



INFORMA
Una compañía Cesce

Informanager

Take Control of your debtors

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1. Informanager

Informanager is the solution that helps you manage trade risk at all stages of the business cycle.

- ✓ **Controlling your customers** and debtors' portfolio and be up to date with the changes.
- ✓ Carry out a multivariate analysis of your **debt distribution and situation**.
- ✓ Evaluate **business credit decisions** requests.
- ✓ **Reduce the debt** of your customers by analysing their payment behaviour.
- ✓ Access and **share the more comprehensive business information**.

1.1. For whom is Informanager?

- **Risk Managers and Credit Managers**

Control the risk and decide whether you accept business credit operations or not.

- **Collection area**

Reduce your average collection period by knowing how your clients are paying other suppliers.

- **Commercial Department**

Control the situation of your clients and their distribution within the commercial network of your company.

- **Documentation Department**

Access to the largest businesses database and share information with the companies in your company.

How does Informanager work?

Informanager is a complete business risk management system formed by independent modules:

- Dashboards
- Portfolio
- Alerts
- Payment Analysis
- Decisions
- Documents

One of the more prominent characteristics of Informanager is that the information is shared by all the users of your company. This would provide an easier unique portfolio, companies and joint risks management.

To obtain additional information on the Informanager's multi-user characteristics please do consult the Multi-user document.

Scorecard

Thanks to the Dashboard you would have a complete overview of the situation of your portfolio and the outstanding debt of your company.

- ✓ The most outstanding KPIs for your business in a single screen.
- ✓ Control how the debt is distributed depending on geographic areas and size of the companies.
- ✓ See the customers with higher debt risk.
- ✓ Monitor the evolution of Your Portfolio.

Outstanding Today

The Outstanding Today screen is the welcome page for Informanager users. The Outstanding Today screen would be displayed the first time in a day that a user accesses Informanager; it is designed in four different sections that show the main variations of the day.



Which is the situation of my portfolio?

- Average Risk: average Ratings value of companies in the Portfolio.
- Number of companies in the portfolio. Number of companies that have been registered or deregistered in/from the portfolio.
- Number of companies with a Rating increase or decrease since the last login of the user.
- Number of companies currently under insolvency proceedings or debt restructuring procedures.
- Number of related companies: The number of companies in your portfolio that participate or are participated by a company in an insolvency proceeding, debt restructuring procedure or extra-judicial agreement is also specified.

Which is the situation of my portfolio in comparison with the business market?

The average values of your portfolio (per activity or area) with a high deviation percentage with respect to the Spanish business market. Useful to discover those regions or sectors of your portfolio with worst indicators and higher risk.

Sectors news

DBK's sectorial news section shows the latest sectorial studies that may be of interest as some companies in Your Portfolio belong to those sectors.

As well, some monthly or quarterly macroeconomic variables are included on the Spanish economy current situation.

Empresa Actual Section: Resources and topical issues site

Latest news on Empresa Actual, Informa D&B's resources and topical issues site.

Dashboard

A series of dashboards for the different user profiles; besides, each user could create its own customised dashboard.

- **Credit Dashboard**
- **Financial Dashboard**
- **Evolution Dashboard**

Dashboards modification

The user could customise Dashboards to adapt how widgets are displayed, added and removed. Those are user customisations, that is to say, only that user would see the changes.

Bookmark

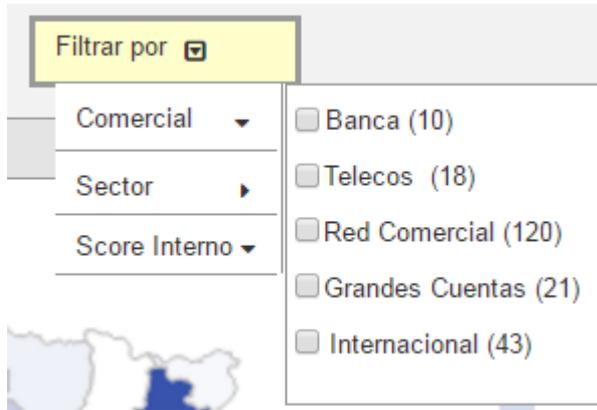
All Dashboards would have an icon that would allow the user to decide which one is shown on the first place. This favourite dashboard would be shown first in the premier manager menu. It would be automatically moved upwards when you bookmark it.

