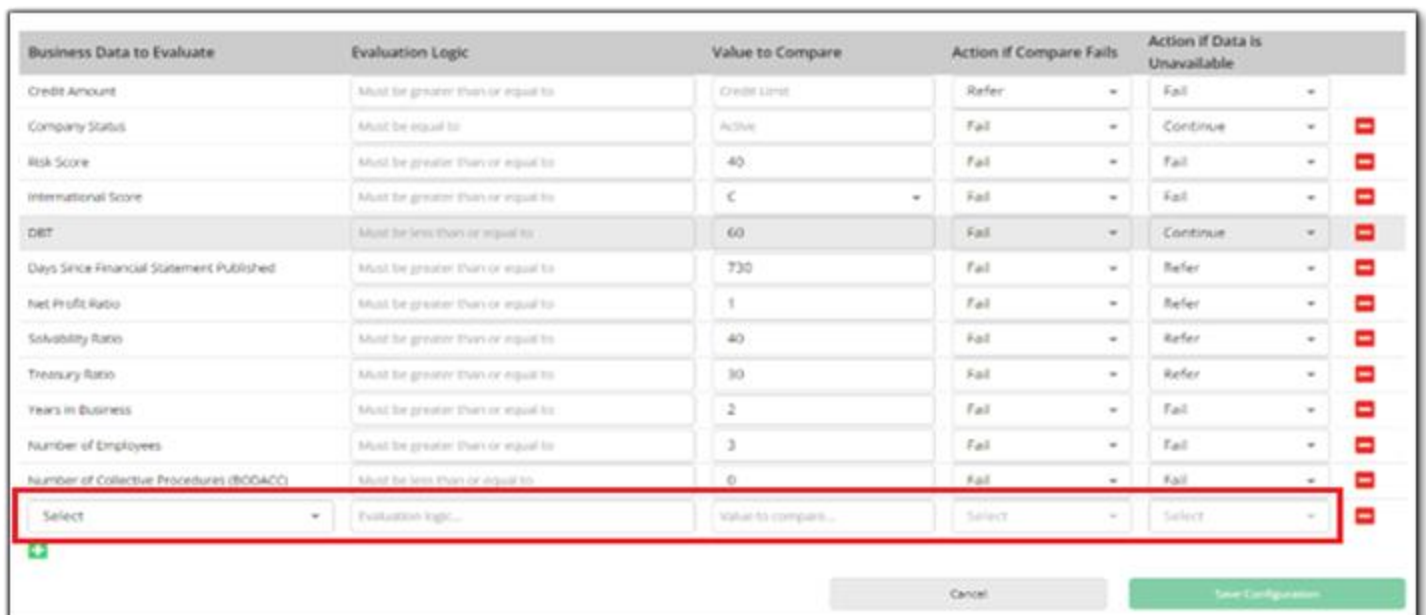
Add and Remove metric

User must be able to add a new metric to an existing model by selecting the '+' icon on the 'Model Configuration' panel.

1. When user hovers over the '+' icon, they must view a tooltip that states "Click Here to Add a New Metric!"



2. When user selects the '+' icon, a new record is added.



- User can select the metric from the 'Business Data to Evaluate' dropdown. Based on the metric selection, the evaluation logic will get prepopulated.

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable	
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail	
Company Status	Must be equal to	Active	Fail	Continue	
Risk Score	Must be greater than or equal to	40	Fail	Fail	
International Score	Must be greater than or equal to	C	Fail	Fail	
DBT	Must be less than or equal to	60	Fail	Continue	
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer	
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer	
Solvency Ratio	Must be greater than or equal to	40	Fail	Refer	
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer	
Years in Business	Must be greater than or equal to	2	Fail	Fail	
Number of Employees	Must be greater than or equal to	3	Fail	Fail	
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail	
Number of Judgments	Must be less than or equal to	Min: 0 and Max: 999	Select	Select	

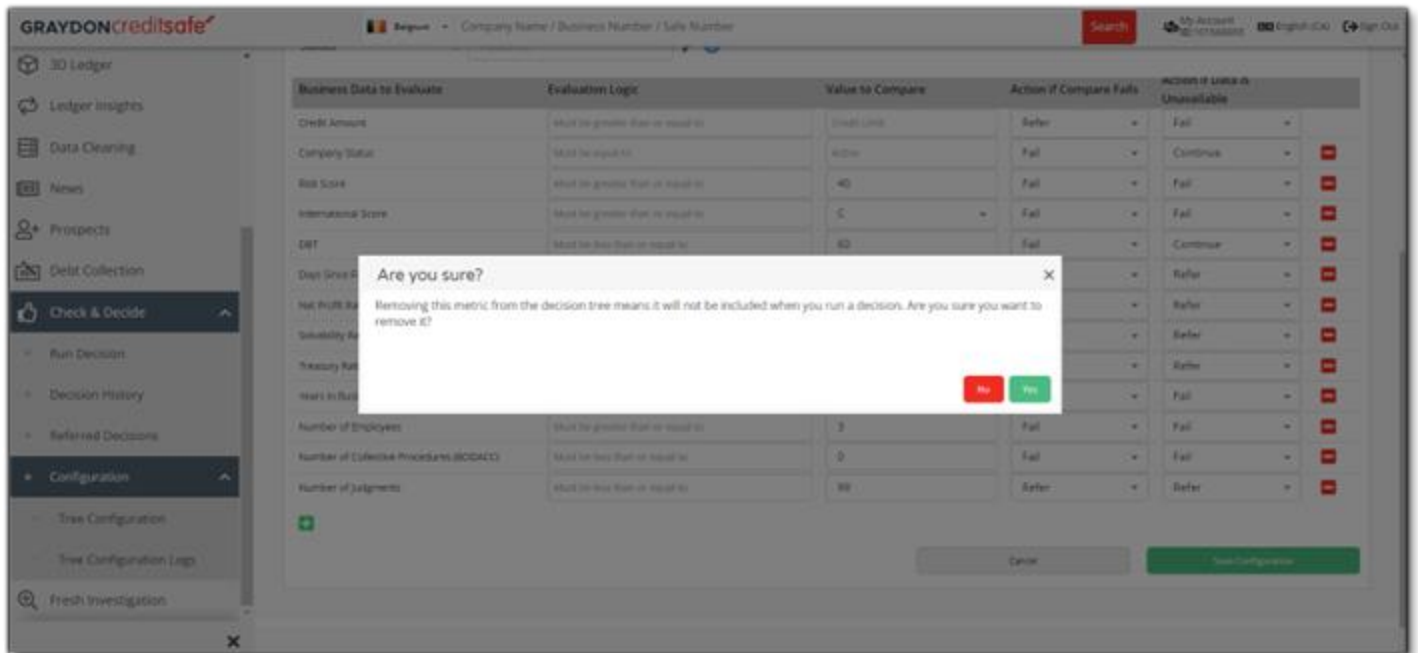
Cancel Save Configuration

- Now, user can enter the value to compare and select the statuses for the action if compare fails and if the data is unavailable from the respective dropdowns.

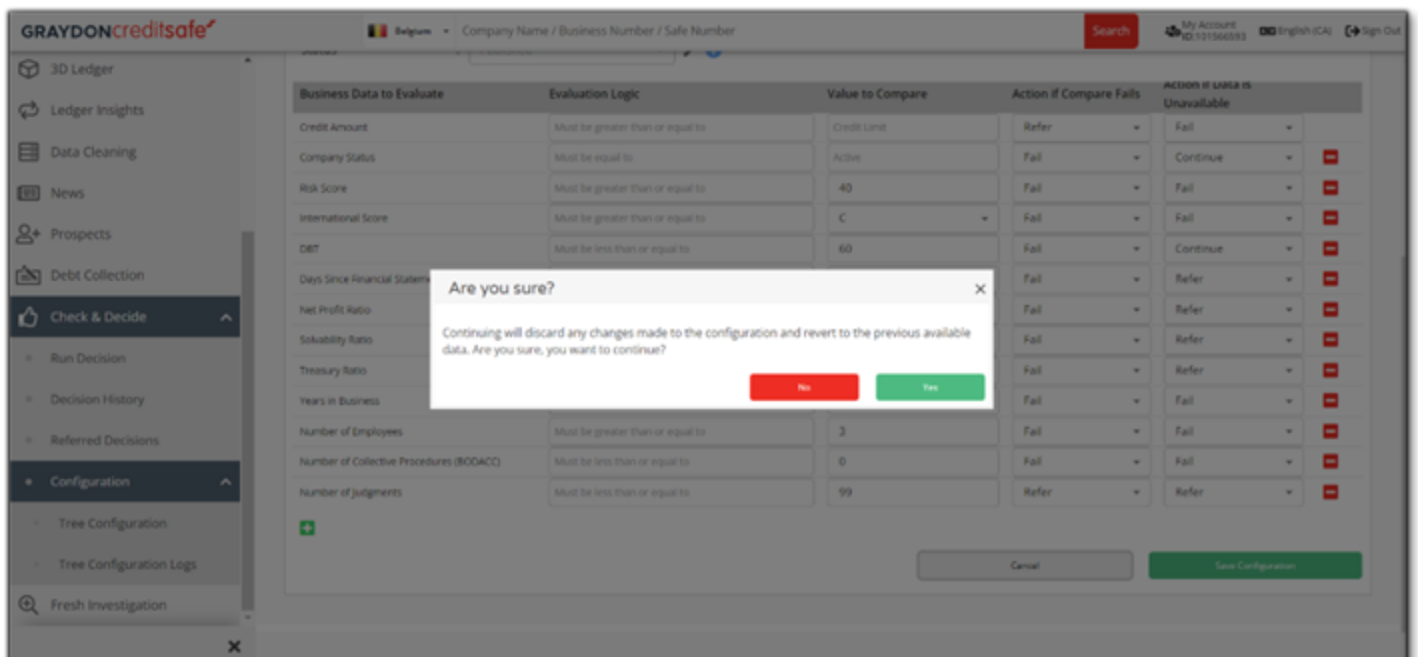
Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable	
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail	
Company Status	Must be equal to	Active	Fail	Continue	
Risk Score	Must be greater than or equal to	40	Fail	Fail	
International Score	Must be greater than or equal to	C	Fail	Fail	
DBT	Must be less than or equal to	60	Fail	Continue	
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer	
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer	
Solvency Ratio	Must be greater than or equal to	40	Fail	Refer	
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer	
Years in Business	Must be greater than or equal to	2	Fail	Fail	
Number of Employees	Must be greater than or equal to	3	Fail	Fail	
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail	
Number of Judgments	Must be less than or equal to	99	Refer	Refer	

Cancel Save Configuration

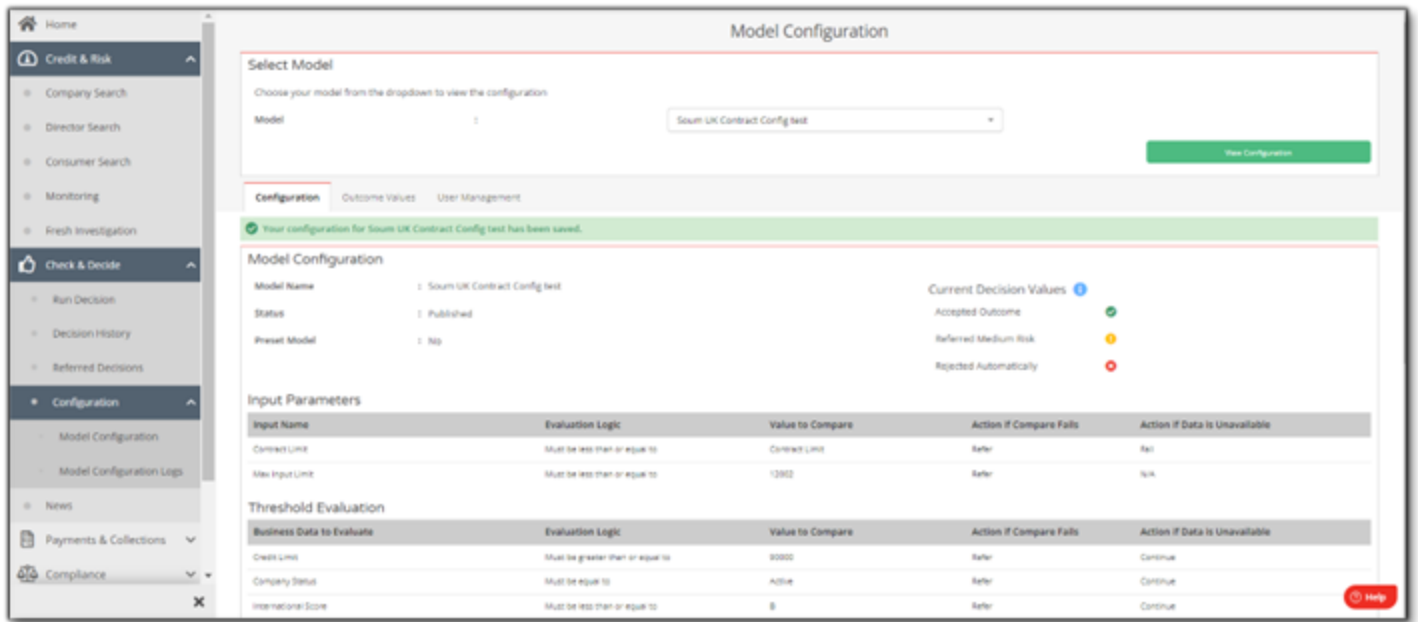
- If user wants to remove any newly added metric or an existing metric from the configuration, then select the remove icon next to the metric record.



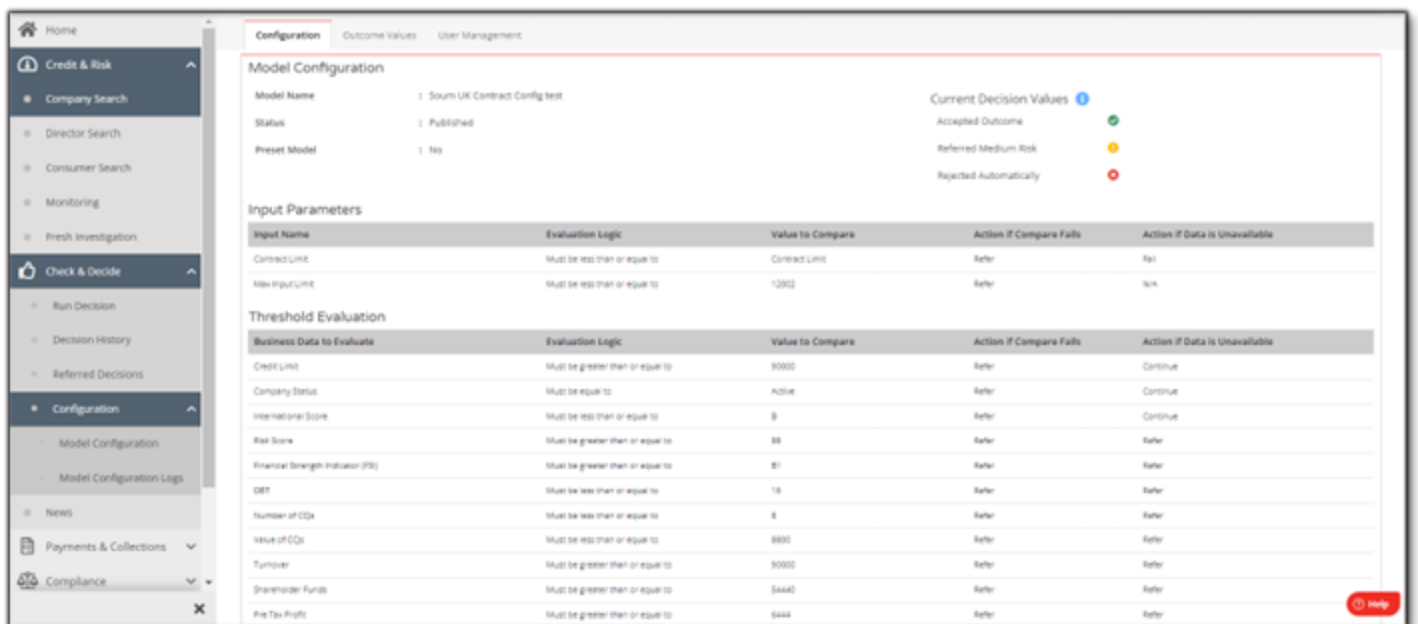
6. Upon confirming, the metric will be removed from the configuration.
7. If user wants to discard the changes made to the configuration, then select the 'Cancel' button on the 'Model Configuration' panel. Upon selecting the 'Cancel' button and confirming on the pop-up modal window, all the changes made to the model configuration will be reverted.



8. Upon selecting 'Yes', user will be navigated to the view configuration page.
9. User can now go ahead and save the configuration. Select the 'Save Configuration' button. Upon selecting the 'Save Configuration' button, all the updates made to the model configuration will be saved and user will be navigated to the view configuration page.

