



**INFORMA**  
Una compañía Cesce

# Alerts

Informanager

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## 1. Alerts

Alerts is 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.

## 2. Use

Alerts are preventive, you have more control, improve your management and it makes your decision making easier:

- You would know on a daily basis the significant changes that take place in any monitored company.
- You keep the companies you are interested in monitored without needing to consult the report every day.

You have a complete perspective of the changes that take place in your portfolio:

- A summary of the situation of your alerts.
- Distribution graphs of the notices you have received according to your own categories, by type of alert or type of change.
- The list of all received notices.
- You could access to the detail of every notice and the information of every company.

You choose, you could tell us exactly what do you want us to notify you about:

- Some changes in the companies of your portfolio or over changes in the average values of your portfolio.
- The frequency of the notifications.
- Who do you want us to notify.
- How do you want e-mails to be, summarised or with the change information included.
- If the mail should contain that information in a CSV file.
- If you want to establish your own categories.
- On which changes you want us to notify you and on which not.
- On which portfolios or group of companies.
- Or taking into account geographic criteria, business data as its situation, constitution date, sector to which they belong or legal form, etc.

## 3. How do Alerts work

Hundreds of thousands changes coming from several available information sources are analysed everyday 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.
- **Basic Alerts**. With Basic 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.

### 3.1. Informanager Alerts

Informanager allows a complete Alerts customisation:

#### Privacy

Decide if the Alert is just meant to be received by you (Private) or if it is going to be a shared alert with other Informanager users. In the drop down you could see all users of your Informanager Application.

#### Privacidad

-  Privada
-  Compartida

Enviar alerta a: Todos

- Todos
- usuario1@informa.es
- usuario2@informa.es
- usuario3@informa.es
- usuario4@informa.es

LISTO

### **Receive e-mail notices**

The change notices would be sent to all users for which the Alert has been configured in the Alerts Panel. Besides, you could receive a notification in your e-mail. If you want to receive it in more than one e-mail you could register other different emails.

#### **Recibir avisos**

Por email [Añadir CC: >](#)

Recibirás todas las notificaciones en Tus Mensajes.

### **Alert emails format**

You could choose between receiving it in summary mode (it does just indicate which is the changing element) or complete (in which the change is included).

Besides, you could request a csv file to be attached with the list of the changes included in the mail.

#### **Preferencia de avisos**

Modo resumen [Ejemplo >](#)

Modo completo [Ejemplo >](#)

Adjuntar CSV

### **Period**

By default, all Alerts are configured to be sent daily for you to be informed of changes as soon as possible. Nevertheless, you could also configure Weekly or Monthly Alerts so that we do only notify changes once a week or once a month.

If you choose the weekly option you would receive notices on Tuesdays. If you choose monthly you would receive it the first Tuesday of the month.