Portfolios

In the upper dashboard section, a combo-box would be included in the list of portfolio to which the user has access. The user could display the dashboard for any of the chosen portfolios. By default, All would be ticked.

Dashboards filtering

Customisation options include several filters through a drop down with available filters and clients' fields. Only variables with a maximum of 10 values would be shown.



Credit dashboard

The analytic approach of this management report is oriented to Marketing and Sales professionals and should point out from conflict areas of your portfolio to business opportunities and an improvement in the main clients' indicators.

The Credit Dashboard offers some widgets:

1. Geographical representation
2. Debt
3. Credit limit
4. Top 10 companies with Higher non-payment risk
5. Rating Distribution
6. Sectorial Representation
7. Structure: Net worth distribution, sales distribution, employees distribution, age distribution, net worth evolution, sales evolution, employees evolution, evolution by age
8. Top 10 companies with greater sales increases
9. Top 10 companies with greater sales reductions
10. Top 10 companies with greater results growth
11. Top 10 companies with greater results reductions
12. Net Worth
13. Sales
14. Size (employees)
15. Age

Financial Dashboard

The analytic approach of this management report is oriented to Finance and Credit Management professionals and should allow the identification of portfolio risk exposures and incremental business opportunities through key client indicators.

Widgets included in the Financial Dashboard

1. Geographical debt representation

2. Portfolio distribution by Rating
3. Top 10 companies with greater exposition
4. Portfolio distribution by Aging
5. Credit limit.
6. Net Worth
7. Sales
8. Results
9. Indebtedness
10. Quick Ratio
11. Soundness Ratio
12. Debt ratio
13. Profitability Ratios

Evolution dashboard

This dashboard is only available for customers with **Premier Expert**.

It represents values of all the portfolio or of any of the portfolios at any specific moment. Average values or total added and associated values to the portfolios that each user had at any moment.

When the user creates a portfolio this Evolution Dashboard would be displayed. If the user removes the portfolio, as a consequence, all data associated to that portfolio would also be removed.

The following widgets are included:

Widget: Average Informa's Rating

Widget: Average Liquidity Score

Widget: Total number of companies.

Widget: Financial Situation variation

Widget: Debt Evolution

Widget: Credit appraisal evolution

Widget: Incidences evolution.

Customised dashboard

Apart from the mentioned Dashboards, the user could create Customised Dashboards with the widgets he/she is more interested in from the financial and credit available ones. There is

no limit in the number of customised dashboards. Dashboard's evolution widgets could not be included in customised dashboards. 4 Alerts widgets would also be added.

Besides, if the user has uploaded Payment Analysis, the user could include two customised tables:

- **Customised widget: Debt by Informa's Rating**

- **Customised widget: Debt by incidences**

The user could establish if the Dashboard is to be shared and, thus, it would be visible for all the users of the contract (but it could be just be modified by himself/herself).

While the Credit Dashboard, Financial Dashboard and Evolution Dashboard could not be removed, Customised Dashboards could be removed by the users that created them.

Portfolio

The Portfolios system allows a classification and grouping of companies within a hierarchical structure named Portfolios.

- ✓ Have your clients organised and classified with the same business or organisational structure of that of your own company.