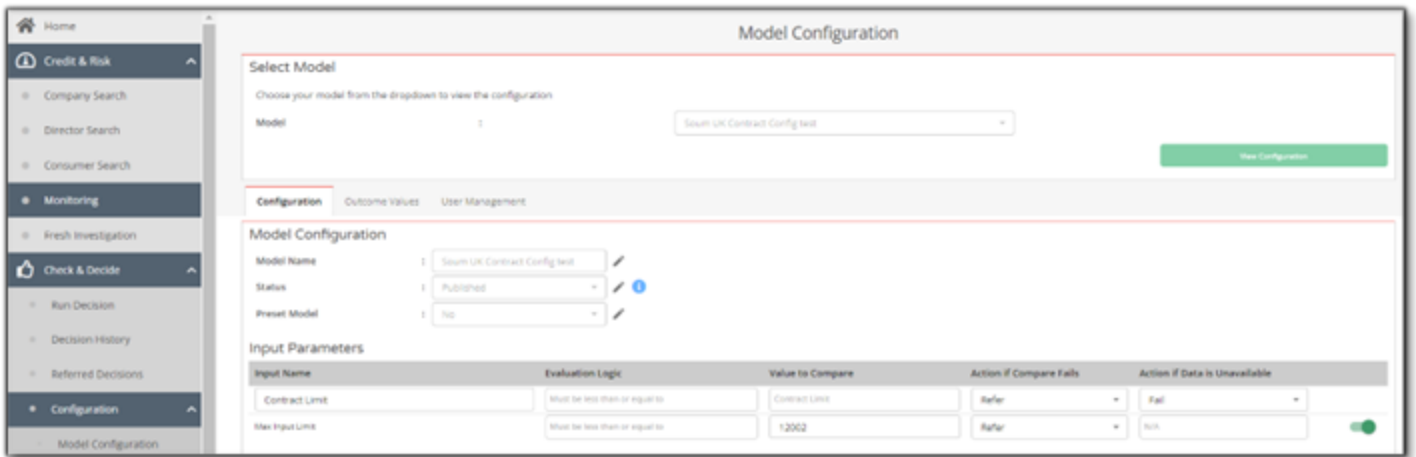


10. Upon save, user can view the updated details on the 'Model Configuration' panel on the view page.

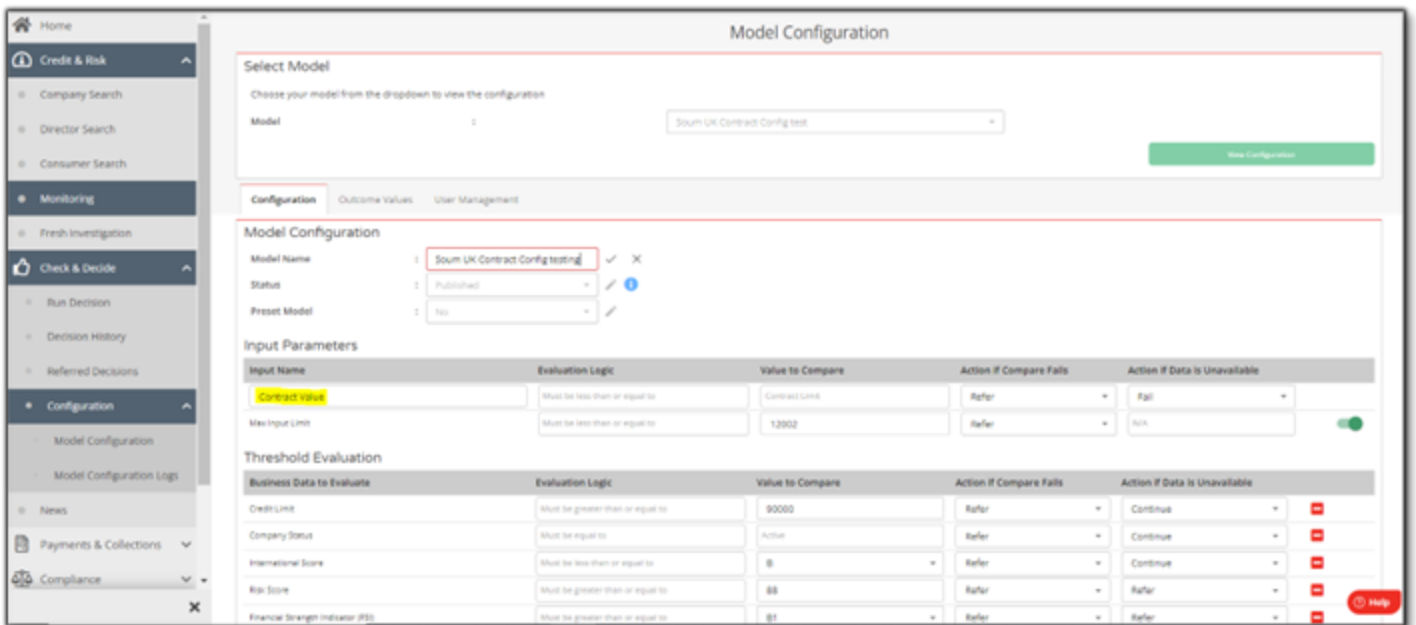


Modify the Basic Model details

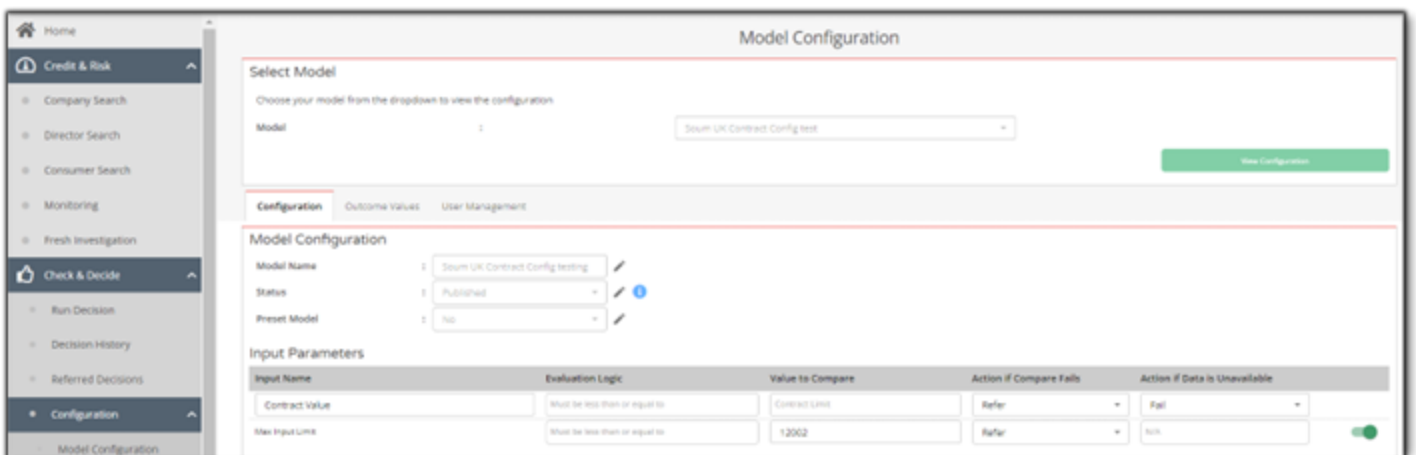
User can also update the basic model information like the 'Model Name', display name for the input field i.e., 'Input Name' and 'Status' in the Edit mode.



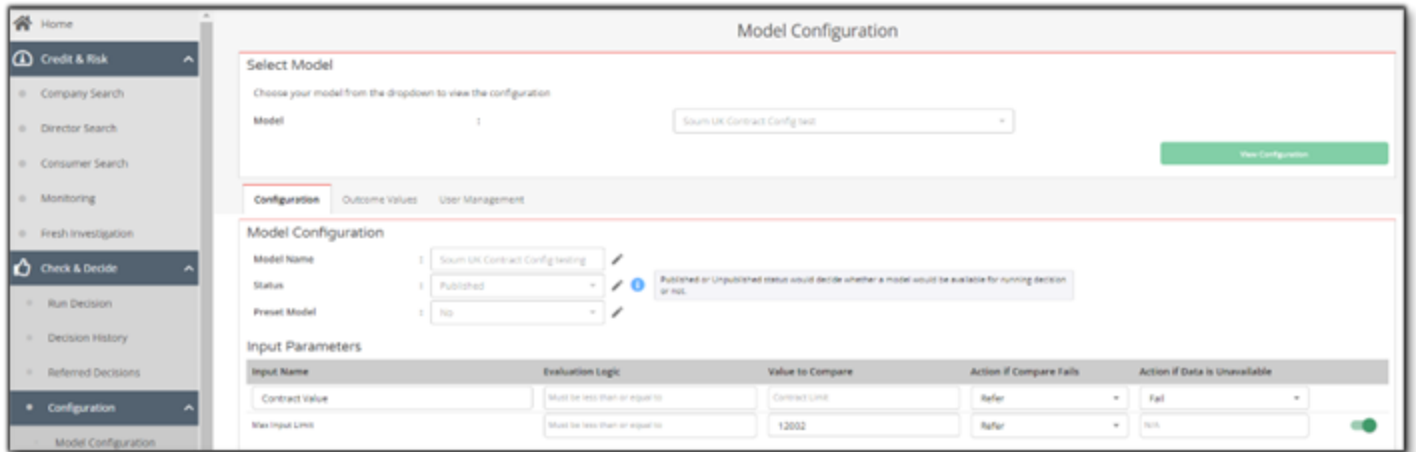
1. User can select the 'Edit' icon next to the field. Upon selecting the 'Edit' icon, the field transitions into an editable state.



2. User can make the necessary changes and click on the tick icon to update the details.



3. Similarly, user can also update the Input Name and the Status.
4. The Status field can be updated to either 'Published' or 'Unpublished'. Published or unpublished status would decide whether this model would be available for decision run or not.



Modify Threshold Values, Failed Status and Unavailable Status

User can update the threshold values, Failed statuses, or Data unavailable statuses for the existing metrics as well.

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable	
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail	
Company Status	Must be equal to	Active	Fail	Continue	✖
Risk Score	Must be greater than or equal to	40	Fail	Fail	✖
International Score	Must be greater than or equal to	C	Select Refer Fail	Fail	✖
DBT	Must be less than or equal to	60	Fail	Continue	✖
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer	✖
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer	✖
Solvency Ratio	Must be greater than or equal to	40	Fail	Refer	✖
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer	✖
Years in Business	Must be greater than or equal to	2	Fail	Fail	✖
Number of Employees	Must be greater than or equal to	3	Fail	Fail	✖
Number of Judgments	Must be less than or equal to	99	Refer	Refer	✖
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail	✖

Update Failed Status

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
Risk Score	Must be greater than or equal to	40	Fail	Fail
International Score	Must be greater than or equal to	C	Fail	Select
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BOOACC)	Must be less than or equal to	0	Fail	Fail

Update Data Unavailable Status

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	7300	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvability Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	3	Fail	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BOOACC)	Must be less than or equal to	0	Fail	Fail

Update Threshold Value

Validations

We are performing certain validation checks when a user is updating the data in the configuration table and saving the changes. We are going to display some visual cues to indicate the required fields explaining what went wrong and how to correct it.

User can view a placeholder text that indicates the defined range for a particular metric. For example, if user wishes to add Risk Score metric to their existing configuration, they can see that the Min and Max value defined for 'Risk Score' in the 'Value to Compare' column.

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable	
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail	
Company Status	Must be equal to	Active	Fail	Continue	[-]
International Score	Must be greater than or equal to	C	Fail	Fail	[-]
DBT	Must be less than or equal to	60	Fail	Continue	[-]
Days Since Financial Statement Published	Must be greater than or equal to	730	Fail	Refer	[-]
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer	[-]
Solvency Ratio	Must be greater than or equal to	40	Fail	Refer	[-]
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer	[-]
Years in Business	Must be greater than or equal to	2	Fail	Fail	[-]
Number of Employees	Must be greater than or equal to	3	Fail	Fail	[-]
Number of Judgments	Must be less than or equal to	99	Refer	Refer	[-]
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail	[-]
Risk Score	Must be greater than or equal to	Min: 1 and Max: 100	Fail	Fail	[-]

If user enters a value that is beyond the defined range, then we indicate that to the user by highlighting the field and providing some visual information. For example, user has entered 1000 as the threshold value for 'Risk Score' metric but the defined range is 0 to 100. In this case, we highlight the cell and provide a visual cue to the user.

User will not be able to save the configuration unless they enter a valid value wherever applicable or leave a required field blank.

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable	
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail	
Company Status	Must be equal to	Active	Fail	Continue	[-]
International Score	Must be greater than or equal to	C	Fail	Fail	[-]
DBT	Must be less than or equal to	60	Fail	Continue	[-]
Days Since Financial Statement Published	Must be greater than or equal to	7300	Fail	Refer	[-]
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer	[-]
Solvency Ratio	Must be greater than or equal to	40	Fail	Refer	[-]
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer	[-]
Years in Business	Must be greater than or equal to	2	Fail	Fail	[-]
Number of Employees	Must be greater than or equal to	3	Fail	Fail	[-]
Number of Judgments	Must be less than or equal to	99	Refer	Refer	[-]
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail	[-]
Risk Score	Must be greater than or equal to	1000	Fail	Fail	[-]

Value must be less than or equal to 100.

Invalid Value

Business Data to Evaluate	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Credit Amount	Must be greater than or equal to	Credit Limit	Refer	Fail
Company Status	Must be equal to	Active	Fail	Continue
International Score	Must be greater than or equal to	C	Fail	Fail
DBT	Must be less than or equal to	60	Fail	Continue
Days Since Financial Statement Published	Must be greater than or equal to	7300	Fail	Refer
Net Profit Ratio	Must be greater than or equal to	1	Fail	Refer
Solvency Ratio	Must be greater than or equal to	40	Fail	Refer
Treasury Ratio	Must be greater than or equal to	30	Fail	Refer
Years in Business	Must be greater than or equal to	2	Fail	Fail
Number of Employees	Must be greater than or equal to	Min: 0 and Max: 9999999	Select	Fail
Number of Judgments	Must be less than or equal to	99	Refer	Refer
Number of Collective Procedures (BODACC)	Must be less than or equal to	0	Fail	Fail
Risk Score	Must be greater than or equal to	10	Select	Select

If required fields are empty

The screenshot shows the 'Model Configuration' page. The 'Model Name' field is empty and has a red border. The 'Input Name' field in the 'Input Parameters' table is also empty and has a red border. The 'Status' field is set to 'Published' and the 'Preset Model' is set to 'No'. The 'Input Parameters' table has the following data:

Input Name	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Contract Value	Must be less than or equal to	Contract Limit	Refer	Fail
Max Input Limit	Must be less than or equal to	12002	Refer	Nil

If Model Name is empty

The screenshot shows the 'Model Configuration' page. The 'Model Name' field is now populated with 'Stum UK Contract Config test'. The 'Input Name' field in the 'Input Parameters' table now contains the placeholder text 'Provide your input name' and has a red border. The 'Status' field is set to 'Published' and the 'Preset Model' is set to 'No'. The 'Input Parameters' table has the following data:

Input Name	Evaluation Logic	Value to Compare	Action if Compare Fails	Action if Data is Unavailable
Provide your input name	Must be less than or equal to	Contract Limit	Refer	Fail
Max Input Limit	Must be less than or equal to	12002	Refer	Nil

If display name for input field is empty

Model Configuration Logs

Users can quickly and easily access the Model configuration logs within Check & Decide to view the history log for a model to track and review the past actions and changes made to the Model configuration.

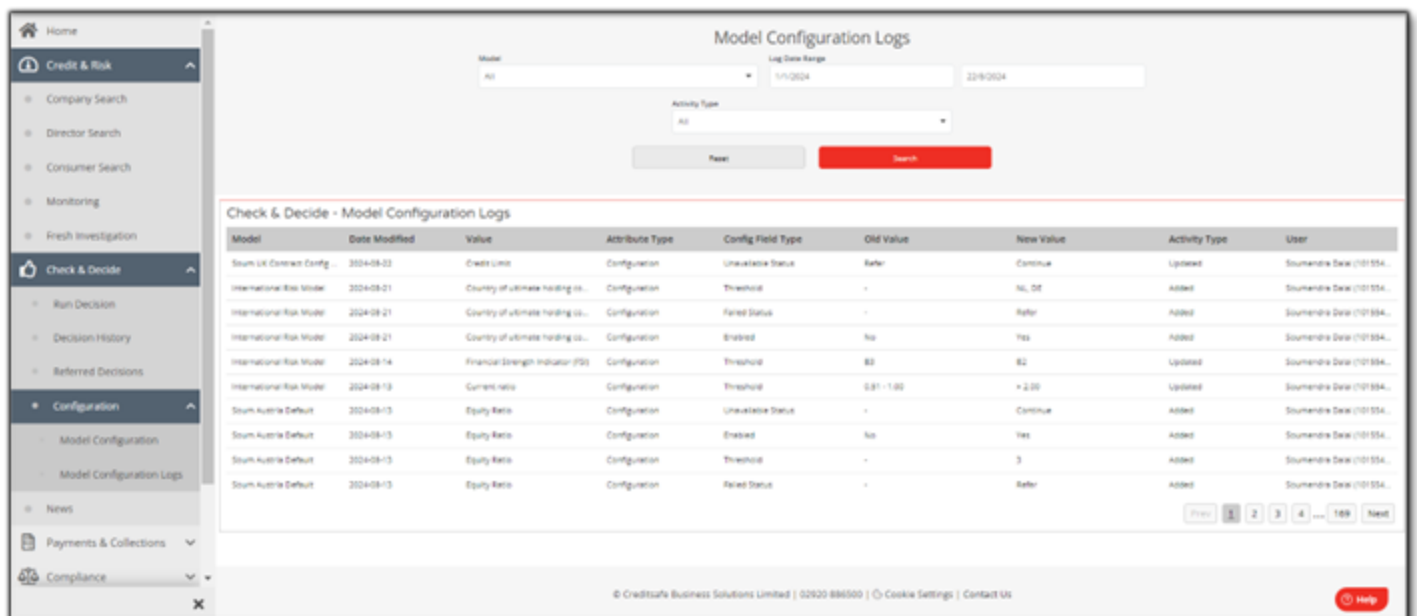
User must view a new sub-tab named "Model Configuration Logs" added under the 'Configuration' sub-menu. Selecting "Model Configuration Logs" sub-menu must take the user to the "Model Configuration Logs" page.

The user must be able to reset the updated search filters by selecting the 'Reset' button. (The default Log Date Range must not be reset).

The user must be able to perform a search with the selected filters by selecting the 'Search' button.

Under the "Model Configuration Logs" page header, the user must be able to view the below search filters:

1. 'Model' (Default set to 'All')
2. 'Log Date Range' (Default 'From' date is start of the year and the default 'To' date must be the current system date)
3. 'Activity Type' with the dropdown values:
 1. 'Added'
 2. 'Updated'
 3. 'Removed'



Log of changes to metrics for a model:

1. Display a history of the metric added, updated, or deleted.
2. Display a history to show what Failed Statuses/Unavailable Statuses have been changed.
3. Display a history to show when Failed Statuses/Unavailable Statuses were changed.
4. Display a history to show who changed Failed Statuses/Unavailable Statuses.
5. Display a history of the Unavailable Status updates.
6. Display a history to show what threshold values have been changed.
7. Display a history to show when threshold values were changed.
8. Display a history to show who changed threshold values.

You must view the below details displayed in the "Check & Decide – Model Configuration Logs" section.