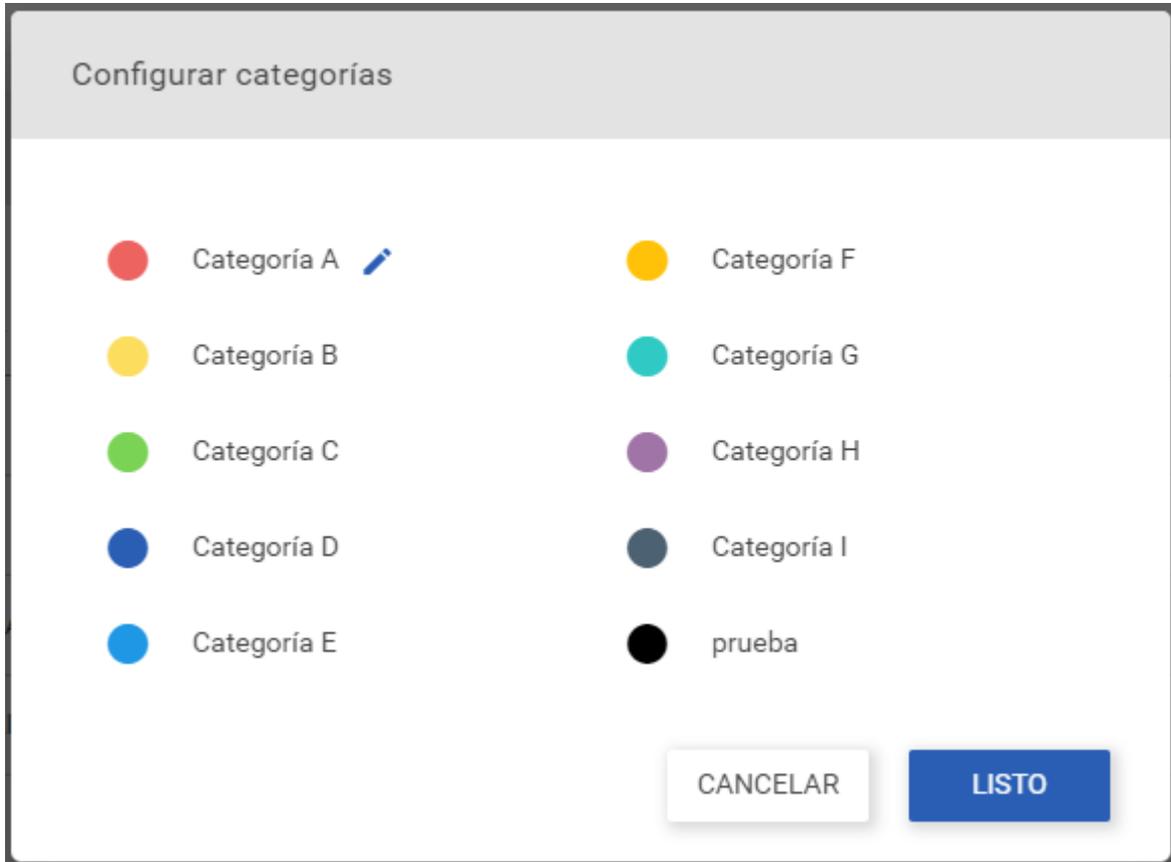
### **Category**

The category is a free user field that could be used as a colour indicator for the alerts created. This way it would be much easier to find afterwards received notices.

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*Advice: Create categories depending on the importance level of the alert. For example, the red category for important changes that affect the Rating of the company.*

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Configurar categorías

● Categoría A 

● Categoría B

● Categoría C

● Categoría D

● Categoría E

● Categoría F

● Categoría G

● Categoría H

● Categoría I

● prueba

CANCELAR LISTO

### **Received Changes**

By default, alerts are configured to notify over all changes that take place in all companies. Nevertheless, the sections, portfolios or criteria may be modified to receive just the change notices you are interested in.

- **Only outstanding ones**

The configuration of Outstanding Notices allows you to receive change Notices on all the sections of the report. But you would only receive those notices that affect the most the Business Risk of the company as they affect Informa's Rating.

- **Notices by sections**

You could choose from all sections and parts of the Business reports those sections you are more interested in. You could consult the sections detail in the Appendix Notices by Sections.

- **Portfolios**

You could modify the scope in which the alert is triggered. Instead of applying to all companies in Your Portfolio you could decide that it would just affect some specific portfolios and not other ones.

¿De qué carteras?

Raíz

Zona Norte

Zona Sur

Empresas que pertenezcan a estas carteras:

- Raíz
  - Zona Este
  - Zona Norte
  - Zona Oeste
  - Zona Sur

- **Classification criteria**

You could segment the alerts to receive just the notices on companies that fulfil a series or criteria: geographical, legal form, status of the company, constitution date, activity as well as other added value data.

¿Con qué criterios?



### 3.2. Basic Alerts

Apart from the Informanager Alerts you would have the Basic Alerts Service for those companies that you have in your Portfolio but that are not included in Informanager. For those companies you could carry out an easier configuration with the following characteristics.