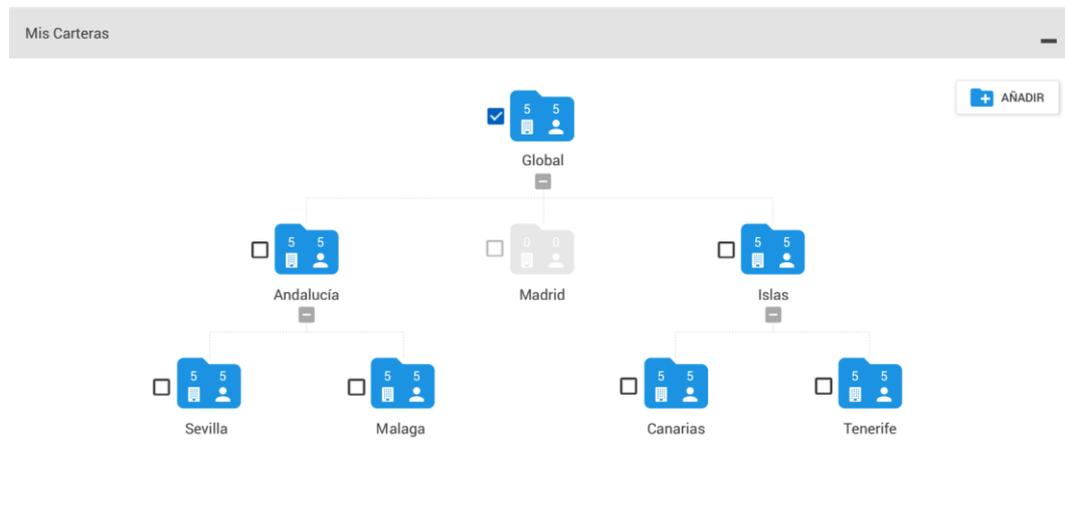
- ✓ Obtain the analysis of the debt situation of every portfolio separately: sectorial, financial, geographical situation, or non-payment risk.

- ✓ Control your company's users access to the different Portfolios.

- ✓ Receive customised alerts for every Portfolio by choosing what do you want to be informed of and how often.

How does the Portfolios System work?

It is Informa's Companies classification system and allow Share Users to have a unique classification.



All Portfolios depend on a system portfolio named Root Portfolio.

Under the Root Portfolio you could create all the portfolios you need with the most suitable structure for your company. You could move portfolios to locate them in other branch or another level by dragging it to the position you want.

The Portfolio's System is common for all Shared Users of your company, and, thus, any change in the companies, structure or organisation would affect all users.

Private Users would have their own Portfolios system and they could not access the Shared Portfolios System of the organisation.

Companies

At *Companies* you could see the list of all the companies that you have in the Portfolios' System. You could order, filter or search among the companies in your Portfolios.

All companies fulfilling one of the following would be included in *Companies*:

- That have **Informanager Service** activated.
- That have **Payment Analysis** information uploaded
- Activated **Alerts**.

If a company is no longer registered in any of those services it wouldn't be listed in *Companies*.

A company may be included in more than one Portfolio. In that case, when you see *Companies* each company would appear just once indicating all the Portfolios in which it is included.

At *Companies* you could filter, order or classify companies of the Portfolios as it best suits you.

At *Companies* you could see all the fields included in the system: financial data, debt values, customised fields, etc. and you could also download the list in Excel to work better with the data

If you need additional information on the Portfolios Module please do consult the Portfolios specific guide.

Alerts

The most complete and customised monitoring system of the market, so that you are informed in real time of the changes taking place in your portfolio.

- ✓ Get to know on a daily basis the significant changes that take place in any monitored company.
- ✓ Keep the companies you are interested in monitored without needing to purchase the report every day.

How do Alerts work

Every day hundreds of thousands changes coming from several available information sources are analysed and processed in the database. Those changes are processed in the early morning and sent to the customer on those companies for which they have Alerts activated.

For you to have the control of the change notices you receive you could configure your own Alerts.

There are three types of alerts depending on their use:

- **Informanager Alerts**, with Informanager Alerts you could customise Alerts depending on the needs of your company through different format, content, periodicity and addressees criteria.
- **Alerts**. With Alerts you would get a basic notification system for all those companies for which you do not have the Informanager service activated.

- **Evolution Alerts.** The changes on the average portfolio values are notified, enabling to see their evolution across time.

If you need additional information on the Alerts Module please do consult the Alerts specific guide.

Decisions

Obtain a recommendation on a commercial operation based on our know-how and in your risk policies. You could:

- ✓ Save time and increase control by automating commercial operations decisions.
- ✓ Minimise the risk of unsuccessful operations
- ✓ Standardize operations analysis and approval.
- ✓ Consult a report with our recommendation, the analysis of the operation and the most outstanding information of the company.

The Decisions Module is formed by three screens where you could request new Decisions, modify the configuration of decisions rules and monitor Decisions already processed.

Decisions Configuration Screen

The configuration allows you to establish a set of rules that modify Informa's recommendation adjusting it to the risks policies of your company.

Basic rules

These are the necessary rules for Decisions requests, these rules establish the minimum criteria for an operation to be processed. The operation would be rejected if it does not fulfil any of them.