1. 'Model'
2. 'Date Modified'
3. 'Value': Metric Name
4. 'Attribute Type'
5. 'Config Field Type'
6. 'Old Value'
7. 'New Value'
8. 'Activity Type'
9. 'User'

Model Configuration Logs

Model

Log Date Range

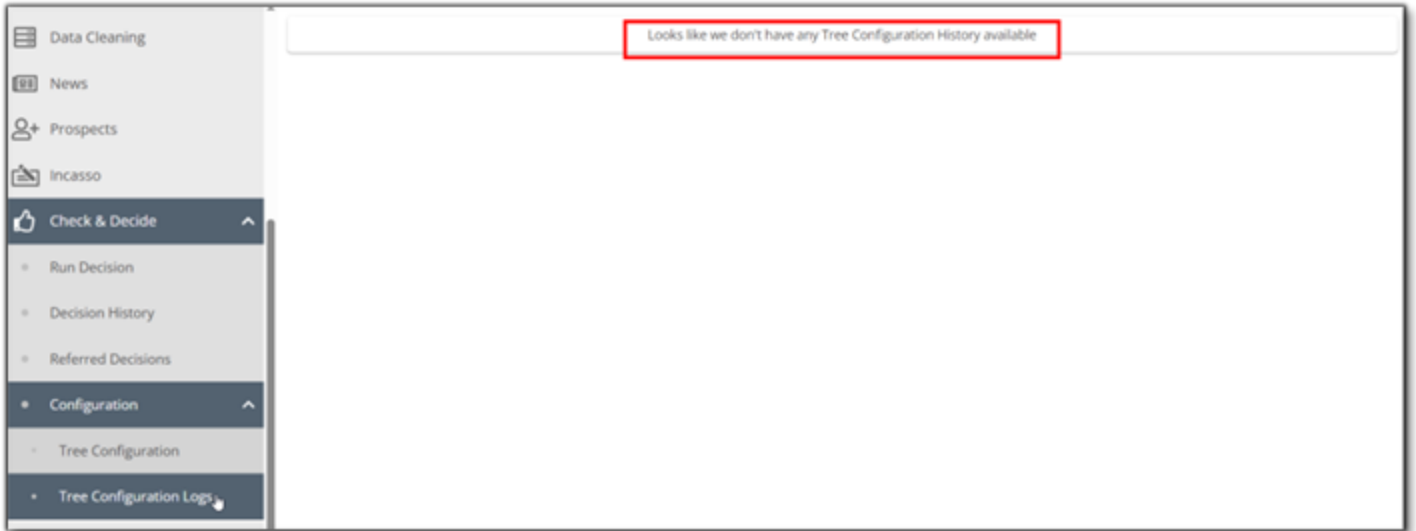
Activity Type

Check & Decide - Model Configuration Logs

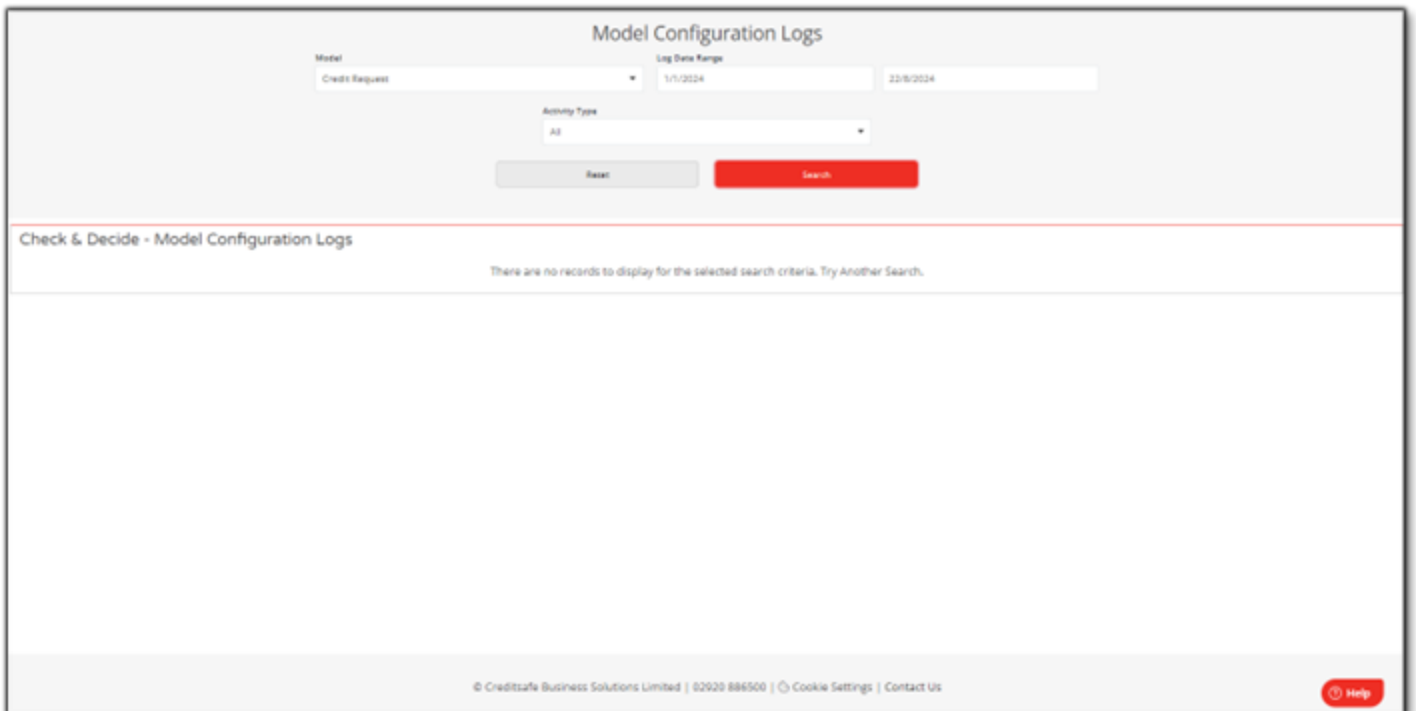
Model	Date Modified	Value	Attribute Type	Config Field Type	Old Value	New Value	Activity Type	User
Soum UK Contract Config..	2024-08-22	Credit Limit	Configuration	Unavailable Status	Refer	Continue	Updated	Soumendro Deka (101554..
International Risk Model	2024-08-21	Country of ultimate holding co..	Configuration	Threshold	-	NL, DE	Added	Soumendro Deka (101554..
International Risk Model	2024-08-21	Country of ultimate holding co..	Configuration	Failed Status	-	Refer	Added	Soumendro Deka (101554..
International Risk Model	2024-08-21	Country of ultimate holding co..	Configuration	Enabled	No	Yes	Added	Soumendro Deka (101554..
International Risk Model	2024-08-14	Financial Strength Indicator (FSI)	Configuration	Threshold	B3	B2	Updated	Soumendro Deka (101554..
International Risk Model	2024-08-13	Current ratio	Configuration	Threshold	0.51 - 1.00	> 2.00	Updated	Soumendro Deka (101554..
Soum Austria Debit	2024-08-13	Equity Ratio	Configuration	Unavailable Status	-	Continue	Added	Soumendro Deka (101554..
Soum Austria Debit	2024-08-13	Equity Ratio	Configuration	Enabled	No	Yes	Added	Soumendro Deka (101554..
Soum Austria Debit	2024-08-13	Equity Ratio	Configuration	Threshold	-	3	Added	Soumendro Deka (101554..
Soum Austria Debit	2024-08-13	Equity Ratio	Configuration	Failed Status	-	Refer	Added	Soumendro Deka (101554..

Note:

- The most recent update in the "Check & Decide – Model Configuration Logs" section will appear at the top of the table, ensuring the latest changes are easily accessible. The history log records are sorted in descending order by modification date, with the most recent changes appearing first.
- If no Configuration Log History is available, then we must display a banner message on the "**Model Configuration Logs**" page that states "**Looks like we don't have any Tree Configuration History available**".



- When Instance Log History data is available, but no matching record is found based on the search criteria, we must display an information message in the "Check & Decide – Model Configuration Logs" section that states "There are no records to display for the selected search criteria. Try Another Search".

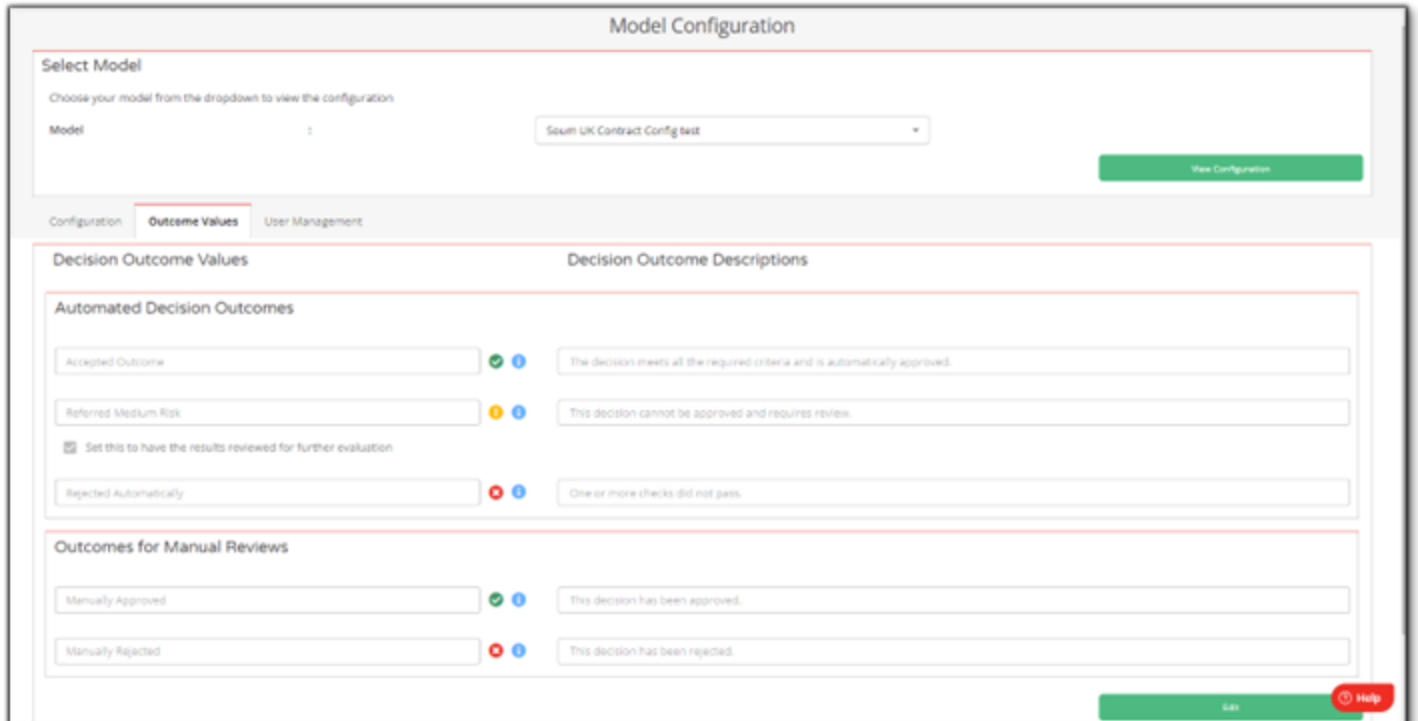


Customizable Outcome Wordings in Template Decision Models

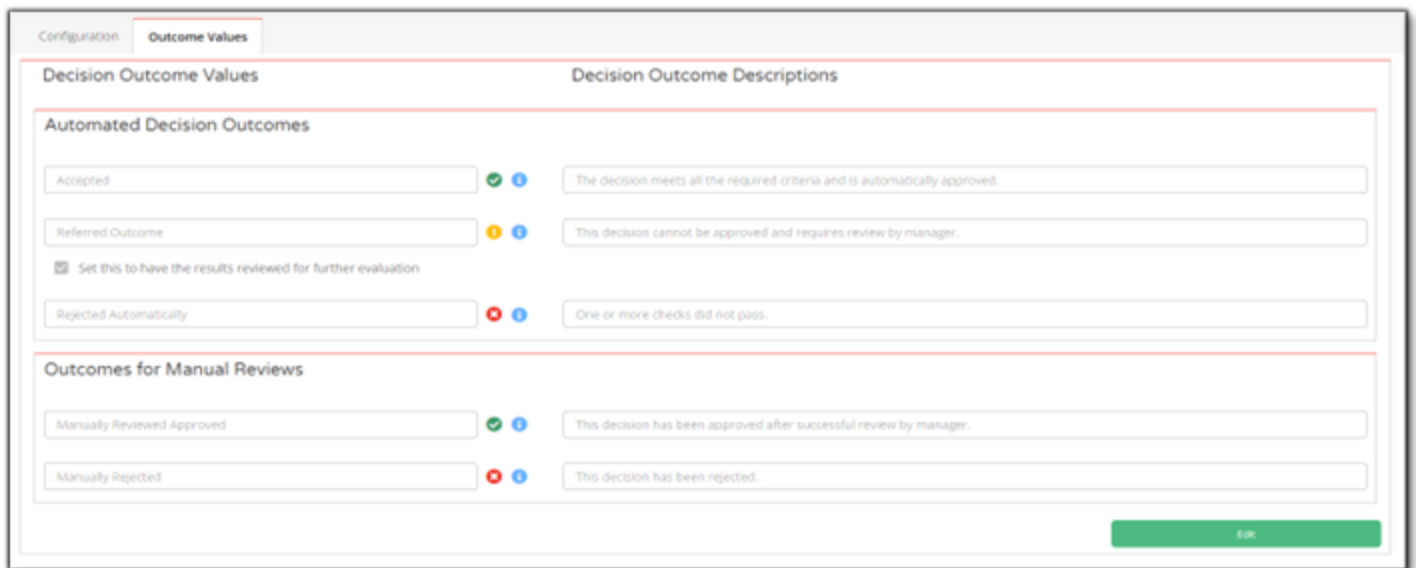
View Decision Outcome Values and Descriptions

As part of this functionality, we are providing an ability to access and modify Decision outcome values and decision outcome descriptions for the selected model directly from the user interface, so that users with required permissions can view the existing decision values and descriptions and easily manage and update decision values and descriptions.

- The user must select the 'Model Configuration' sub-tab from the left navigation bar, and they will be taken to the "Model Configuration" page.
- When the user selects a model and selects the 'View Configuration' button, two tabs labelled 'Configuration' and 'Outcome Values' are displayed at the top of the Model Configuration page. This will allow users to switch between 'Configuration' and 'Outcome Values' pages effortlessly.
- When the user selects the 'Outcome Values' tab, they will be navigated to the page that displays the current decision outcome values and decision outcome descriptions for the selected model.
- User can view the state of the Manual review checkbox. Additionally, there will be an 'Edit' button on this page to enable users to perform an update.



Users will be able to view 2 sub-sections named 'Automated Decision Outcomes' and 'Outcomes for Manual Reviews'.

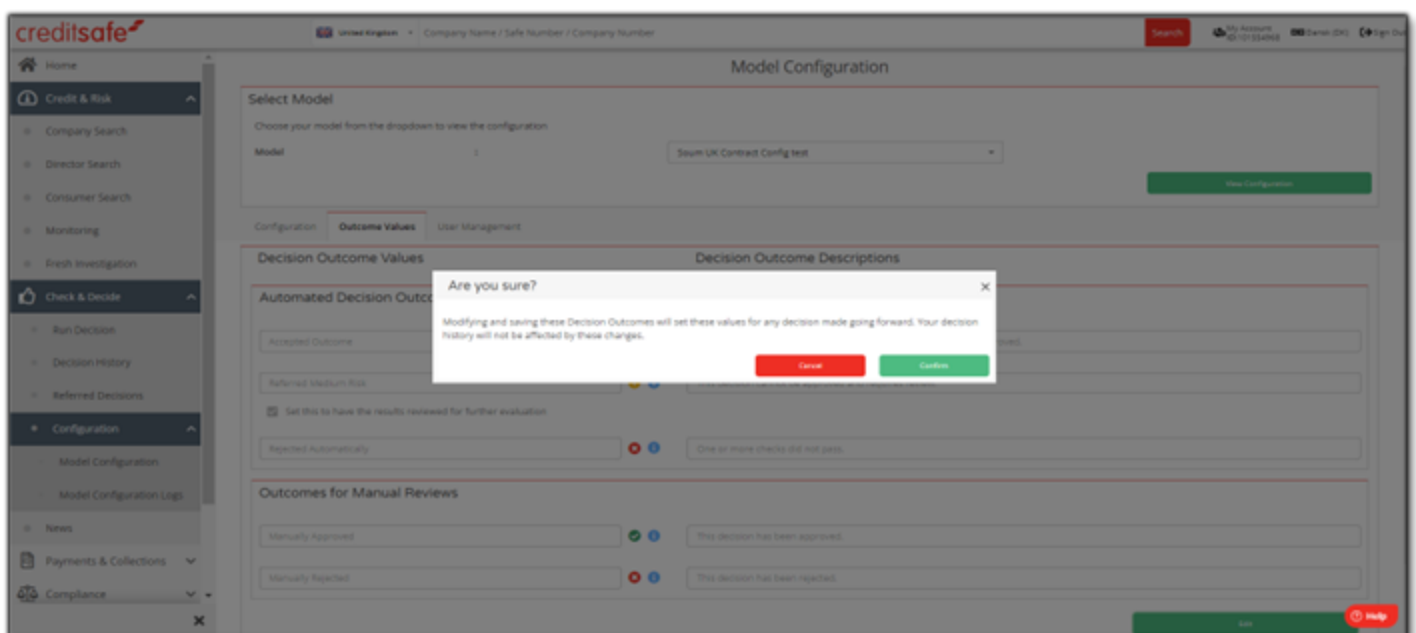


Edit Decision Outcome Values and Descriptions

Users will be able to modify/update the Decision outcome values, descriptions and the manual review restriction state. The authorized users can access the "Edit" button. Users will be provided with a provision to restrict the manual review process if the decision outcome is 'Referred'.

Upon selecting the 'Edit' button, users will be shown a 'Are you sure?' pop-up modal window with a confirmation message that states "Modifying and saving these Decision Outcomes will set these values for any decision made going forward. Your decision history will not be affected by these changes." This is to inform the user that any customization on the Decision outcome values, and Decision outcome descriptions page is not going to affect any of the past decisions on the selected model.

The confirmation dialog box will appear.

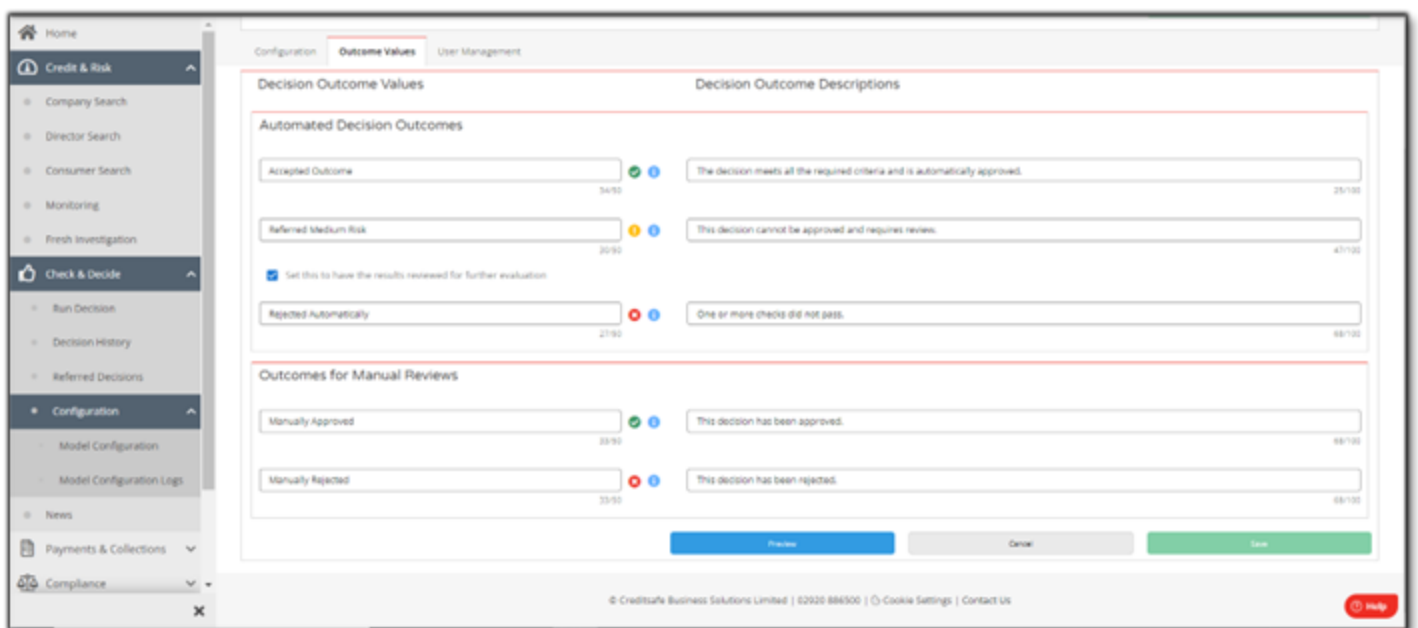


Once user confirms on the dialog box, the page transitions into an editable state. The "Save" button will remain disabled or greyed out if there are no changes to save. When the user starts updating the values, the 'Save' button will become clickable.