#### **Privacy**

Privacidad

- Privada
- Compartida

Decide if the Alert is just meant to be received by you (Private) or if it is going to be a shared alert with other Informanager users. In the drop down you could see all users of your Informanager Application.

#### **Received Changes**

By default, Alerts are configured to receive all changes that take place on the Reports, nevertheless, they could be customised to receive just those that you are interested in.

#### **Notices by sections**

You could configure alerts to receive just the change notices of some specific sections:

- Business Risk
- Financial Elements
- Corporate Structure
- Business Information
- Legal Structure
- Financial Information

¿Qué cambios? Riesgo Comercial x Elementos Financieros x Estructura Corporativa x Información Comercial x ^

- Riesgo Comercial
- Elementos Financieros
- Estructura Corporativa
- Información Comercial
- Estructura Legal
- Información Financiera

### Portfolios

You could modify the scope in which the alert is triggered. Instead of applying to all companies in Your Portfolio you could decide that it would just affect some specific portfolios and not other ones.

### 3.3. Evolution Alerts

Those Alerts would notify you every time a change takes place in the average values of the portfolios, this way, you would be informed of the evolution of the main indicators of your portfolio.

Generally all those elements would generate notices if the variation with respect to the previous value is superior to 10%.

- i. Variation in the average rating
- ii. Variation in the credit appraisal
- iii. Variation in expired debt
- iv. Variation in the average delinquency score
- v. Variation in the total number of companies
- vi. Variation in the average profitability ratio
- vii. Average debt ratio variation
- viii. Variation in the average quick ratio
- ix. Variation in the average soundness ratio
- x. Variation in incidences (number of companies with incidences)
  - a. All changes
  - b. Variation in administrative claims with the Social Security
  - c. Variation in administrative claims with Tax Authorities
  - d. Variation in administrative claims with Other Institutions
  - e. Variation in civil court incidences
  - f. Variation in labour court incidences
  - g. Variation in debt restructuring procedures and insolvency proceedings
  - h. Variation in parties affected by insolvency proceedings
  - i. Variation in irrecoverable credits

### 3.4. Alerts Panel

The Alerts Panel is where you could analyse, visually, the changes history of the companies you have in Alerts.

All notices received on companies in Informanager and in Basic Alerts and evolution alerts notices. In the notices list there would be the notices received in the past 24 months. After this period notices would disappear.