Criteria included in the basic rules are: Rating; Maximum amount; Maximum delay (in days); Accepted payment methods.

Reglas básicas

Establece los criterios mínimos que ha de cumplir una operación para pasar por el motor de decisiones. Si la operación no cumple estos criterios mínimos será automáticamente rechazada.

Rating Informa

Datos de la operación

Importe máximo *
€ 6000000

Plazo máximo (días) *
360

Tipos de pago aceptados

- Cheque
- Transferencia
- Confirmado
- Contado
- Pagaré
- Prepago
- Reposición de Fondos
- Mandato SEPA (B2B/Core)
- Crédito Documentario
- Giro Bancario
- Letra de Cambio

Customised rules

These are additional rules to the basic ones that allow to carry out direct actions over Informa’s recommendation.

Every rule allows to define a recommendation in case it is not fulfilled. You could establish as many rules as you need that could, afterwards, be modified or removed if necessary.

Reglas personalizadas

Configura tus propias reglas de decisión de operaciones y la acción que deben provocar, adicionales a las especificadas en el motor de decisiones.

Listado de reglas

No se han encontrado reglas personalizadas definidas.

[+ NUEVA REGLA](#)

Operations revision

In this section, there are established which users with “Operations Revision” rights would receive an e-mail indicating that an operation has evolved to Revision Pending.

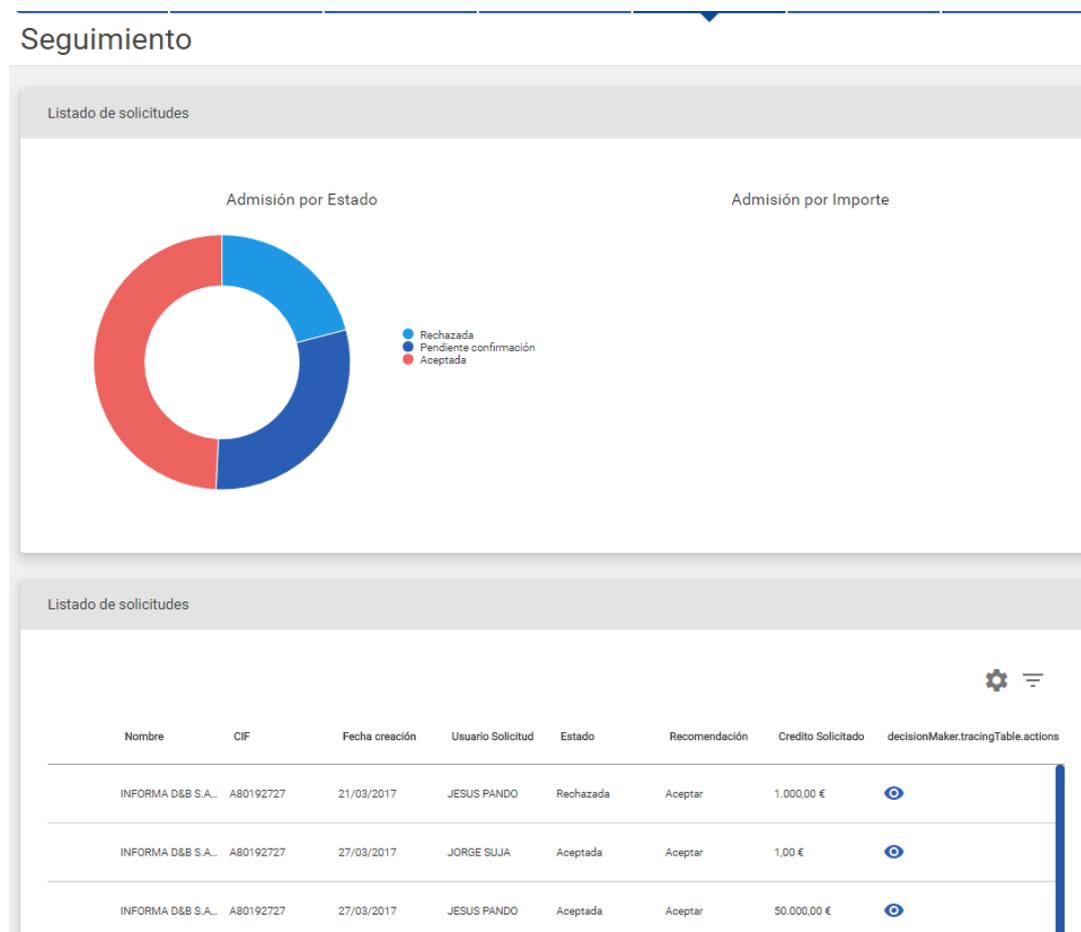
Decision Request

You could open requests as well for Companies as for Sole proprietorships following four easy steps:

- 1- Choose the company. Identify the company / sole proprietorship for which you want the Decisions report by NIF, Name of the Company, Brand or DUNS
- 2- Operation request. Includes the data of the operation: Outstanding debt, requested credit, guaranteed amount, payment delay and payment method.
- 3- Recommendation. You obtain our recommendation on whether to accept, reject or review the operation.
- 4- Decision Report. The final Decision report with our recommendation and the final decision taken on the operation.

Monitoring

In this screen, you could consult the status of the requested operations; they could be consulted and filtered by several criteria.



If you need additional information on the Decisions Module please do consult the Decisions specific guide.

Payment Analysis

Is a unique and exclusive service of Informa that allows you to know the businesses payment situation.

- ✓ Knowing the amounts, periods and delays of your clients.
- ✓ Speed up collection and reduce the average payment.
- ✓ Reduce the non-payments volume.

Establish collection and credit policies adapted to the payment behaviour of your customers

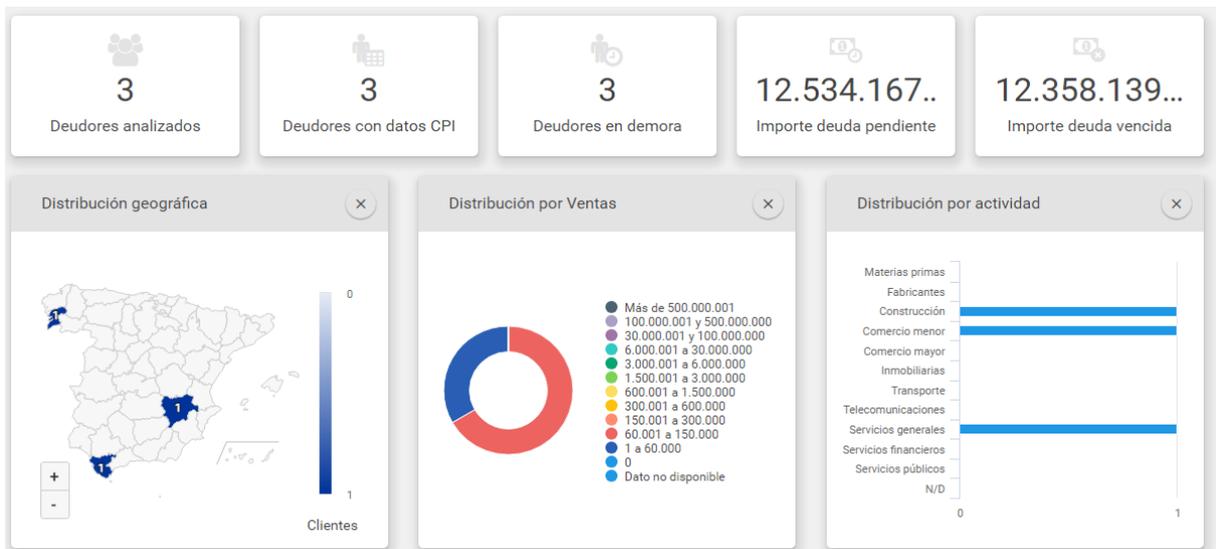
When accessing to the Payment Analysis Module you could consult the following screens:

- Own information
- Payment comparative
- Debtors Detail
- Sectors' Analysis

Those screens would help you to have an integral overview of the payment behaviour of your clients helping you to formulate the business strategy that best adapts to your company's needs.