The textboxes and the manual review restriction checkbox will transition into an editable state. The users will be able to view the existing decision outcome values and descriptions based on the data available for the selected model.

The input fields for 'Decision Outcome Values' has a maximum character limit set to '50' and the input fields for 'Decision Outcome Descriptions' has a maximum character limit set to '100'.

When attempting to input text, the users will not be able to enter characters more than the specified limit for Decision outcome values and Decision outcome descriptions.



When the user removes the text completely from the input fields i.e., the value is empty or null, the interface displays a placeholder text for the Decision descriptions text input field or Decision outcome values text input field that states "Please Enter..."

Note: If a user is in the Edit Decision outcome values and Decision outcome descriptions page and wants to switch to the other tab "Configuration", then any of the changes made on the Edit page will be lost and user will be navigated to the other page where they can view the latest details for the selected model.

The user can deselect the checkbox to restrict the manual review process for the selected model if the decision outcome comes as 'Refer'. The 'Outcomes for Manual Reviews' sub-section will be hidden if user deselects the checkbox. It will again be shown if user selects the checkbox.

The screenshot shows the 'Model Configuration' interface. At the top, there is a 'Select Model' section with a dropdown menu set to 'Sourm UK Contract Config test' and a 'View Configuration' button. Below this are three tabs: 'Configuration', 'Outcome Values', and 'User Management'. The 'Outcome Values' tab is active, displaying 'Automated Decision Outcomes' in two columns: 'Decision Outcome Values' and 'Decision Outcome Descriptions'. The 'Decision Outcome Values' column lists three outcomes: 'Accepted Outcome' (34/50), 'Referred Medium Risk' (30/50), and 'Rejected Automatically' (27/50). Each outcome has a status icon (green check, yellow warning, or red error) and an information icon. The 'Decision Outcome Descriptions' column provides text for each outcome: 'The decision meets all the required criteria and is automatically approved.', 'This decision cannot be approved and requires review.', and 'One or more checks did not pass.'. At the bottom, there are 'Previous', 'Cancel', and 'Save' buttons.

When user removes the text from any of the input fields, the interface displays text that states “Please Enter...”

This screenshot shows the same 'Model Configuration' interface as above, but with a validation error. The 'Referred Medium Risk' input field in the 'Decision Outcome Values' column is now empty and highlighted with a red border. The text 'Please Enter...' is displayed inside the field. The other elements of the interface, including the 'Decision Outcome Descriptions' and the bottom buttons, remain the same.

When a user tries to save the changes with an empty field, the system performs a validation and highlights the cell with a red border and doesn't allow the user to save the changes.

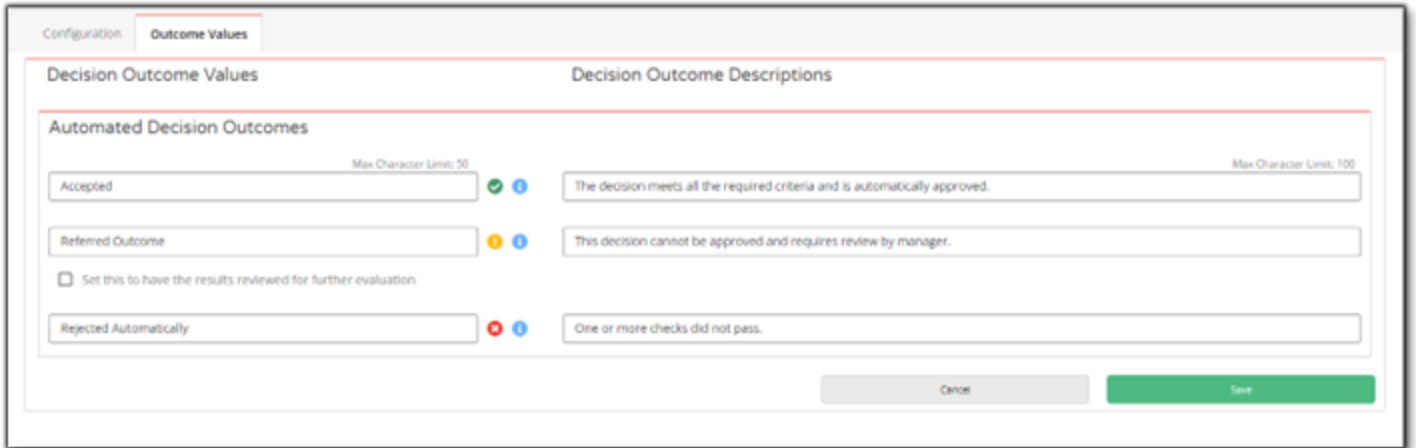
Manual Review Restriction

Currently in Check & Decide, we have manual review process default enabled for any decision outcome that comes as 'Refer'. But we have introduced a provision for user to be able to restrict the manual review process if there is no requirement to do any further evaluation and take a manual action on approving or rejecting a decision outcome that comes as 'Refer'.

User can view a 'Set this to have the results reviewed for further evaluation' checkbox on the Decision outcome values and Decision outcome descriptions page.

- When a user selects the checkbox and saves the changes, they will have the ability to have the results reviewed by a manual process - then the user will have the option to change the Manual Approved/ Manually Rejected Decision Outcome labels.

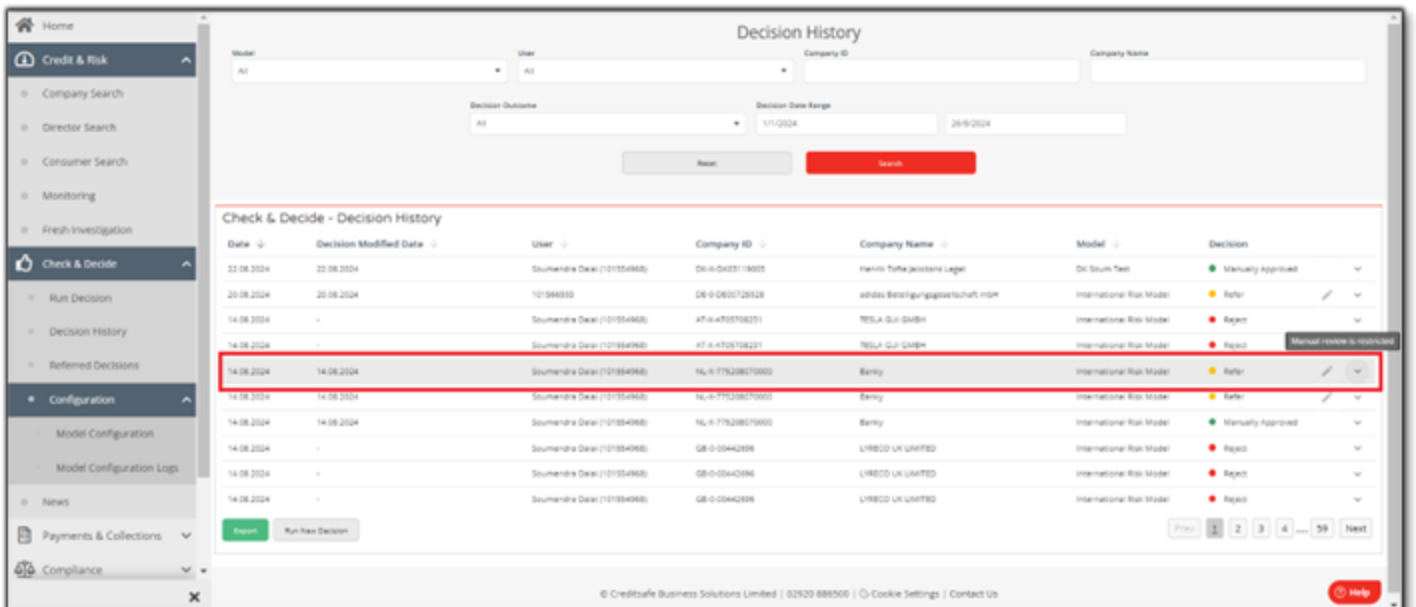
- When a user deselects the checkbox and saves the changes, they will not have the ability to have the results reviewed by a manual process - then the Manually Approved and Manually Rejected labels will NOT appear in the UI to edit. These will again appear in the UI when the checkbox is selected.



Changes to Decision outcome record in Decision History and Referred Decision page if Manual Review is restricted.

When user restricts the manual review process for a model and runs a decision, the 'Edit' icon will be disabled on the decision record in Decision History and Referred Decisions page for a 'Refer' decision outcome. We also provide a visual cue to the user indicating the reason the edit icon is disabled.

If the manual review process is restricted, the 'Edit' icon will be disabled, even if the user has update permissions for any referred decision outcome. A tooltip message will appear stating, "Manual review is restricted."



Decision History

Decision Tree: All
User: All
Company ID: [input]
Company Name: [input]

Decision Outcome: All
Decision Date Range: 1/1/2024 - 8/3/2024

Reset
Search

Date	Decision Modified Date	User	Company ID	Company Name	Decision Tree	Decision
06/02/2024	-	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Referen Manual review is restricted
06/02/2024	-	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Referen
06/02/2024	06/02/2024	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Manually Approved
06/02/2024	06/02/2024	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Manually Rejected
01/02/2024	-	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Referen
01/02/2024	01/02/2024	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	test
01/02/2024	01/02/2024	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Manually Approved
01/02/2024	01/02/2024	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	test
01/02/2024	01/02/2024	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Manually Approved
01/02/2024	-	101566993	BE-K-845003721	BANKB EVBA	Default BE Tree Updated	Refer

Export
Run New Decision

Prev
1
2
3
4
5
Next

When user expands the decision record, the notes section, 'Approve Decision' and 'Reject Decision' buttons will be hidden. User will be able to add decision notes.

We would be able to see the same behavior in the Run Decision page if the decision outcome comes as 'Refer' when the manual review is restricted. The users must not be able to take any manual action on the referred decision outcomes.

14.08.2024
14.08.2024
Sourcecode Data (101564965)
NU-K-77520807000
Berky
International Risk Model
Refer

Decision Outcome
Run Decision
View Decision Reason

Refer

!
This decision cannot be approved and requires review.

Rule Name	Audit Description	Result
Total Current Annual Contract Value + New Sales Amount	6,000	Refer
Customer Since (Date)	Less than 1 month	Pass
Company Status	Active	Pass
International Score	C	Pass
Current Ratio	Unavailable	Skipped
Current Debt Ratio	Unavailable	Skipped
(Years Since) Date of Registration (in Months)	03	Refer
Total Debt Ratio	Unavailable	Skipped
DBT	Unavailable	Skipped
Payment Behaviour Indicator (PI)	Unavailable	Skipped
Payment Suspension Indicator (PS)	Unavailable	Skipped
Financial Strength Indicator (FI)	Unavailable	Skipped
Activity Codes to be excluded	Unavailable	Action = Refer
Liquidity Ratio/ASA Test	Unavailable	Skipped

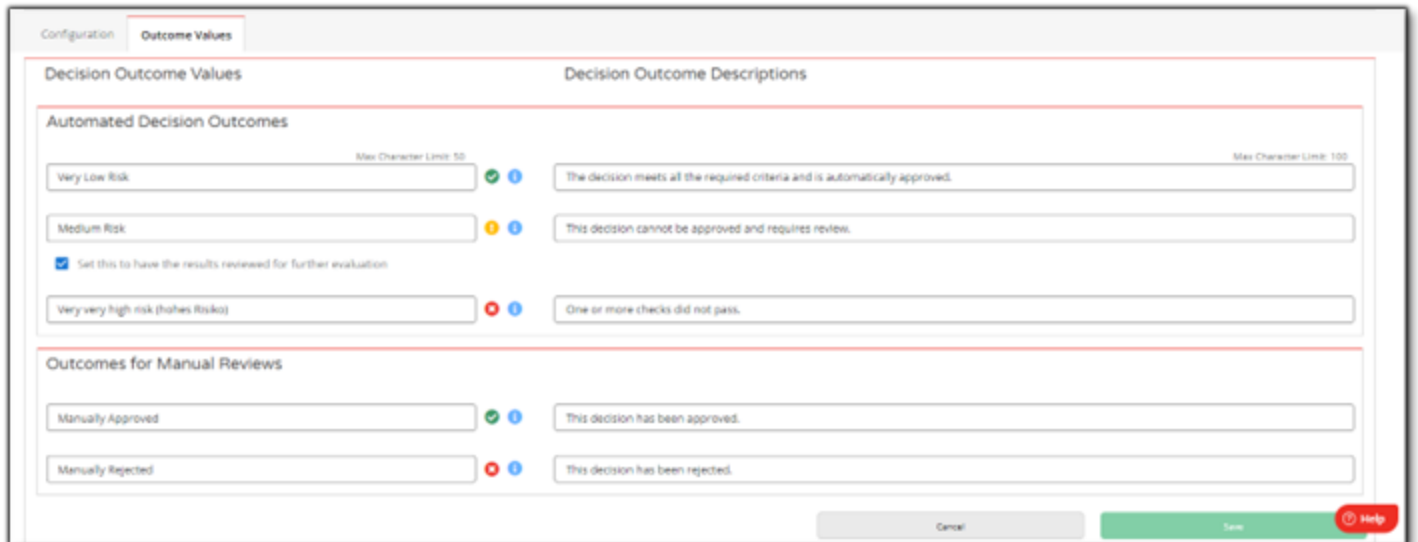
ADD A DECISION NOTE HERE

Add Note
Send Note

Cancel Changes

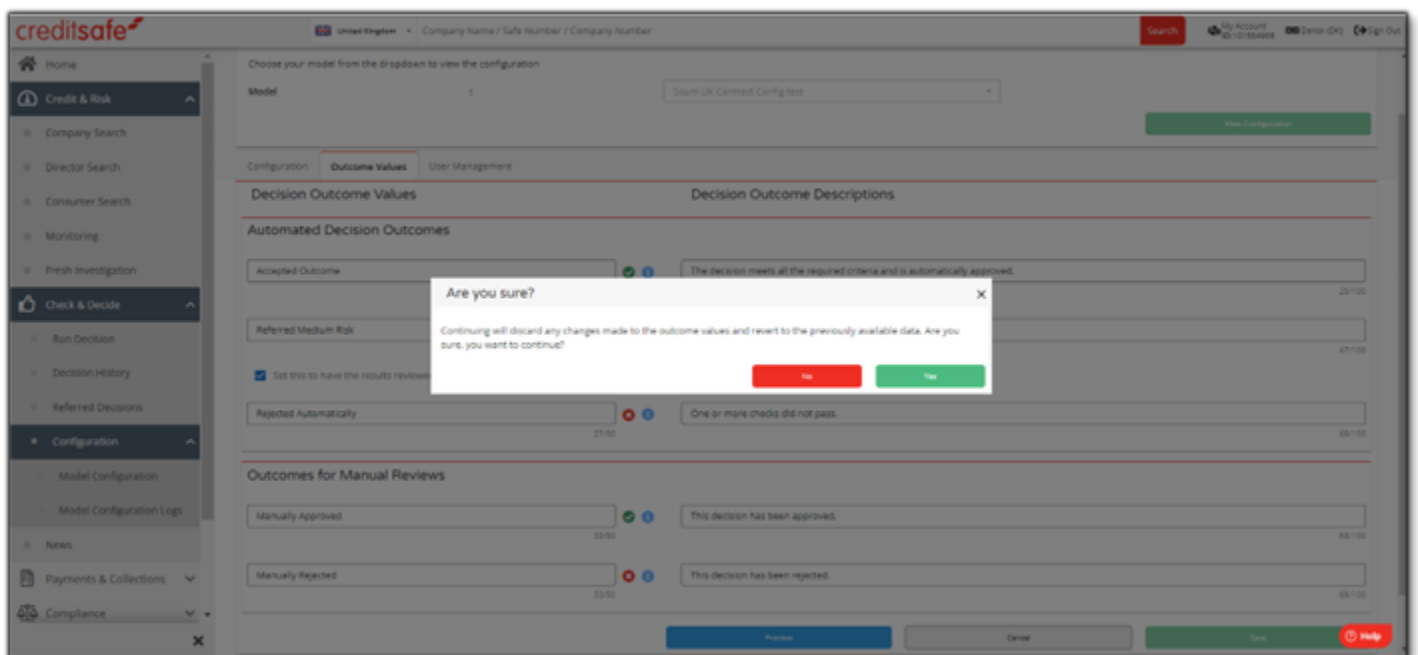
There is a provision for users to revert their changes made to the Decision outcome values or Decision description texts. This will provide users with the flexibility to interrupt any tasks if needed.

A 'Cancel' button has been added to the Decision Outcome Values and Decision Description page.



The 'Cancel' button is enabled by default and selecting the button will discard all the changes users would have made on the Decision outcome values and Decision description page.

Selecting the 'Cancel' button will prompt a "Are you sure?" confirmation dialog box asking if user is sure they want to discard the changes. Upon confirming, all the changes made to either Decision outcome values, Decision descriptions or the Manual Review restriction checkbox will be undone.



The 'Decision outcome values and Decision descriptions' page should revert to its previous state.

Model Configuration

Select Model

Choose your model from the dropdown to view the configuration

Model: Sourm UK Contract Config test View Configuration

Configuration **Outcome Values** User Management

Decision Outcome Values

Automated Decision Outcomes

Accepted Outcome ✔ ?

Referred Medium Risk ! ?

Set this to have the results reviewed for further evaluation

Rejected Automatically ✘ ?

Outcomes for Manual Reviews

Manually Approved ✔ ?

Manually Rejected ✘ ?

Decision Outcome Descriptions

The decision meets all the required criteria and is automatically approved.

This decision cannot be approved and requires review.

One or more checks did not pass.

This decision has been approved.

This decision has been rejected.

Save
Help

Save Changes

When a user updates the decision outcome values, decision outcome descriptions, or the Manual Review checkbox, the page provides an option to save those changes.

- The "Save" button will remain disabled or grayed out if no changes have been made. Once changes are made and the "Save" button is selected, if there are no validation errors, the changes will be saved successfully.
- After changes are successfully saved, the user will be redirected to the default read-only page for Decision Outcome Values and Decision Outcome Descriptions, where the content is non-editable.
- The user can view the latest changes made to the decision outcome values and decision outcome descriptions for the selected model.