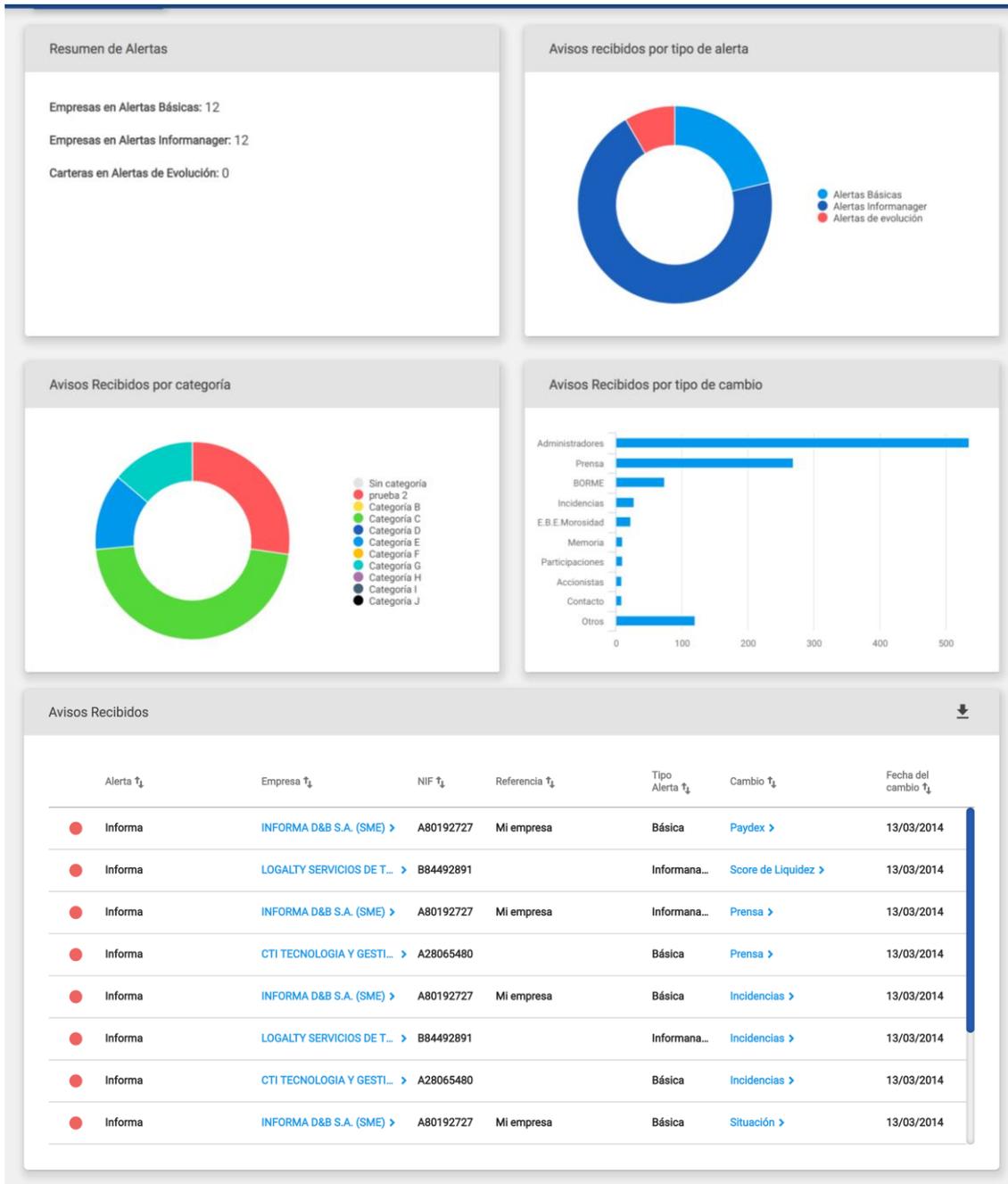
In this interactive panel you would have the following widgets:

- Alerts Summary. Number of companies that maintain Alerts.
- Received notices by alert type.
- Notices received by category.
- Received notices by change type.
- List of received Notices. It is a table in which it is included the list of notices received in the past 24 months.

In this alerts panel you could filter by period (yesterday, last week, last month, all), by portfolio or depending on whether notices have been read or not.

In the received notices list you could access to the details of the change that has taken place including the previous data and the new one. As long as they are Informanager Alerts.

If a company is listed in Informanager (or in Alerts) at any moment and then it is deregistered those notices would not appear anymore.



### 3.5. Alerts Manager

On this screen the list of defined alerts would be shown: It would show the complete list of defined alerts the user is receiving or has access to depending on its profile.

The user would see all alerts that it has configured (or that have been configured for him/her to receive). He/she would see the alerts on which he/she has no rights disabled (in grey); even so they could see it and its configuration could be consulted.

The following information would be available

- The colour indicator is the category of the alert. You could configure the categories to differentiate the alert depending on your needs.
- Privacy: It indicates if the alert is a private one or if it is shared with the rest of shared users.
- Name: Defined by the user.
- Users: Those that receive the notice.
- Periodicity: Daily, Weekly or Monthly.
- Alert type: Basic, Informanager or Evolution.
- Portfolios: Indicate the portfolios from which notices would be received.