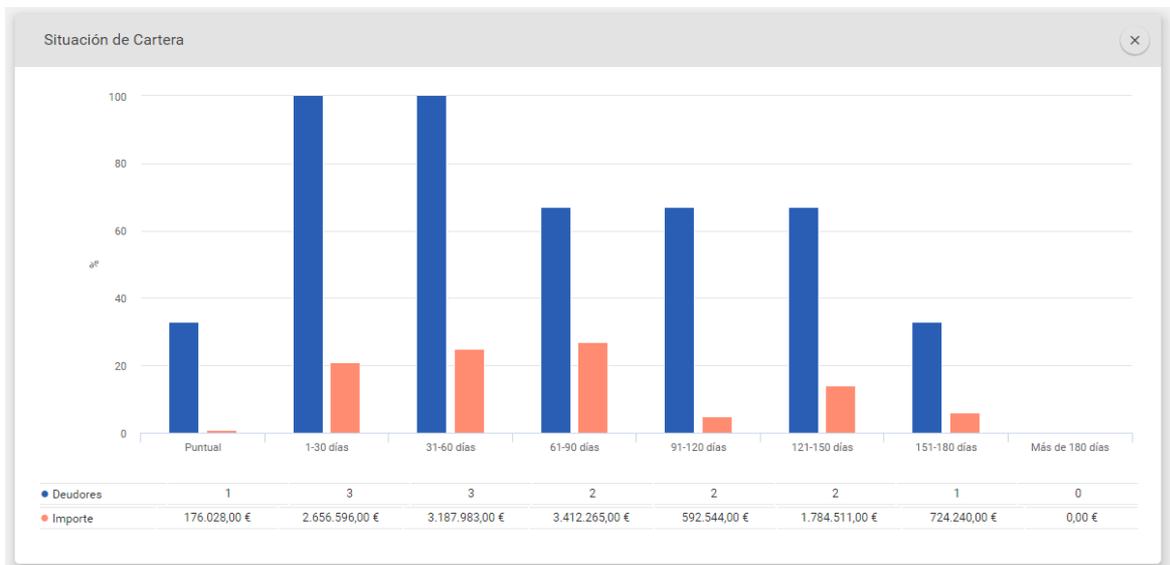
Own information

In the Portfolio Analysis screen you would find a complete study of your debtors. This study is carried out from the files that you have uploaded in the system, showing a default analysis of the latest uploaded file; besides, it shows annual evolution of the information provided throughout the year.



You could configure, filter and modify this own information screen for it to show the information you are more interested in. You could have the information segmented by the Portfolios you have configured in the system.

Interactive graphs for you to access directly to the companies in each segment by clicking on that graph segment.



Payment Comparative

In this screen, you would find a comparative between the payment behaviour of your clients with you and with the rest of information suppliers of the Payment Behaviour service. By default, calculations are made taking the latest provided file as the basis even if you have the option to choose a previous file.

Tabla de comportamiento de pagos

TRAMO MEDIO DEMORA GLOBAL

Nº de clientes	Puntual	1-30 días	31-60 días	61-90 días	91-120 días	121-150 días	151-180 días	>180 días	Total
Puntual	0	0	1	0	0	0	0	0	1
1-30 días	1	0	0	0	0	0	0	0	1
31-60 días	0	0	0	1	0	0	0	0	1
61-90 días	0	0	0	0	0	0	0	0	0
91-120 días	0	0	0	0	1	0	0	0	1
121-150 días	0	0	1	0	0	0	0	0	1
151-180 días	0	0	0	0	0	0	0	0	0
>180 días	0	0	0	0	0	0	0	0	0
Total	1	0	2	1	1	0	0	0	