Configuration **Outcome Values** User Management

✔ Your Decision Outcome Values have been saved successfully

Decision Outcome Values

Automated Decision Outcomes

Accepted Outcome ✔ ?

Referred Medium Risk detected ! ?

Set this to have the results reviewed for further evaluation

Rejected Automatically ✘ ?

Outcomes for Manual Reviews

Manually Approved ✔ ?

Manually Rejected ✘ ?

Decision Outcome Descriptions

The decision meets all the required criteria and is automatically approved.

This decision cannot be approved and requires review.

One or more checks did not pass.

This decision has been approved.

This decision has been rejected.

Help

Note: The user can view the customized decision outcome wordings in the exported excel file (Applicable to Export and Full Export)

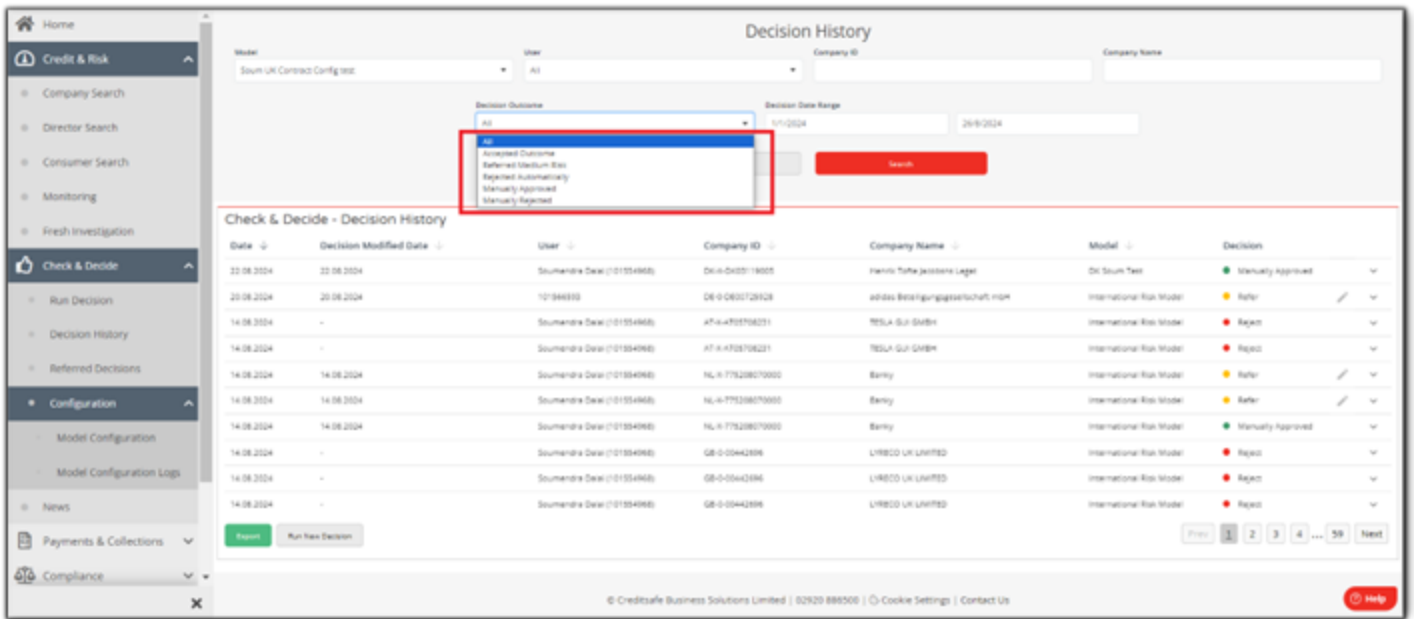
A	B	C	D	E	F	G	H	I
Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision		
2024-08-22 11:32:57	2024-08-22 12:02:04	Soumendra Dalai (101554 DE-X-0803119005	101566593	Henrik Toft Jacobsen Legat	DK Soum Test	Manually Approved		
2024-08-20 09:19:28	2024-08-20 09:19:30	101566593	DE-G-DE00725928	adidas Beteiligungsgesellschaft mbH	International Risk Model	Refer		
2024-08-14 11:52:42	-	Soumendra Dalai (101554 AT-X-AT05708231		TESLA GJI GMBH	International Risk Model	Reject		
2024-08-14 11:52:22	-	Soumendra Dalai (101554 AT-X-AT05708231		TESLA GJI GMBH	International Risk Model	Reject		
2024-08-14 07:22:12	2024-08-14 07:25:24	Soumendra Dalai (101554 NL-X-775208070000		Banky	International Risk Model	Refer		
2024-08-14 07:22:12	2024-08-14 07:25:24	Soumendra Dalai (101554 NL-X-775208070000		Banky	International Risk Model	Refer		
2024-08-14 07:12:04	2024-08-14 11:50:02	Soumendra Dalai (101554 NL-X-775208070000		Banky	International Risk Model	Manually Approved		
2024-08-14 07:10:04	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	International Risk Model	Reject		
2024-08-14 07:06:56	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	International Risk Model	Reject		
2024-08-14 07:06:49	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	International Risk Model	Reject		
2024-08-14 07:06:41	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	International Risk Model	Reject		
2024-08-14 07:06:30	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	International Risk Model	Reject		
2024-08-14 07:06:10	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	International Risk Model	Reject		
2024-08-13 10:44:51	2024-08-14 11:50:43	Soumendra Dalai (101554 AT-X-AT05708231		TESLA GJI GMBH	Soum Austria Default	Refer		
2024-08-08 08:57:48	-	Soumendra Dalai (101554 GB-0-01777777		BRITISH AIRWAYS PLC	GPA Construction Model	Rejected		
2024-08-08 08:48:40	-	Soumendra Dalai (101554 GB-1-5115782		BRITISH AIRWAYS	International Risk Model	Reject		
2024-08-08 08:45:40	-	Soumendra Dalai (101554 GB-0-01777777		BRITISH AIRWAYS PLC	International Risk Model	Reject		
2024-08-08 08:03:03	-	Soumendra Dalai (101554 GB-0-01777777		BRITISH AIRWAYS PLC	GPA Construction Model	Rejected		
2024-08-08 08:02:41	-	Soumendra Dalai (101554 GB-0-01777777		BRITISH AIRWAYS PLC	GPA Construction Model	Rejected		
2024-08-08 08:01:56	-	Soumendra Dalai (101554 GB-0-01777777		BRITISH AIRWAYS PLC	GPA Construction Model	Rejected		
2024-08-07 10:29:36	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk		
2024-08-07 10:28:49	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk		
2024-08-07 07:24:16	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum UK Contract Config test	Referred Medium Risk		
2024-08-07 07:23:57	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum FR Config Testing	Very very high risk (hohes Risiko)		
2024-08-07 07:15:54	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum FR Config Testint	Very very hiath risk (hohes Risiko)		

Export

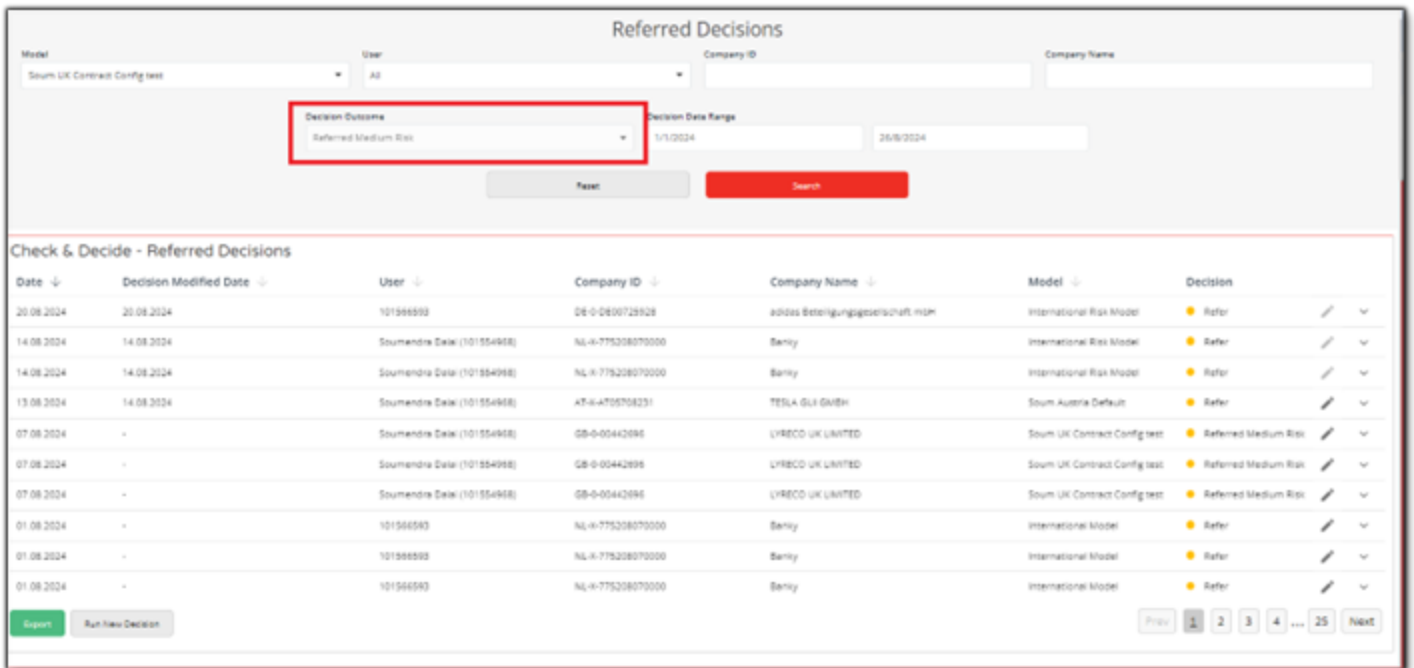
A	B	C	D	E	F	G	H	I	J
Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision	Contract Limit	Contract Limit Result	Credit Limit
2024-08-07 10:29:36	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk	59,000,000	Pass	No limit
2024-08-07 10:28:49	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk	59,000,000	Pass	No limit
2024-08-07 07:24:16	-	Soumendra Dalai (101554 GB-0-00442696		LYRECO UK LIMITED	Soum UK Contract Config	Referred Medium Risk	59,000,000	Pass	No limit
2024-07-18 13:54:23	-	Soumendra Dalai (101554 GB-0-01777777		BRITISH AIRWAYS PLC	Soum UK Contract Config	Referred Medium Risk	500,000,000	Pass	No limit
2024-07-18 13:53:19	-	Soumendra Dalai (101554 GB-0-01777777		BRITISH AIRWAYS PLC	Soum UK Contract Config	Referred Medium Risk	500,000,000	Pass	No limit
2024-06-25 10:23:18	-	Soumendra Dalai (101554 GB-0-03759197		WAL-MART STORES (UK) I	Soum UK Contract Config	Referred Medium Risk	115,000	Pass	75,000
2024-05-08 15:18:35	-	Soumendra Dalai (101554 GB-0-01919399		MARITIME CARGO PROCC	Soum UK Contract Config	Referred Medium Risk	1,150,000	Pass	No limit
2024-04-25 06:58:02	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-04-25 06:55:38	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-02-28 12:18:24	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-02-28 12:17:48	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-28 11:14:23	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Referred Medium Risk	24,500	Pass	20,000
2024-02-28 11:13:51	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-28 11:13:18	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-28 07:09:24	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	24,500	Pass	20,000
2024-02-20 14:00:47	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-20 14:00:37	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:01:41	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:01:22	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:01:01	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 11:00:03	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 10:45:09	-	Soumendra Dalai (101554 CA-X-CA08421215		MANULIFE BANK OF CAN	Soum UK Contract Config	Refer	10,500	Refer	Active
2024-02-14 10:31:11	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 10:25:01	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active
2024-02-14 10:24:32	-	Soumendra Dalai (101554 GB-0-10071255		LYRECO PROPERTIES LTD	Soum UK Contract Config	Refer	20,000	Refer	Active

Full Export

Also, user would be able to view the latest customized decision outcome values for the selected model in the 'Decision Outcome' dropdown in the Decision History and Referred Decisions page.



Decision History Page



Referred Decisions page.

Configuration Logs

Users can quickly and easily access the Model configuration logs within Check & Decide to view the history log for a model to track and review the past actions and changes made to the decision outcome values, decision outcome descriptions and the manual review restriction checkbox.

The users must be able to view the records added for the updates made to the Decision Values and Decision Descriptions. The log history will be default displayed for all the models that user has access to, but user would have an option of filtering the records with the selected model.

For the updates made to the Decision outcome values and Decision outcome descriptions, users would view the following details in the Model Configuration logs:

1. Value: **'Decision Outcome'**
2. Attribute Type: **'Decision Values'**
3. Config Field Type:
 1. **'Label'**: If decision value is updated.
 2. **'Description'**: If Decision text is updated.
4. Activity Type: **'Updated'**

For any update made to the checkbox to either restrict the manual review process or include manual review process for any referred decisions, users would view the following details in the Model Configuration logs:

1. Value: **'Decision Outcome'**
2. Attribute Type: **'Manual Review'**
3. Config Field Type: **'Enabled'**
 1. Old Value: **'Yes'/'No'**
 2. New Value: **'No'/'Yes'**
4. Activity Type: **'Updated'**

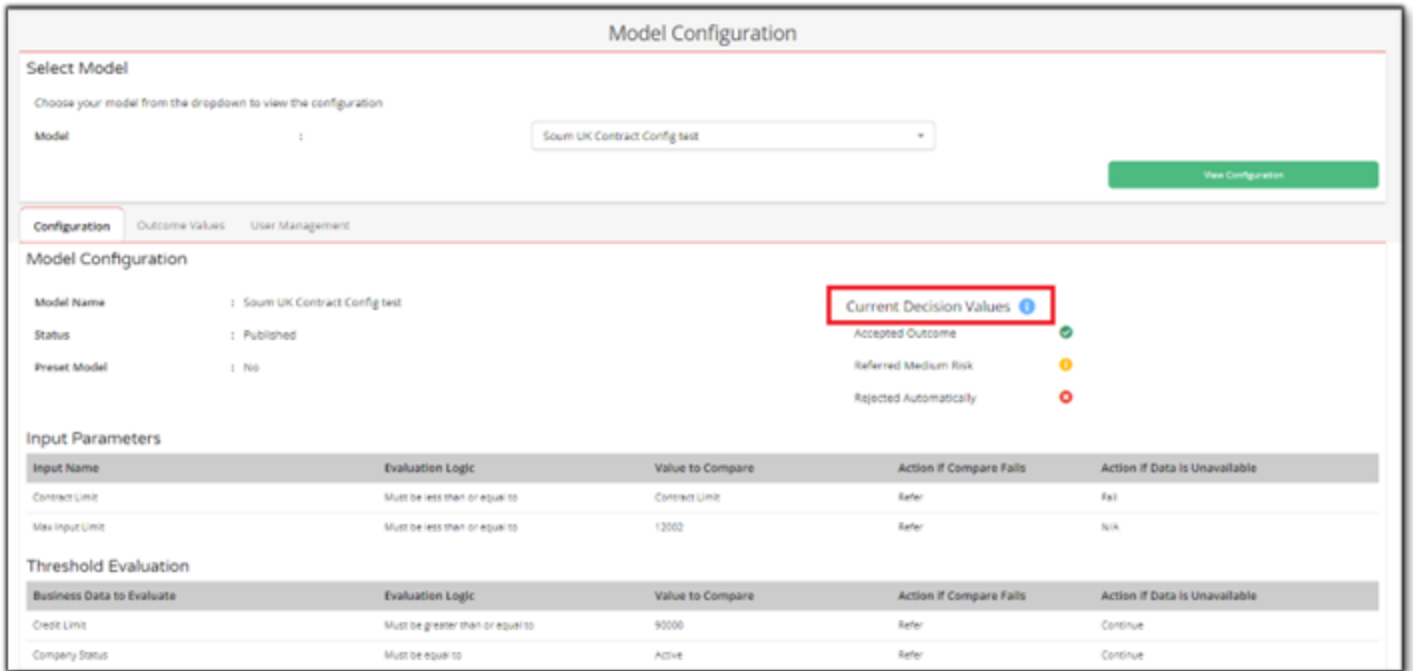
Model	Date Modified	Value	Attribute Type	Config Field Type	Old Value	New Value	Activity Type	User
Soum NL Config Test	2024-02-12	Decision Outcome	Decision Values	Description	This decision cannot be approved a...	This decision cannot be approved a...	Updated	Soumendra Deai (101554...
Soum BE Config Testing	2024-02-12	Decision Outcome	Decision Values	Description		Rejected	Updated	Soumendra Deai (101554...
Soum BE Config Testing	2024-02-12	Decision Outcome	Decision Values	Description	One or more checks do not pass.		Updated	Soumendra Deai (101554...
Soum BE Config Testing	2024-02-12	Decision Outcome	Manual Review	Enabled	No	Yes	Updated	Soumendra Deai (101554...
Soum BE Config Testing	2024-02-12	Decision Outcome	Manual Review	Enabled	Yes	No	Updated	Soumendra Deai (101554...
Soum BE Config Testing	2024-01-31	Decision Outcome	Decision Values	Label	Manually Approved	Manually Reviewed Approved	Updated	Soumendra Deai (101554...
Soum BE Config Testing	2024-01-31	Decision Outcome	Decision Values	Description	This decision has been approved af...	This decision has been approved af...	Updated	Soumendra Deai (101554...
Soum FR Config Test	2024-01-29	Decision Outcome	Manual Review	Enabled	No	Yes	Updated	Soumendra Deai (101554...
Soum FR Config Test	2024-01-29	Decision Outcome	Decision Values	Label	Low Risk	Low Risk Low Risk	Updated	Soumendra Deai (101554...
Soum FR Config Test	2024-01-29	Decision Outcome	Decision Values	Label	Medium Risk	Medium Risk High Risk	Updated	Soumendra Deai (101554...

Display 'Current Decision Values' in the Model Configuration page

We have added a new section labelled as 'Current Decision Values' on the 'Model Configuration' section under the 'Configuration' tab. The tooltip on the information icon is to guide users to the 'Outcome Values' tab if they wish to manage their decision outcome values and descriptions.

The users would be able to view the latest automated decision outcome values configured for the selected model.

Note: Outcome values for Manual Reviews will not be shown in the 'Current Decision Values' section.