Activa	Nombre	Usuarios	Periodicidad	Tipo Alerta	Carteras	Acciones
<input checked="" type="checkbox"/>	Alertas Informa	Tú	Diaria	Alerta	Global	
<input checked="" type="checkbox"/>	Alertas	Tú	Diaria	Informanager	Global	
<input checked="" type="checkbox"/>	Alertas Informa	Todos	Diaria	Informanager	Global	
<input checked="" type="checkbox"/>	Alertas David	drodriguez y 2 más	Semanal	Informanager	Financiero	
<input type="checkbox"/>	Prensa	Tú	Diaria	Informanager	Marketing	
<input type="checkbox"/>	Madrid	Todos	Diaria	Informanager	Madrid	

CREAR NUEVA    VOLVER A ALERTAS

#### Activate / Deactivate Alerts

The user could deactivate Alerts that it does not want to receive anymore. An inactive alert remains suspended and the sending of notices to users stopped without the need to remove the alert, apart from that, the alert would not impact the notices history that should be kept.

Alerts shown in a light grey colour indicate that they are inactive alerts.

When a shared alert is marked as inactive that change would affect all users.

### 3.6. Informa's Alerts

Within the Alerts Manager there are two alerts created by default in the system: Informa's Informanager Alerts and Informa's Alerts. As these two alerts are predefined by the System it is not possible to modify its configuration but they could be disabled if you do not want to receive it. Other alerts could be created from its configuration.

### 3.7. Shared Alerts

In Informanager, as a multi-user environment, shared alerts are shown in the Alerts Managers of those users for which that alerts was activated.

In this case, any user may access, modify and deactivate a Shared Alert even if it was created by another user.

If you want users not to modify Shared Alerts there is a right within the profiles and rights administration area to prevent the modification of Shared Alerts.

Shared Alerts could only be shared by Users with Shared Profiles. Users with a Private Profile could not have Shared Alerts.

### 3.8. How to create a new Alert

So as to create a new Alert you have to go to the Alerts Manager, access the screen to create a New Alert and choose among all the options of the Alerts configuration.

The screenshot shows a web form titled "Configurar nueva alerta". It is divided into several sections:

- Nombre de la alerta \*:** A text input field containing "Nueva alerta".
- Descripción:** A larger text input field.
- Tipo \*:** A dropdown menu with options: "Básica", "Informanager", and "Evolución".
- Período \*:** A dropdown menu with the option "Diario".
- Privacidad:** Radio buttons for "Privada" (selected) and "Compartida".
- Preferencia de avisos:** Radio buttons for "Modo resumen" (selected), "Modo completo", and a checkbox for "Adjuntar CSV".
- Recibir avisos:** A checked checkbox for "Por email" and a link "Añadir CC: >". Below it, a note says "Recibirás todas las notificaciones en Tus Mensajes."
- Categoría:** A dropdown menu with the option "Sin categoría".
- ¿Qué cambios quieres recibir?:** Radio buttons for "Todos" (selected), "Solo los destacados", and "Personalizados".

At the bottom right, there are two buttons: "CANCELAR" and "GUARDAR".

### 3.9. Alert e-mails

An e-mail would be sent for each created Alert. The type and category of the Alert that has triggered it would be specified on the e-mail.

The sender would be: "Informa's Alerts" and the subject would be customised for every user with the first company listed on the e-mail.

A CSV file with the complete list of Changes and included companies would be attached if the Alert was configured like that.

### 3.10. Alerts on Decisions Requests

In case there has been changes (Rating, Credit Opinion and EBE defaults of payments) in any of the companies for which a Decisions request has been registered in the past three months. When sending the Informanager alert in the e-mail a sentence would be included indicating that there is an operation about it on the Decisions module.

### 3.11. Rights associated to Alerts

There are two types of rights associated to Alerts:

- Creation right / Shared Alerts configuration
- Creation right / Private Alerts configuration

## 4. Appendix. Notices by Sections

### 4.1. Executive Summary

In the Executive Summary you could receive the following notices:

- ***Executive Summary: Identification (Contact data)***

This notice would be received when a new registration takes place or if there has been a change in the telephone, fax, email or website.