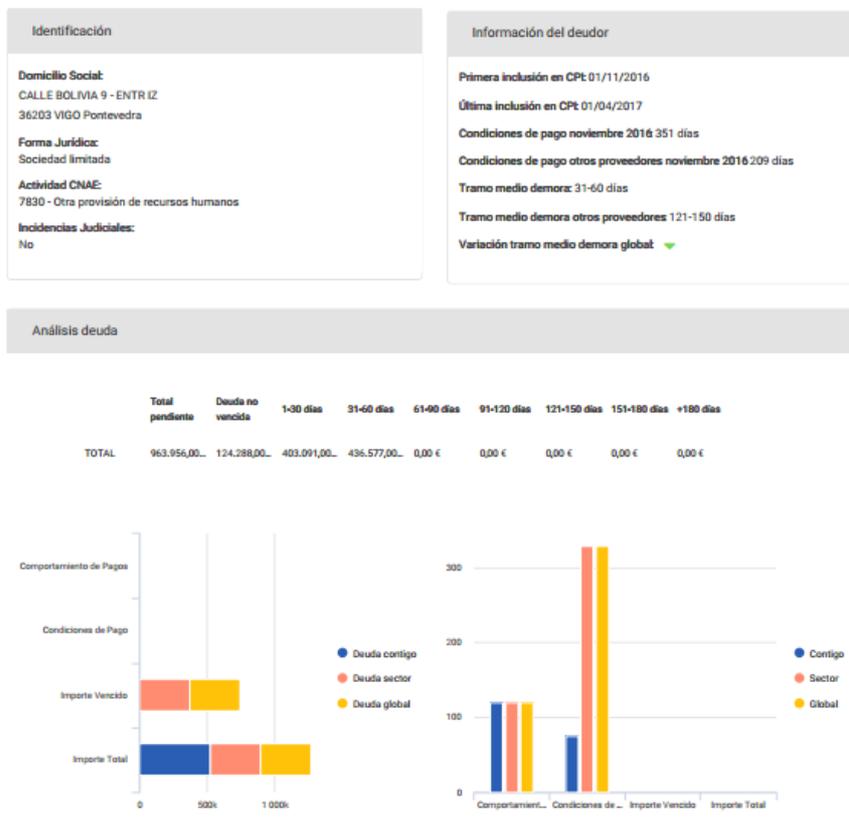
In the payment behaviour table you could see the number of clients distributed by the stretch: 'average payment delay days with you' and the 'distribution of the global average delay days'.

Razón Social	NIF	Deuda pendiente	Condiciones de pago	Condiciones de pago global	Tramo medio demora	Ventas
SUMINISTROS MAYRO S.L.	B11427051	581.703,00 €	329 días	101 días	31-60 días	22.922,00 €
EMBALAJES ALBERO SA	A03266095	0,00 €	329 días		61-90 días	27.395,00 €
CLUB DEPORTIVO SALLEKO	G01026590	0,00 €	329 días	154 días	31-60 días	56.815,00 €
ARACH SELECCION SL	B36946317	0,00 €	329 días	75 días	91-120 días	92.972,00 €
AGROCAMPO ALBACETE SOCIEDAD LIM.	B02537967	3.474.889,00 €	329 días	22 días	Puntual	86.508,00 €

In this payment comparative screen you could see the debtor's detail with the payment conditions they have agreed with you and the conditions they have with other suppliers.

Debtors Detail

From any of the debtors you could access to its Debtor Report. This report would show you all the interesting information on a specific company from your debtor's portfolio. You could access to this report through the Debtors and Portfolio Analysis screen.



Sectors' Analysis

In this screen, you could know and analyse the payment behaviour on different activity sectors and compares the payment conditions in every sector.

You have a sector's searcher that would allow you to carry out searches by key words and 2 digits CNAE. When you search by keywords the results would show all sectors that contain the words researched.

The analysis of each sector would provide a report with the following information:

- Sector: 2 digit activity sector and its activity description.
- Number of companies: Companies that develop their activity in the chosen sector and for which there are payment experiences.
- Delay Days Table by size of the company: In this table you could see the average payment delay days depending on every company size of the chosen sector.
- "Payment Behaviour By Sector" graph: Trend graph that show the payment behaviour evolution (delay days) on the chosen sector over the past 12 months.

If you need additional information on the Payment Behaviour Module please do consult the Payment Behaviour specific guide.

Upload files

The Files module is a tool that allows you to upload information of your companies and debtors into Informanager through an Excel or csv File directly with the download format of your system.

- Make a companies bulk load in Informanager:
- Include information of your client's debt:
- Classify companies in your portfolios:
- Include own information that you currently use in your analysis as the commercial agent in charge, your internal score...

Upload Companies in the portfolio

If you want to make a bulk load of companies in your portfolio you just have to follow the following steps.

1. Choose the file containing the data. The file should have the compulsory fields NIF or DUNS
2. Choose the use type of the companies.

3. Verify that the NIF or DUNS field is assigned to the NIF/DUNS dictionary
4. Carry out actions you need with the NIFs included in the file as, for example, those classified in your portfolio.
5. Save the file type to reuse it again later.
6. Process a file. All specified actions would be carried out,.