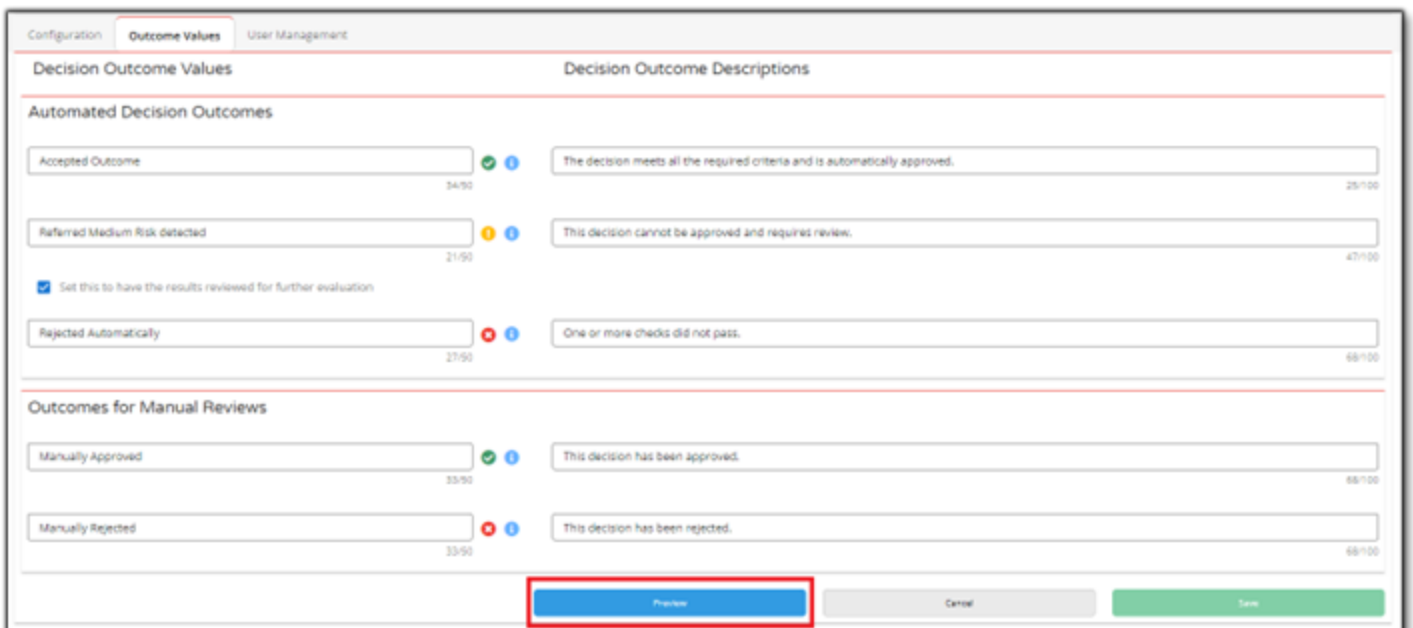


Current Decision Values section

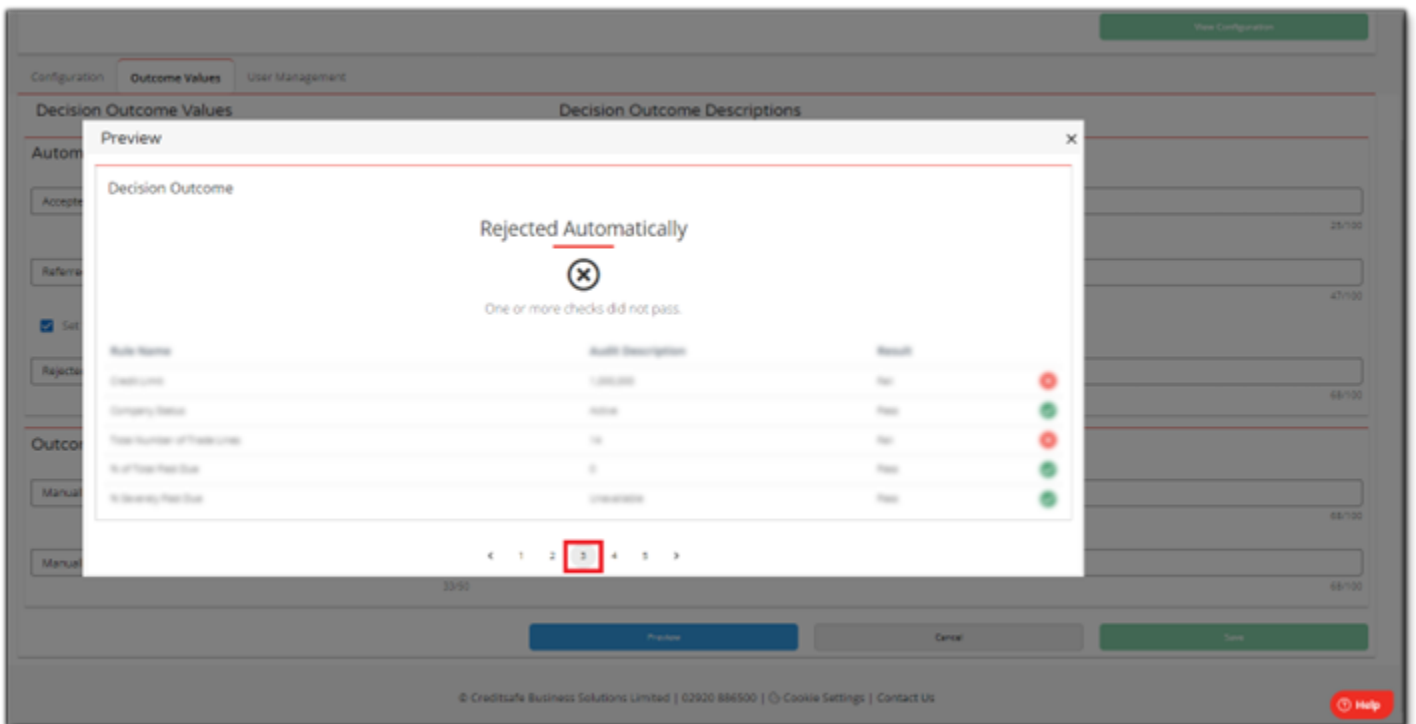
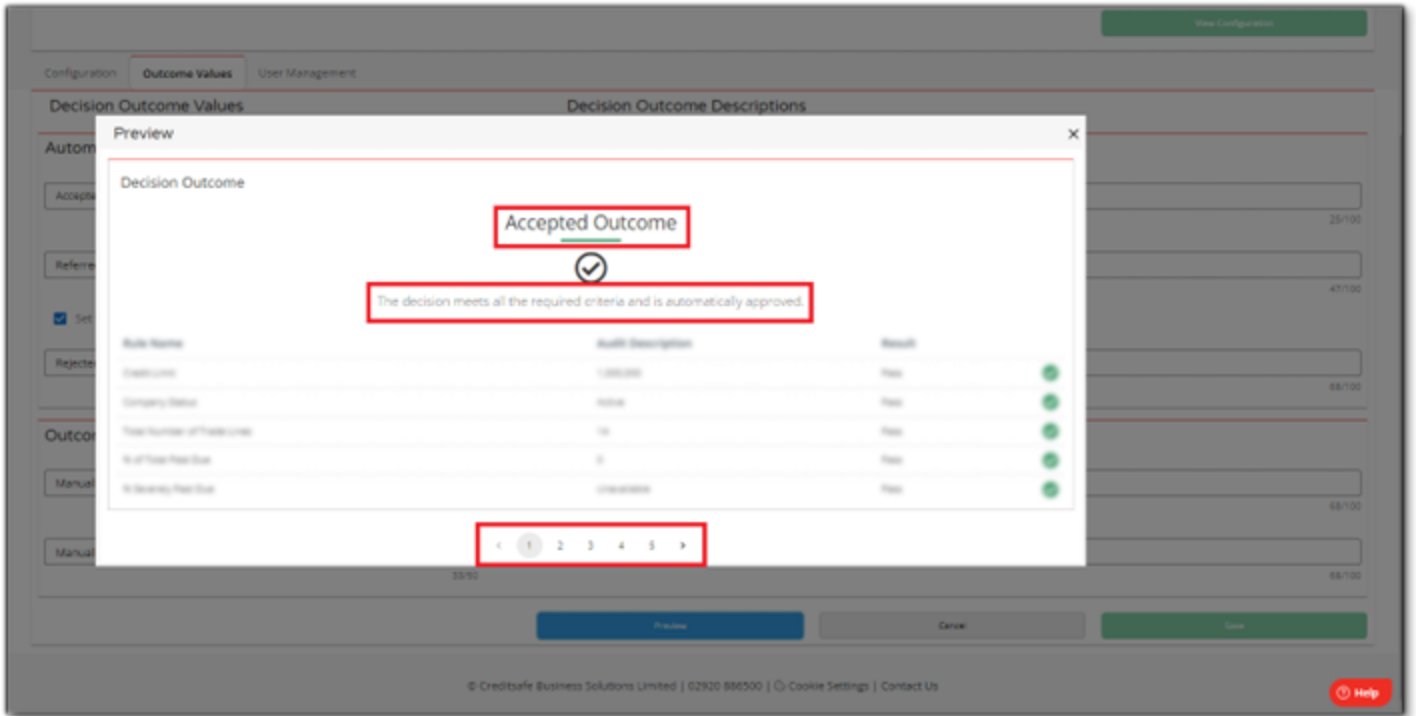
Preview Functionality

Users can preview a snapshot of the outcome page with the updated Decision Values and Descriptions before saving any changes. This preview displays the updates in a non-editable format, allowing users to review and verify the information. Once reviewed and confirmed, users can proceed with saving the changes. This feature ensures accuracy and provides an additional confirmation step.

1. Access the 'Outcome Values' tab on the Model Configuration page



2. On the Edit page, update the Decision Values and Descriptions as needed.
3. When you click the 'Preview' button, a pop-up modal window will appear.
4. In this window, you can navigate through the preview using the ">" (Next) and "<" (Previous) buttons to view different pages of your content. This allows you to review the updates before finalizing them.



5. After reviewing, close the modal to return to the Edit page.
6. If satisfied with the Preview, you can proceed to save the changes.

User Management

As a user, you can update role permissions for individuals in your customer profile directly from the user interface. This feature allows you to efficiently manage user access to different **Check & Decide** features and functionalities, ensuring that each user has the appropriate permissions.

The user must select the 'Model Configuration' sub-tab from the left navigation bar, and they will be taken to the "Model Configuration" page.

When you select a model for which you have senior-level permission and clicks the 'View Configuration' button, a tab labelled 'User Management' will appear at the top of the Model Configuration page.

Note: If you have basic-level permission for the model, the **User Management** tab will be hidden.

When you select the **User Management** tab, you will be directed to a page that displays a list of active users within your customer profile. From this page, you can view and update role permissions for any user in your profile. This allows you to easily manage user access and permissions according to your organization's requirements.

'Active Users' section

When you navigate to the User Management tab, you will see the Active Users section. This section displays a list of users within your customer profile, along with the following details in the grid:

- 'Full Name'
- 'Email'
- 'Role'
- 'Decision Approver'
- 'Email Alerts'

In the **Active Users** section, you will find a **Search** feature, allowing you to easily locate a specific user from the list of active users. You must enter the user's name or email to quickly find the desired user record.

You can reset the search criteria at any time by clicking the **X** icon next to the search bar, which will clear the search and display the full list of users again.

User Management						
Active Users						
Full Name	Email	Role	Decision Approver	Email Alerts		
Check TEST Cnd_8	TEST_8@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
Check TEST Cnd_7	TEST_7@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
Check TEST Cnd_6	TEST_6@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
Soumendra Dalai	soumendra.dalai@creditsafe.com	Super Admin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	***	
TEST TEST Cnd_5	TEST_5@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST TEST Cnd_4	TEST_4@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST Cnd_1	TEST_1@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST TEST Cnd_3	TEST_3@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST Cnd_2	TEST_12@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	

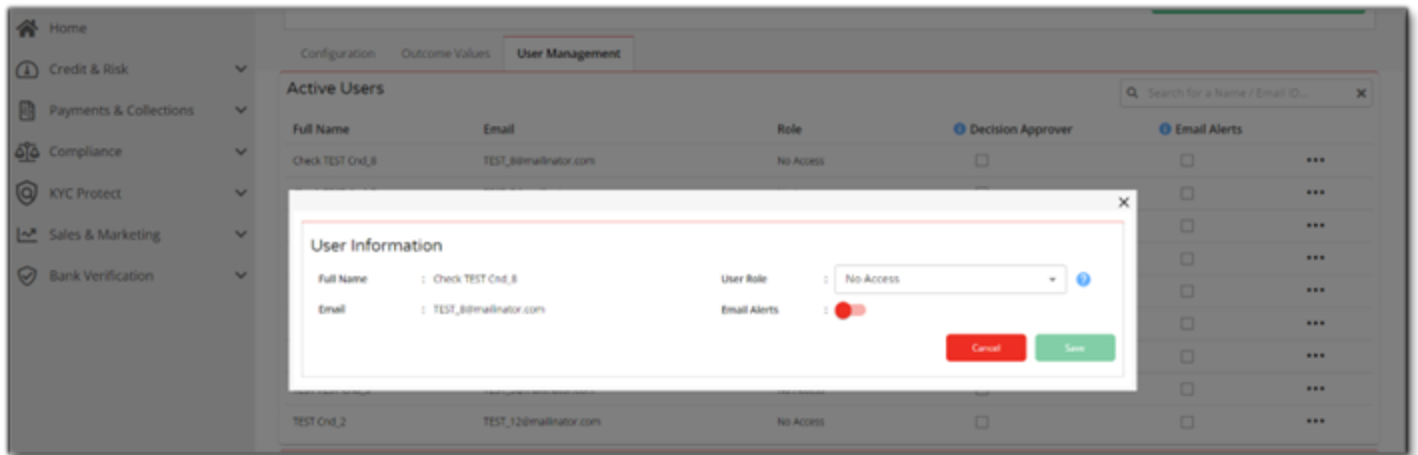
Active Users section

To edit a user’s details in the ‘Active Users’ section, click the 3-dot icon next to the specific user record. This will open a ‘User Information’ popup modal window allowing you to update the user’s email alert status or role permissions.

Update the **Email Alerts** status for the user record

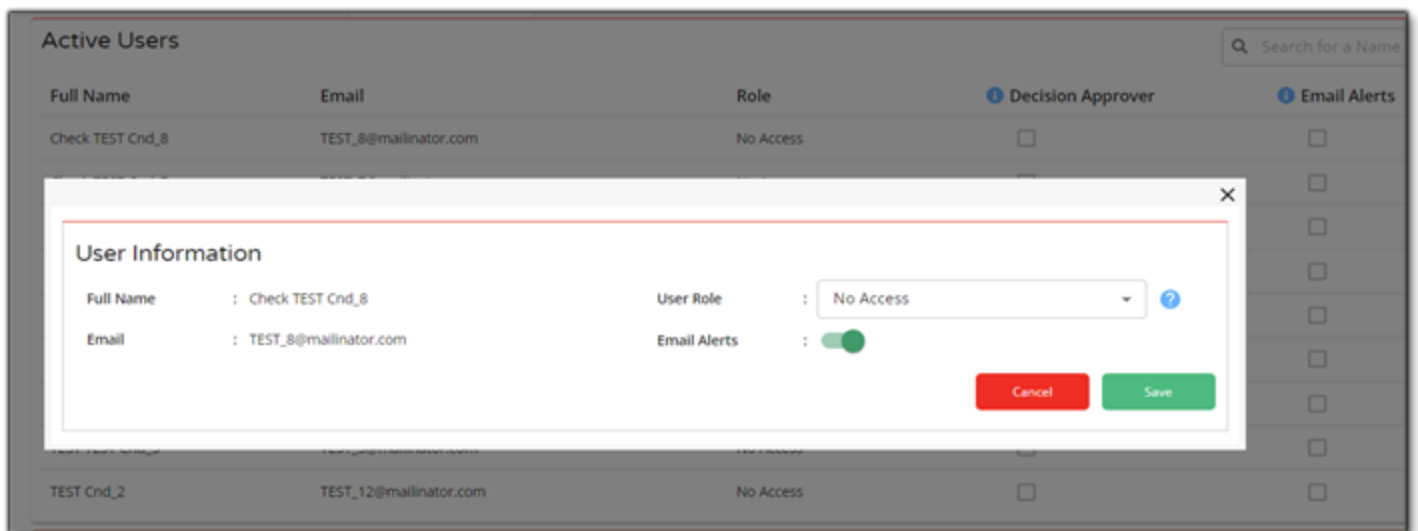
The Email Alerts setting can be configured to either Yes or No with the help of the toggle on the ‘User Information’ popup modal window.

User Management						
Active Users						
Full Name	Email	Role	Decision Approver	Email Alerts		
Check TEST Cnd_8	TEST_8@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
Check TEST Cnd_7	TEST_7@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	*** Edit Record	
Check TEST Cnd_6	TEST_6@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
Soumendra Dalai	soumendra.dalai@creditsafe.com	Super Admin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	***	
TEST TEST Cnd_5	TEST_5@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST TEST Cnd_4	TEST_4@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST Cnd_1	TEST_1@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST TEST Cnd_3	TEST_3@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	
TEST Cnd_2	TEST_12@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	***	



When set to Yes, the user will receive an email notification whenever a decision outcome is referred. If set to No, no email notifications will be sent for any referred decision outcomes to that specific user.

In this example, for user 'CheckTESTCnd_8', the **Email Alerts** is set to Yes and saved.



This setting updates the state of the **Email Alerts** checkbox in the **Active Users** section.

Configuration Outcome Values **User Management**

✔ Your changes to Check TEST Cnd_8 have been saved

Active Users Search for a Name / Email ID...

Full Name	Email	Role	Decision Approver	Email Alerts	
Check TEST Cnd_8	TEST_8@mailinator.com	No Access	<input type="checkbox"/>	<input checked="" type="checkbox"/>	...
Check TEST Cnd_7	TEST_7@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
Check TEST Cnd_6	TEST_6@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
Soumendra Dalai	soumendra.dalai@creditsafe.com	Super Admin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_5	TEST_5@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_4	TEST_4@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST Cnd_1	TEST_1@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_3	TEST_3@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST Cnd_2	TEST_12@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...

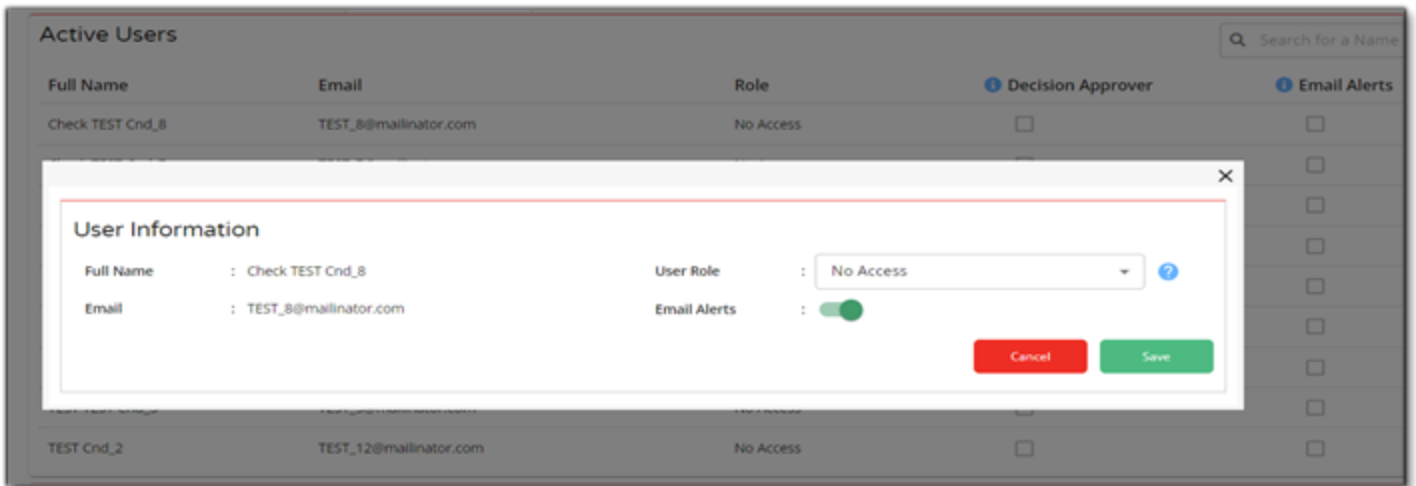
Update the **User Role** for the selected record

The logged-in user can edit the role permission for any user record within the list.