- ***Executive Summary: Identification (Business Name)***
- ***Executive Summary: Identification (Commercial Name)***
- ***Executive Summary: Identification (D-U-N-S Number)***
- ***Executive Summary: Identification (NIF)***

These notices may be triggered when there has been a new registration or change in the mentioned data: Business Name, Trade Style, D-U-N-S Number or NIF.

## 4.2. Business Risk

### - **Business Risk: Rating**

About Informa's Rating a series of circumstances may be notified.

- 1) Change in the Situation of the company.
- 2) Rating Variation
- 3) Rating Decrease
- 4) Suspended Rating
- 5) Rating Availability

A notice would also be sent depending on whether the Rating of a company that had no previous Rating because of the activity sector or for which no information had been received in the last few months.

In that notice it would be mentioned if the Rating INFORMA evolves to "available", "qualifiable", "not available", "not qualifiable".

### \*\*\* **Special Configuration for Informanager** \*\*\*

- Changes in the Risk section.
- Changes to the High Risk Section.
- Mark reduction or increase of more than X points

If you just want to receive those changes in the rating INFORMA that had some relevance for your interests you have two options.

The changes in the Risk section are those surpassing the established sections (Suspended credit: 0, High Risk: <6, Medium-High Risk: 7-10, Medium-Low Risk: 11-14, Low Risk:>15).

The changes to the High Risk section are those that place the Rating on the Highest section (below 6/20).

### - **Business Risk: Credit Appraisal**

The following can be notified about the Credit Appraisal:

- 1) Credit appraisal variation
- 2) Credit appraisal decrease
- 3) Credit appraisal availability

### \*\*\* **Special Configuration for Companies' in Informanager** \*\*\*

- X% changes in the Credit Appraisal.
- X% increase or decrease in the Credit Appraisal.
- Credit appraisal change below X%

By choosing this option the change Notice would only be triggered when the Credit Appraisal changes in more than X% (value customisable by the user).

- ***Business Risk: Delinquency Score***

The following can be notified about the Delinquency Score:

- 1) Variation on the Delinquency Score
- 2) Delinquency Score Decrease
- 3) Delinquency Score Availability

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

- Only changes in the payment delay probability stretches
- Delinquency Score changes of more than X points (customisable)
- Entry into the payment delays high probability stretch

- ***Business Risk: Payment Behaviour***

The following can be notified about the Payment Behaviour:

- 1) Registration in EBE Defaults of Payment
- 2) Modification / De-registration from E.B.E. defaults of payment
- 3) Paydex
- 4) Registration in ICIREN Defaults of Payments File
- 5) Modification / De-registration in ICIREN Defaults of Payments File

- ***Business Risk: Legal Actions***

In the incidences notices the client could visualise:

- a) Incidence Type

In the incidence notices sent there would be indicated the type of incidence that has triggered the notice. The incidence may have taken place due to an Administrative Claim, Legal action, Irrecoverable credit or Insolvency proceeding.

- b) Change occurred

If the notice has taken place for the registration of a new incidence, a de-registration of the incidence situation or any modification on it.

c) Incidence date

It would be hereby mentioned the date of the incidence so as to identify the legal action in which the change has taken place.

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

Allows to choose which type of incidences you do want to receive: Insolvency Proceedings and Debt Restructuring Procedures, Administrative Claims, Legal Actions, Judicial Unpaid Amounts Register (RIJ), Affected by Insolvency Proceedings, Irrecoverable Credits or Registration of an incidence for an amount greater than a specified amount.

### 4.3. Financial Elements

In the section Financial elements you could receive

- **Financial Elements: Financial Statements Analysis**

When there are new data loaded on Sales or Results it would be indicated here. Indicating also the source from which it came from and the exercise of the balance sheet to which it belongs.

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

- Only X% changes in Sales.
- Only new sales data of more than X€
- Only new sales data of less than X€
- Only Results changes of more than X%.
- Only Results data of more than X€
- Only Results data of less than X€

By choosing this option the change Notice would only be triggered when the value increases or reduces in more than the customised value.