Upload Outstanding Debt

If you participate in the Payment Analysis program:

You could include the debt information as well in invoices list as in aging format; depending on the format, required fields are different.

1. Choose the file containing the debt data.
 - a. If you use the aging format the required fields are as follows: NIF or DUNS, Invoice Number, Issuing Date, Due Date, Amount
 - b. If you use the invoice format the required fields are as follows: NIF or DUNS, Expired Debt, Outstanding Debt, Total Debt, aging 1-30,aging 31-60,aging 61-90,aging 91-120, aging 121-150,aging 151-180,aging +180
2. Choose the use type: Outstanding debt.
3. Verify that the required fields are associated to the corresponding dictionary fields.
4. You could carry out different actions with the NIFs included in the file as, for example, classify them in a portfolio.
5. Save the file type to reuse it again later
6. Process a file. All specified actions would be carried out,.

Note: You could include the debt of foreign companies including the field Country in your file.

If you do not participate in the Payment Analysis program:

1. Choose the file containing the debt data. The required fields are: NIF or DUNS, Expired Debt, Outstanding Debt.
2. Choose the use type: Outstanding debt.
3. Verify that the required fields are associated to the corresponding dictionary fields.
4. You could carry out different actions with the NIFs included in the file as, for example, classify them in a portfolio.
5. Save the file type to reuse it again later
6. Process a file. All specified actions would be carried out,.

Reuse a file type

When you have already defined a series of actions on a file you could save it as a type of file and reuse it afterwards with files that have the same structure.

1. Choose a file that contains the data you want to upload and the compulsory data according to the file type.
2. Choose the file you want to use.
3. Verify that there are no errors and warnings.
4. Process a file.

Other uses

If uploading Companies file or an Outstanding debt file

- Classify automatically the NIFs on your portfolio structure by including a portfolio column on your file
- Include your own information by including it on columns on the files you are going to upload.
- The Informanager service would be activated for all new NIFs you specifically include in the Informanager service.

If you need additional information on the Upload Files module please do consult the Upload Files specific guide.

Documents

Informa's cloud service to store your files.

- ✓ Save Business reports and Dashboards PDFs.
- ✓ You don't need to download PDFs on your computer.
- ✓ Access to the saved files whenever you need it.
- ✓ Share them with other users of the company.
- ✓ Access directly to those contents from Dropbox.
- ✓ Include notes on the files to have permanent access to it.

Types of documents

In the Documents module, you could store several types of reports that you would find across Informa's site:

- Reports on Companies
- Dashboards
- Payment Analysis.

All documents are saved in PDF format.

Those PDFs are save for an unlimited time.

Historical record

In this page, there are shown the event registers that have suffered changes in the Informanager application indicating the user making the change and the date.

Historial de cambios

Fecha	Realizado por	Usuario afectado	Empresa afectada	Acción	Módulo	Submodulo	Ver
10/04/2016	clientes@informa.es	rgcarmona@informa.es		Asignar	Administración	Perfiles	<input checked="" type="checkbox"/>
10/04/2016	clientes@informa.es			Modificar	Administración	Carteras	<input checked="" type="checkbox"/>
10/04/2016	clientes@informa.es			Modificar	Administración	Carteras	<input checked="" type="checkbox"/>
10/04/2016	clientes@informa.es	droduiguez@informa.es		Asignar	Administración	Perfiles	<input checked="" type="checkbox"/>
10/04/2016	clientes@informa.es			Crear	Administración	Perfiles	<input checked="" type="checkbox"/>
10/04/2016	clientes@informa.es	droduiguez@informa.es		Asignar	Administración	Perfiles	<input checked="" type="checkbox"/>
10/04/2016	clientes@informa.es			Crear	Administración	Perfiles	<input checked="" type="checkbox"/>

Administration

Informanager is a multi-user tool from one to “n” users, so that when one user operates with it that is reflected for the rest of the users. For that reason, it is important to establish a series of roles and rights that determine which rights have the different users of the tool and which user/users manage those rights.

The “Administrator” could carry out the following tasks:

- Create profiles
- Assign users to a specific profile
- Assign the portfolios to which a specific user has access

For additional information on the Informanager Administration please do consult the Administration manual.



www.informa.es

Customer Service
customerservice@informa.es

900 176 076