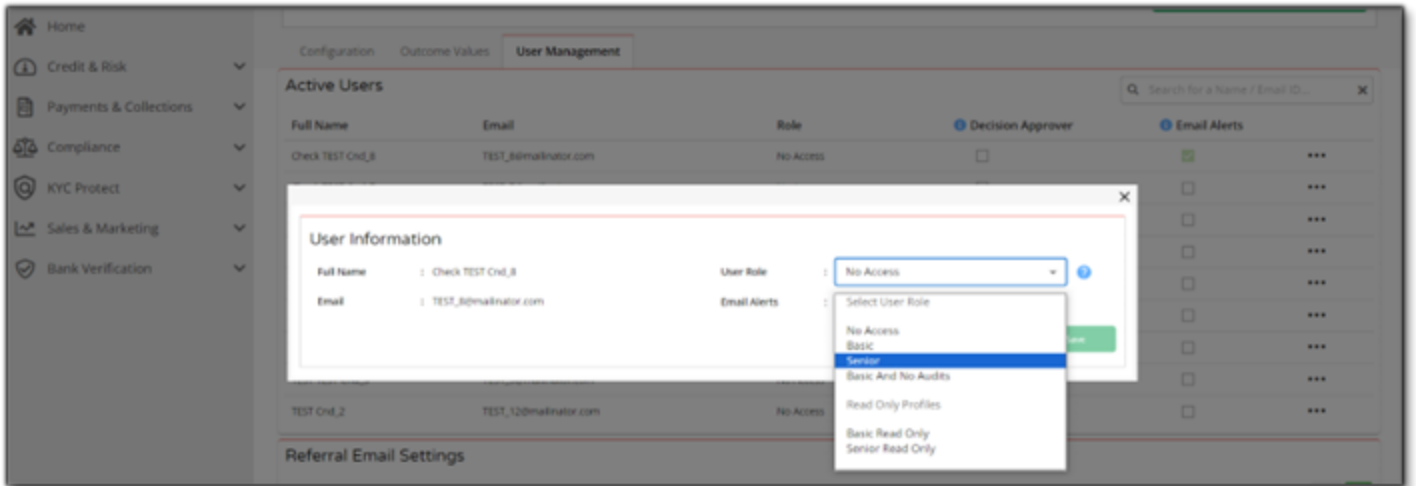
Configuration Outcome Values **User Management**

Active Users Search for a Name / Email ID...

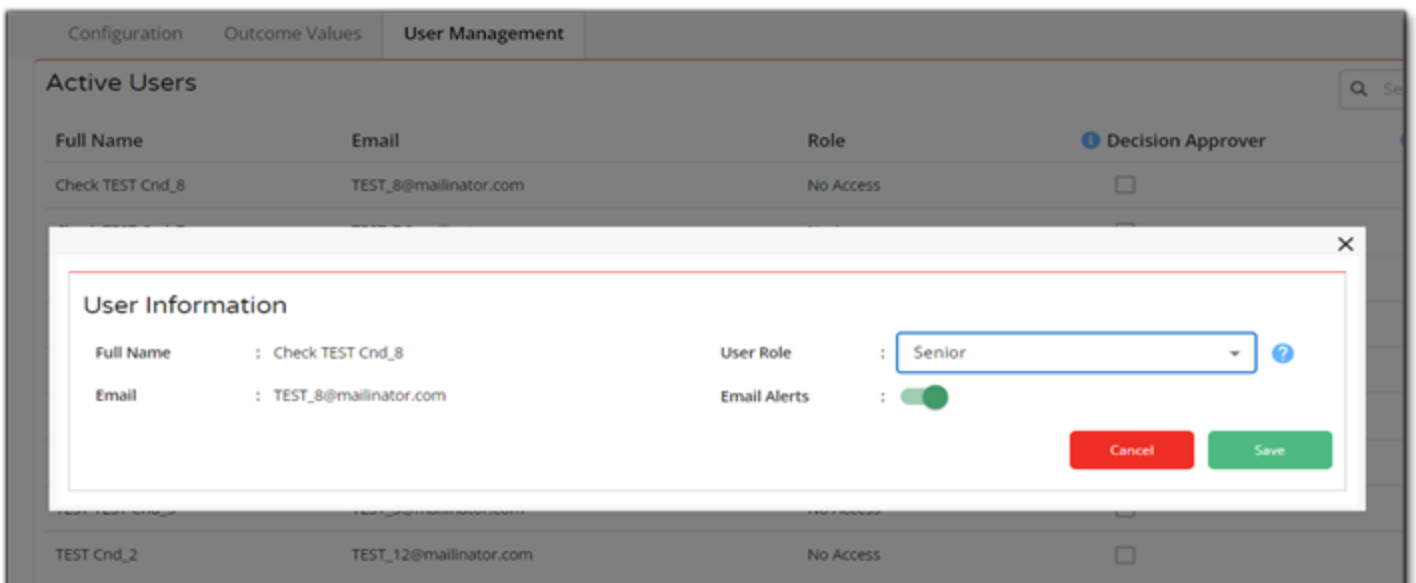
Full Name	Email	Role	Decision Approver	Email Alerts	
Check TEST Cnd_8	TEST_8@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
Check TEST Cnd_7	TEST_7@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	Edit Record
Check TEST Cnd_6	TEST_6@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
Soumendra Dalai	soumendra.dalai@creditsafe.com	Super Admin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_5	TEST_5@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_4	TEST_4@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST Cnd_1	TEST_1@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_3	TEST_3@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST Cnd_2	TEST_12@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...



In this example, the current role permission for the user **Check TEST Cnd_8** is **No Access**. The logged-in user can now update the role permission by selecting a new role from the available options in the **User Role** dropdown.



Now 'Senior' role is selected from the list and saved.



Configuration Outcome Values **User Management**

✔ Your changes to Check TEST Cnd_8 have been saved

Active Users Search for a Name / Email ID...

Full Name	Email	Role	Decision Approver	Email Alerts	
Check TEST Cnd_8	TEST_8@mailinator.com	Senior	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	...
Check TEST Cnd_7	TEST_7@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
Check TEST Cnd_6	TEST_6@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
Soumendra Dalai	soumendra.dalai@creditsafe.com	Senior	<input checked="" type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_5	TEST_5@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_4	TEST_4@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...

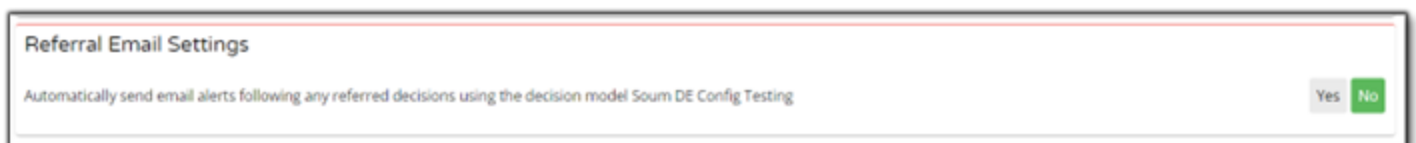
This setting also updates the state of the **Decision Approver** checkbox in the **Active Users** section. Since the new role for the user is **Senior**, the user now has the authority to review referred decisions and take manual actions on them. The **Role** column will display the updated role permission for the user **Check TESTCnd_8**.

Note: The **Decision Approver** checkbox will remain unchanged if the user has any role other than Senior.

‘Referral Email Settings’ section

The email notification system is based on a **user setting** that allows users to **enable or disable automatic email triggers**. When enabled, notifications are sent automatically to alert the appropriate recipients about pending decisions requiring action. If disabled, users must manually trigger the notifications when a decision outcome needs to be reviewed. This setting provides flexibility in managing how and when email alerts are sent to decision-makers.

In the **User Management** interface, below the "Active Users" section, users will find a section labelled "**Referral Email Settings**". This section includes a toggle option that allows users to **enable or disable automatic email triggers**. By using this toggle, users can decide whether they want to receive **referral emails automatically**, giving them greater control over their email notifications.



- When the toggle is set to **'Yes'**, automatic email triggers for referrals should be enabled for the users.
- **Note:** Only individual email addresses for users in the back office are supported. Group email notifications will not be triggered as part of the current functionality.
- When the toggle is set to **'No'**, automatic email triggers for referrals will be **disabled**. For any referred decision outcomes on the model, the user will need to **manually send an email** notification from the Decision Outcome page.

When users update their referral email settings, a **confirmation message** will appear, notifying them that their **preference has been successfully saved**. This ensures users are informed that the change has been applied.

Referral Email Settings

Automatically send email alerts following any referred decisions using the decision model DK Soum Test

Yes No

✔ Your preference has been saved.

Note : If none of the user records in the **Active Users** section have the **‘Email Alerts’** setting enabled (set to "Yes"), attempting to enable the **automatic referral email settings** will trigger a **warning message**. This message informs users that automatic referral emails cannot be activated because no users are currently set to receive email alerts.

⚠ There are no users set to receive email alerts. Please select a user to receive email alerts and try again. If the issue persists, please contact your Creditsafe support team.

Active Users

Full Name	Email	Role	<input type="checkbox"/> Decision Approver	<input type="checkbox"/> Email Alerts	
Check TEST Cnd_8	TEST_8@malinator.com	Basic And No Audits	<input type="checkbox"/>	<input type="checkbox"/>	...
Check TEST Cnd_7	TEST_7@malinator.com	Basic	<input type="checkbox"/>	<input type="checkbox"/>	...
Check TEST Cnd_6	TEST_6@malinator.com	Senior Read Only	<input type="checkbox"/>	<input type="checkbox"/>	...
Soumendra Dalai	soumendra.dalai@creditsafe.com	Admin	<input checked="" type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_5	TEST_5@malinator.com	Senior	<input checked="" type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_4	TEST_4@malinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST Cnd_1	TEST_1@malinator.com	Basic	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST TEST Cnd_3	TEST_3@malinator.com	Basic	<input type="checkbox"/>	<input type="checkbox"/>	...
TEST Cnd_2	TEST_12@malinator.com	Senior	<input checked="" type="checkbox"/>	<input type="checkbox"/>	...

Referral Email Settings

Automatically send email alerts following any referred decisions using the decision model DK Soum Test

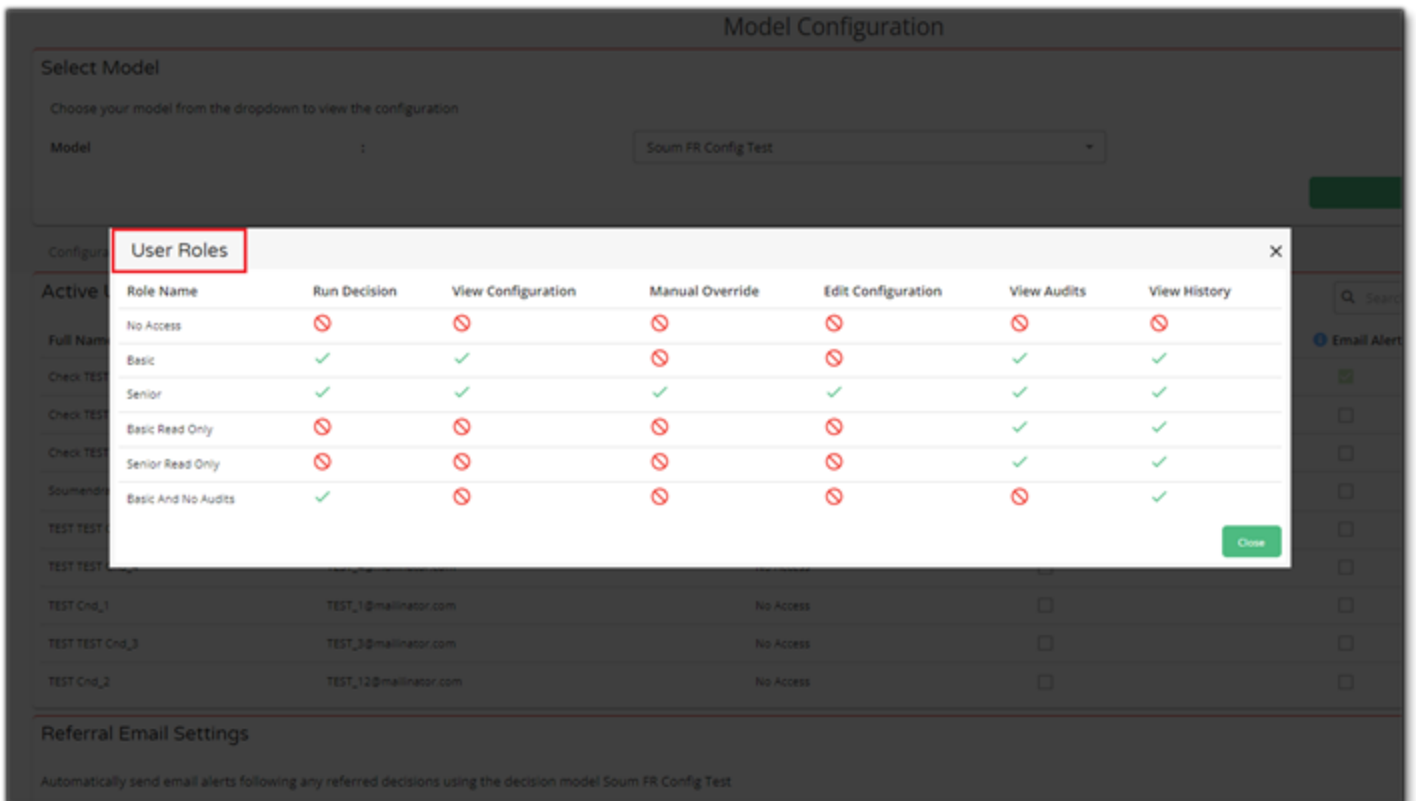
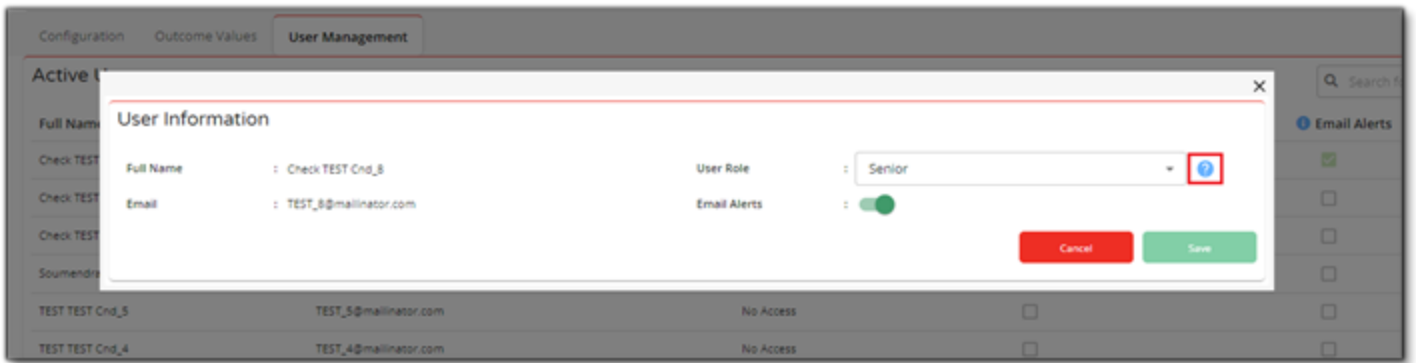
Yes No

User Roles Details Guide

In the User Management section, you can access a comprehensive help page detailing the permissions and functionalities of each user role. This page provides insights into the capabilities and limitations of each role, ensuring you have a clear understanding when assigning roles.

To view this information:

- Locate the ‘?’ icon next to the 'User Role' dropdown field on the 'User Information' pop-up modal window.
- Click the icon to open a 'User Roles' pop-up modal window, which will display the relevant details about each user role.



To close the 'User Roles' modal window and return to the 'User Information' pop-up:

- Click the 'Close' button or the 'X' icon located on the 'User Roles' modal window.
- This action will close the modal and bring you back to the 'User Information' pop-up.

Role Name	Run Decision	View Configuration	Manual Override	Edit Configuration	View Audits	View History
No Access	⊘	⊘	⊘	⊘	⊘	⊘
Basic	✓	✓	⊘	⊘	✓	✓
Senior	✓	✓	✓	✓	✓	✓
Basic Read Only	⊘	⊘	⊘	⊘	✓	✓
Senior Read Only	⊘	⊘	⊘	⊘	✓	✓
Basic And No Audits	✓	⊘	⊘	⊘	⊘	✓

Configuration Outcome Values **User Management**

Active Users

User Information

Full Name : Check TEST Cnd_8 User Role : Senior

Email : TEST_8@mailinator.com Email Alerts :

TEST TEST Cnd_5	TEST_5@mailinator.com	No Access	<input type="checkbox"/>
TEST TEST Cnd_4	TEST_4@mailinator.com	No Access	<input type="checkbox"/>

Email Notification on Pending Decisions

Email Notification sent to List of Recipients in the Active Users section

We have implemented a **notification system** that enables the requester to **notify a list of recipients** when a decision requires action. This notification alerts the designated recipients that a **pending decision** is awaiting review.

The assigned **Decision Approver** can then review the decision outcome and take the necessary **manual actions** to resolve the pending decision. This process ensures timely communication and proper handling of referred decisions.

- If the user setting in the '**Referral Email Settings**' section is set to '**Yes**' and at least one user in the **Active Users** section has their '**Email Alerts**' enabled (set to "Yes"), an **automatic email notification** will be triggered each time a decision outcome is referred. The email will be sent to the list of recipients defined in the **Active Users** section.