- **Financial Elements: Financial Data of the Annual Financial Report:**

You could receive here all the data from the annual financial report that are included in the financial elements section. These are:

- 1) Results Distribution.
- 2) Facts that take place after the closing
- 3) Audit exceptions.

## 4.4. Legal Structure

In this section you would receive all changes relating to:

- **Legal Structure: Legal data.**

Here you would find share capital, paid-up capital, legal form and stock exchange information

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

Only X% changes in the Share capital.

By choosing this option the change Notice would only be triggered when the value changes in more than the customised value.

- **Legal Structure: BORME:**

Indicating the type of act that has triggered the notice.

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

You can choose what type of BORME acts group you want to receive: Activity, proceedings, capital, information, filed accounts, identification, administrators or creation.

- **Legal Structure: Press**

Indicating the type of press news and publication date.

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

You can choose what type of Press releases you want to receive: legal notices, structural data, information, financial, negative information or business lines.

- **Legal Structure: Addresses**

In this section there would be notified all addresses changes as well from the main address as from the branches addresses.

## 4.5. Business Information

- **Business Information: Activity**

In this section everything related to the activity of the company would be included:

- 1) Activity
- 2) Registered activity
- 3) Registered activity enlargement
- 4) Environmental information
- 5) Works in progress

- ***Business Information: Business Data of the Annual Financial Report***

We would include here all Annual financial report included within this business information section.

- 1) (Banks)
- 2) (Sales breakdown)
- 3) (Distribution of Payments to suppliers)
- 4) (Leasing)
- 5) (Bank operations)
- 6) (Professional and advertising services)
- 7) (Grants)

- ***Business Information: Number of employees***

When a change takes place in the employees number of a company it would be notified here.

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

Only X% changes in the Employees.

By choosing this option you would only receive notices of the employees change when the value changes in more than the value customised by the user.

- ***Business Information: Employees distribution***

We would include in this section if there is any new data on how the employees are distributed according to their level and gender.

- ***Business Information: International Operations (Import / Export)***

We would indicate here if the company carries out import and / or export activities.

- ***Business Information: Brands***

Information on the company registering or de-registering brands and/or commercial names and registering or de-registering brands and/or commercial names requests.

- ***Business Information: Public Contracts (Awarded/Tendered)***

Information on registration, de-registration or modification of a public contract awarded or tendered.

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

It can be specified whether to receive both types (awarded and tendered) of registrations, deregistrations or modifications or just the tendered ones.

## 4.6. Corporate Structure

### - **Corporate Structure: Shareholders**

In this section, we would notify any change in the shareholders of a company, as well in the case of new shareholders as changes in the participations or deregistrations from the current shareholders.

- 1) (Historical shareholder)
- 2) (New shareholder)
- 3) (Shareholding percentage)

### - **Corporate Structure: Administrators**

There would be included here the changes related to the Administrators of a company, cessations, appointments or any new data on the Board Members remuneration.

- 1) (Cessation)
- 2) (Appointment)
- 3) (Board members remuneration)

**\*\*\* Special Configuration for Companies' in Informanager \*\*\***

It could be configured to receive just when there have been changes in the following types of Administrators.

- Debt restructuring procedure Positions
- Insolvency Proceeding related Positions
- Governing body
- Other Positions
- Auditor

### - **Corporate Structure: Functional Managers**

All changes related with Functional Managers: ceases or appointments.

- 1) (Cessation)
- 2) (Appointment)

- ***Corporate Structure: Participations***

In this section, we would notify any change in the participations of a company: if there are new participations, changes on it or deregistration of the current participations (historical participation).

- 1) (New participation)
- 2) (Participation rate)
- 3) (Historical Participation)

## **4.7. Financial Information**

- ***Financial information: Available Annual Filed Accounts***

In this notice you would know when the filed accounts corresponding to an exercise of a company are available to be purchased.

- ***Financial information: Loaded Balance Sheet***

In this notice you would know when does Informa load the balance sheet of a company, indicating the source from which the balance sheet came from and the exercise.



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