Configuration	Outcome Values	User Management		
Active Users				
<input type="text" value="Search for a Name / Email ID..."/>				
Full Name	Email	Role	Decision Approver	Email Alerts
Check TEST Cnd_8	TEST_8@mailinator.com	BASIC AND NO AUDIT	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Check TEST Cnd_7	TEST_7@mailinator.com	Basic	<input type="checkbox"/>	<input type="checkbox"/>
Check TEST Cnd_6	TEST_6@mailinator.com	Senior Read Only	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Sourindra Dora	sourindra.dora@creditsafe.com	Admin	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
TEST TEST Cnd_5	TEST_5@mailinator.com	Senior	<input checked="" type="checkbox"/>	<input type="checkbox"/>
TEST TEST Cnd_4	TEST_4@mailinator.com	No Access	<input type="checkbox"/>	<input type="checkbox"/>
TEST Cnd_1	TEST_1@mailinator.com	Basic	<input type="checkbox"/>	<input type="checkbox"/>
TEST TEST Cnd_3	TEST_3@mailinator.com	Basic	<input type="checkbox"/>	<input type="checkbox"/>
TEST Cnd_2	TEST_12@mailinator.com	Senior	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Referral Email Settings				
Automatically send email alerts following any referred decisions using the decision model OK Sour Test				<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>

Sample Email:

From: noreply@creditsafe.com <noreply@creditsafe.com>
 Sent: Thursday, August 8, 2024 3:38 PM
 To:
 Subject: Review Pending Decision

Review Required

Check & Decide Review Notification

You have been requested to review the following decision by Koteswar Choppara (101533645)

Company Name	Decision Date	Decision Model	Decision Outcome
Jumbo K-1 C.V.	03-07-2024	KR NL Fraud Indicator - DEV	Refer

Decision Outcome

Audit Name	Audit Value	Result
Credit Limit	6,000	Refer
Credit Limit Adjustment Modifier	1,0	
Company Status	Active	Pass
Payment Behaviour Indicator (PBI)	Unavailable	Action = Refer
Payment Expectation Indicator (PEI)	Unavailable	Skipped
Financial Strength Indicator (FSI)	Unavailable	Action = Refer
Fraud Prevention Indicator (FPI)	Unavailable	Action = Refer
Business Compliance Hits	1	Refer

Note: When you select the 'Review Decision' button in the email body, you will be redirected to the Single Decision View page to review the decision outcome.

- If the user setting in the 'Referral Email Settings' section is **disabled** and at least one user in the **Active Users** section has their 'Email Alerts' enabled (set to "Yes"), **no automatic email** will be triggered when a decision

outcome is referred. In this case, the user must manually trigger the email by navigating to the decision outcome record via the **Decision History**, **Referred Decisions**, or **Single Decision View** page.

The screenshot shows the 'Model Configuration' page with the 'User Management' tab selected. It features a table of 'Active Users' and 'Referral Email Settings'.

Full Name	Email	Role	Decision Approver	Email Alerts
Check TEST Cnt_8	TEST_8@mailinator.com	Basic And No Alerts	<input type="checkbox"/>	***
Check TEST Cnt_7	TEST_7@mailinator.com	Basic	<input type="checkbox"/>	***
Check TEST Cnt_8	TEST_8@mailinator.com	Senior Read Only	<input type="checkbox"/>	***
Sourhndra Deka	sourhndra.deka@creditsafe.com	Admin	<input checked="" type="checkbox"/>	***
TEST TEST Cnt_5	TEST_5@mailinator.com	Senior	<input checked="" type="checkbox"/>	***
TEST TEST Cnt_4	TEST_4@mailinator.com	No Alerts	<input type="checkbox"/>	***
TEST Cnt_1	TEST_1@mailinator.com	Basic	<input type="checkbox"/>	***
TEST TEST Cnt_3	TEST_3@mailinator.com	Basic	<input type="checkbox"/>	***
TEST Cnt_2	TEST_12@mailinator.com	Senior	<input checked="" type="checkbox"/>	***

Referral Email Settings
Automatically send email alerts following any referred decisions using the decision model DK Sourn Test. Yes No

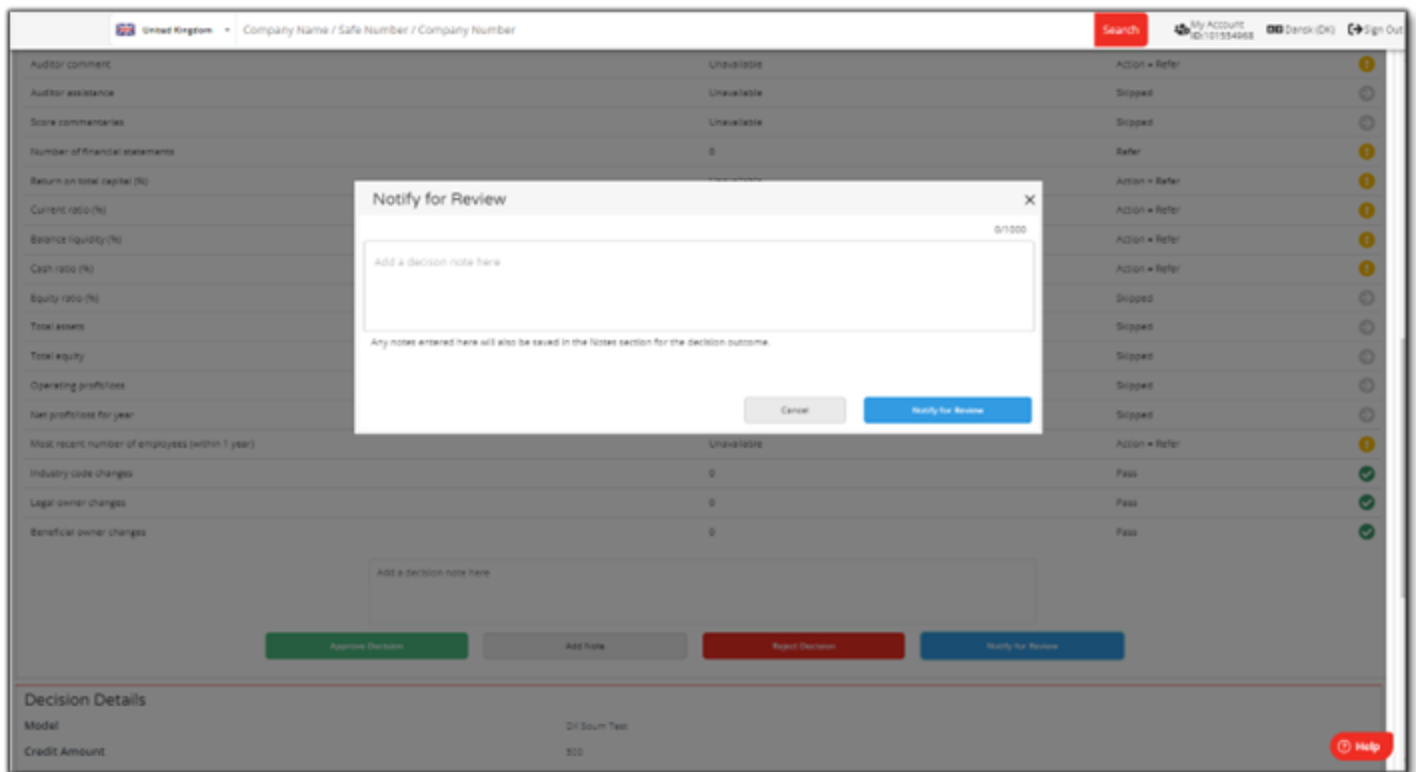
The user will then need to select the **'Notify for Review'** button to manually send the email notification to the list of recipients defined in the **Active Users** section.

The screenshot shows the 'Single Decision View' page for a decision model 'DK Sourn Test'. It displays a list of decision criteria and their status. At the bottom, there are four buttons: 'Approve Decision', 'Add Task', 'Refer Decision', and 'Notify for Review'. The 'Notify for Review' button is highlighted with a red box.

Criteria	Status	Action
Equity ratio (%)	Unavailable	Dropped
Total assets	Unavailable	Dropped
Total equity	Unavailable	Dropped
Operating profit/loss	Unavailable	Dropped
Net profit/loss for year	Unavailable	Dropped
Most recent number of employees within 1 year	Unavailable	Action + Refer
Address changes	0	Pass
Industry code changes	0	Pass
Company name changes	0	Pass
Auditor changes	0	Pass
Director changes	0	Pass
Legal owner changes	0	Pass
Beneficial owner changes	0	Pass

Decision Details
Model: DK Sourn Test
Credit Amount: £200

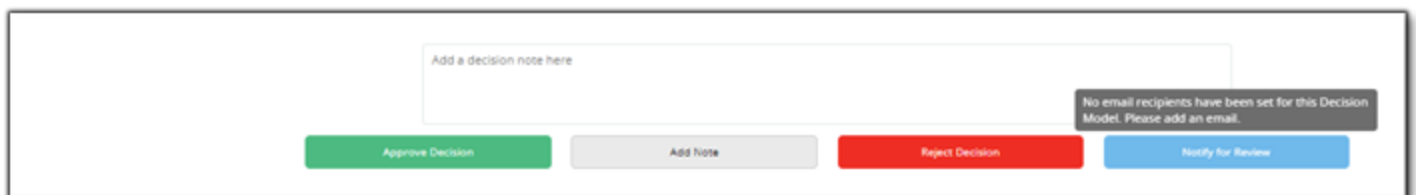
24.07.2024 | Sourhndra Deka-101234567 | DK-4-DK32118005 | Henrik Toft, Jessica Legat | DK Sourn Test | Refer



When user clicks the 'Notify for Review' button, a popup will appear where user can enter their notes. Any notes user adds in this popup will be saved with the decision outcome.

When user clicks the 'Notify for Review' button, an email will be sent to the list of recipients.

- If the 'Referral Email Settings' is disabled and no user in the **Active Users** section has their 'Email Alerts' enabled (set to "Yes"), **no automatic email** will be triggered when a decision outcome is referred. In this case, the 'Notify for Review' button will also be disabled and accompanied by a message indicating that **at least one user** in the **Active Users** section must have their **Email Alerts** enabled.



Note: Once **Email Alerts** are enabled for at least one user in the **Active Users** section, the 'Notify for Review' button will be activated for the relevant decision outcome record. This will allow users to manually trigger an email notification to alert the specified recipients. The manual email trigger ensures that decision outcomes can be reviewed by the recipients when needed.

Email Notification sent to the Requester

After clicking the 'Notify for Review' button on the popup, the page will refresh, and the 'Decision Updates' section will be displayed with the relevant details. The 'Notify for Review' button will then change to an 'Email Sent' button (disabled) to indicate that the email has been successfully sent to the list of recipients.

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
22.08.2024	Refer	Soumendra Dalai (101554968)	22.08.2024	-	Soumendra Dalai (101554968)	Decision Note is added.

Add a decision note here

Email notification has been successfully sent to the recipients

Approve Decision Add Note Reject Decision Email Sent

Once the decision approver has manually acted on the referred decision outcome, the system will automatically send a notification to the original requester. This notification informs them that an action has been taken regarding their referred decision outcome.

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
22.08.2024	Refer	Soumendra Dalai (101554968)	22.08.2024	Manually Approved	Soumendra Dalai (101554968)	Decision Approved.
22.08.2024	Refer	Soumendra Dalai (101554968)	22.08.2024	-	Soumendra Dalai (101554968)	Decision Note is added.

Sample Email:

From: noreply@creditsafe.com <noreply@creditsafe.com>
 Sent: Wednesday, August 28, 2024 12:45 PM
 To:
 Subject: Your Pending Decision has been Rejected

Action Taken

Your Pending Decision has been Rejected

An action has been taken on the decision regarding your recent request by Cnd Accelerator (101566593)

Company Name	Decision Date	Decision Model	Decision Outcome
Company No / Safe Number	28-08-2024	DK Decision Tree	Manually Rejected

[Review Decision](#)

Decision Outcome

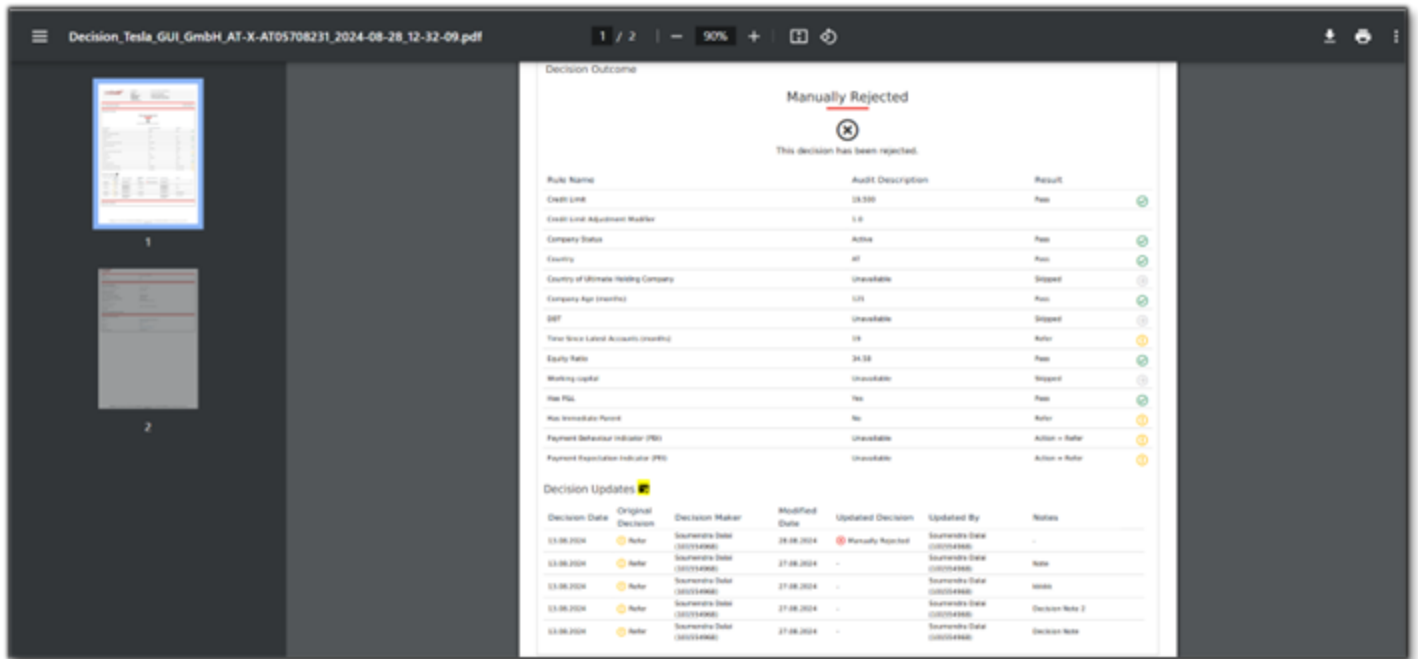
Audit Name	Audit Value	Result
Company status	Active	Pass
Legal form	Unavailable	
Credit Limit	4,500	Pass
Company age	Unavailable	Action = Refer
Score	1107 - Low risk of failure	Pass
Equity ratio (%)	Unavailable	Skipped
Address changes	0	Pass

To view any of the above decisions please login at mylogin.creditsafe.com/

Best Regards
 The Creditsafe Team
www.creditsafe.com

Note:

- An "Email Sent" icon next to the Decision Updates section indicates that email communication has been successfully sent to the list of recipients when the outcome was referred.
- If an email is triggered for the referred decision, users will also see the "Email Sent" icon on the downloaded PDF.



New Note Addition Capabilities for Basic Users

Check & Decide introduces the ability for Basic users to add notes on referred decisions. This enhancement allows Basic users to contribute additional context or information which will assist Senior users during their review and decision-making process.

- Basic users can now add notes to any referred decision outcome. This feature enables them to provide valuable insights or comments relevant to the decision.
- The added notes will be visible to Senior users, helping them to make more informed decisions based on the additional information provided.
- Basic users can navigate to the relevant referred decision, enter their note in the designated field, and submit it.

Check & Decide - Decision History

Date	Decision Modified Date	User	Company ID	Company Name	Model	Decision
30.04.2024	-	Soumendra Datta (101554968)	DK03440377	-	DK South Test	Refer
25.04.2024	-	Soumendra Datta (101554968)	DK-UK003089350	Denise Bank	DK Default	Refer
25.04.2024	-	Soumendra Datta (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	South UK Contract Config test	Referred Medium Risk
25.04.2024	-	Soumendra Datta (101554968)	GB-0-10071255	LYRECO PROPERTIES LTD	South UK Contract Config test	Referred Medium Risk
17.04.2024	-	Soumendra Datta (101554968)	DK-UK003111108	DSV ROAD A/S	DK Default	Refer
17.04.2024	-	Soumendra Datta (101554968)	DK-UK003111108	DSV ROAD A/S	DK Default	Refer
17.04.2024	-	Soumendra Datta (101554968)	DK-UK003440077	test	DK Default	Refer
17.04.2024	-	Soumendra Datta (101554968)	DK-UK003440077	test	DK Default	Refer
09.04.2024	-	Soumendra Datta (101554968)	IT-0-N484767	TEST S.R.L.	IT Default Tree	Refer
03.04.2024	-	Soumendra Datta (101554968)	CA-IL-CA02915523	HEA	South US Config Test	Refer

Export Run New Decision

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Decision Outcome

Refer

ⓘ This decision cannot be approved and requires review.

Rule Name	Audit Description	Result
Credit Limit	0	Refer
Register Status	REGISTERED	Pass
Risk Score	Not rated	Refer
International Score	0	Refer
PIU	Unavailable	Skipped
Activity Codes to be excluded	Unavailable	Action = Refer
Pre insolvency Check	False	Pass
Severe Protest Check	False	Pass
Severe Proprietary Check	False	Pass
Expired Open Invoices Check	Unavailable	Skipped

Add a decision note here

Decision Details

Model: IT Default Tree
Sales Value: 500

[Help](#)

Once a Basic user adds a decision note, it will be saved in the 'Decision Updates' section of the decision. After the user triggers the email notification, Decision Approvers will be able to access and review the decision notes added by the Basic user.

Decision Updates

Decision Date	Original Decision	Decision Maker	Modified Date	Updated Decision	Updated By	Notes
09.04.2024	Refer	Soumendra Datta (101554968)	26.06.2024	-	Soumendra Datta (101554968)	Decision note is added.

Add a decision note here

Notes added successfully

User Permissions

Access to Check & Decide Models is governed by "Roles," which determine the level of access each user has. In this section, we will outline the various roles available and the specific access levels associated with each role.

Roles:

There are two roles available, each with its own set of permissions. The following is a list of the available roles:

- **Basic Access:** This role is designed for users who require basic access to Check & Decide. Users with this role have the ability to run decisions and view only their own decision history.
- **Senior Access:** This role is designed for users who require more advanced access to Check & Decide. Users assigned to this role can run decisions and view the full model history, regardless of which user executed the decision. Additionally, they have the ability to modify decision outcomes by manually approving or rejecting decisions.

Managing Roles:

To change a user's role, you can either contact your local Creditsafe Account Manager or use the 'User Management' functionality in Accelerator.

Important Note:

It is essential to assign users the appropriate role based on their access requirements. Assigning an incorrect role may lead to unauthorized access to sensitive data or restrict users from performing critical tasks. To maintain security and operational efficiency, always ensure that user roles align with their specific responsibilities and permissions.