

DecisionPoint3 : Trade Credit Solution

Decisioning Solutions

November 2013





Agenda

1

- Introduction

2

- Solution Features

3

- Architecture

4

- Components

5

- Branding & Parameterisation

6

- Implementation Methodology



Veda's Trade Credit Solution has been designed with Credit and Risk Managers firmly in mind, offering a complete out of-the-box solution – **from application, to decision and ongoing referral management.**

Within this overarching solution, your **business benefits** from these Trade Credit Solution capabilities include:

- Corporate branded application forms and specific data fields to suit your business, with Veda's customisable Trade Credit application form
- Manage application processes and decision outcomes, with Veda's user-friendly Case Manager
- Enable automatic decision-making processes online 24/7 – so your business never sleeps, with DecisionPoint 3

Veda's Trade Credit Solution can help you to support **better business efficiency, manage risk exposure, and create productive referral-management processes.**



Solution Features

Brand your application form – your way

- Veda's Trade Credit application form gives you option to brand the Credit Application Form, define your Terms & Conditions and Privacy Policies
- Branding includes changing default logos, page header and footer colours, default text.

Online - in-house or both

- The Trade Credit application form can be used for web-facing applications or anywhere that you do business.
- The Trade Credit application form may also be adapted for internal company use such as call-centres or credit teams. For companies with multiple lines of business, the Trade Credit Solution also supports different risk portfolios such as Company/Business and Individual/Proprietor.

24/7 Decision making

- Your customers can now apply for credit at their convenience, 24/7, while the Trade Credit Solution executes decisions on your behalf – based on your specific credit policy.
- By making decisions 24 hours a day, your business is reaching potential customers around the clock, 365 days a year.



Solution Features

End-to-End Integration

- From Data Capture to Final Decisions/Reports, all components are integrated in the Out-of-Box product. Thus, there is no need to build any additional components to components.

Search for a business or company across multiple data sources

- Searching for a business has also been simplified for you and your customers using the Trade Credit application. It enables you to use one of four company descriptors to search for the correct legal entity listing: whether by ABN, ACN, BRN, or Organisation Name.

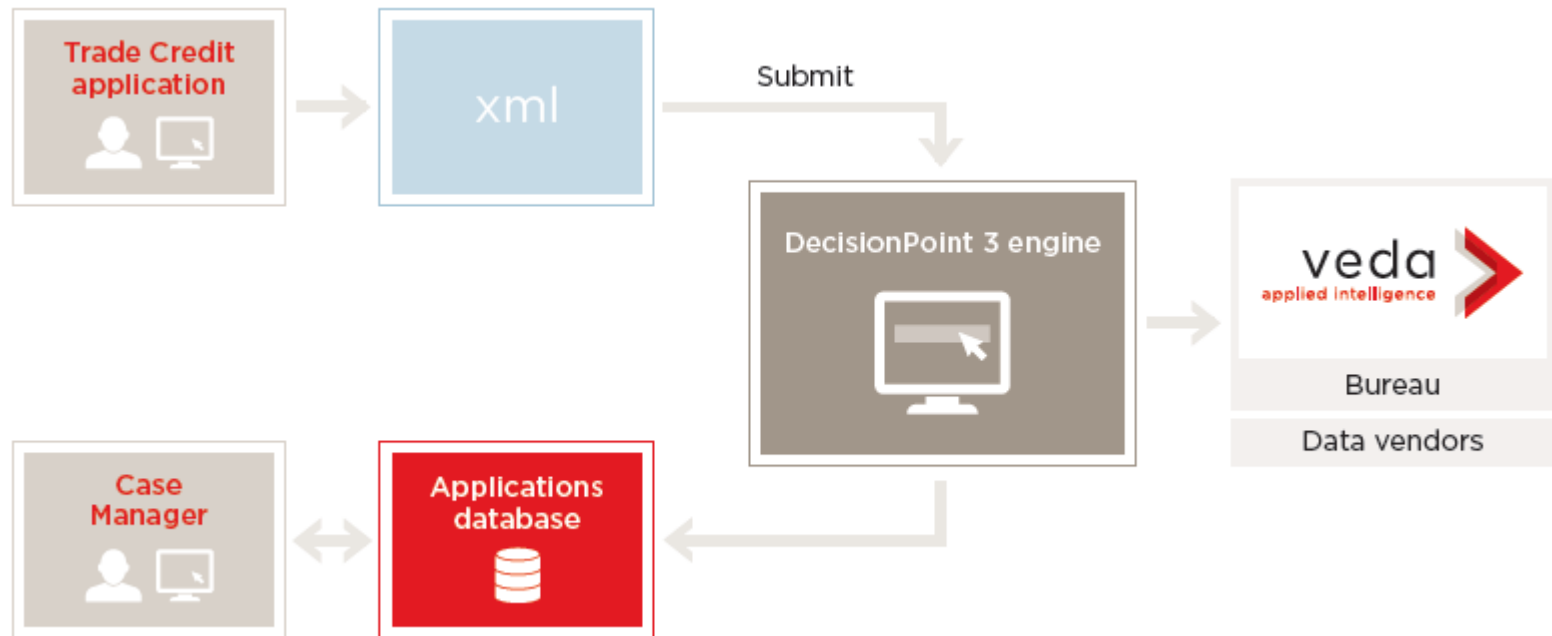
Cloud Ready

- Trade Credit Solution will be hosted and managed on shared Cloud infrastructure



Solution Architecture







- Process Flow





Solution Architecture

- Component Details

 <p>Trade Credit application</p>	<p>Online Application (Data Capture) Form to capture the details of Company/Individual applying for Credit</p>
	<p>Application Form's data is passed to DecisionPoint3 Engine in XML Format</p>
 <p>DecisionPoint 3 engine</p>	<p>Decision Point3 executes Validation Rules, Pre-checks and submits details to Bureau for getting response in form of Credit Decision</p>
	<p>Submitted applications are assessed and scored by Bureau. Other Data Vendors can provide additional details if required.</p>
	<p>Application details are stored in order to review and manage the application details</p>
 <p>Case Manager</p>	<p>Case Manager is used as front end tool for accessing and managing the Credit Application details</p>



Components

The Trade Solution at a glance

Data Capture

- Screens
- Client branding
- Data quality
 - Address search
 - Organisation search
 - Director selection
- Application preview and Subit

Credit Policies

- Company / Business Strategy
- Sole Trader / Partnership Strategy

Case Manager

- Views, searches and summary
- View Bureau reports
- Attachments and notes
- Transferring applications
- Override Decisions



Data Capture



Data Capture

- Data Entry Process

1

Data Entry Process is 3 Stage process

Selecting Application Type :
Company/Individual

Provide the required details

Preview and Submit the application

thinkFree.. 1300 921 621 EMAIL US

CREDIT APPLICATION FORM

APPLICATION ID 32155465498

What details do you need to provide?

- ☒ If you are a Company or Business, you will need to provide an ABN and at least 2 Trade References (Name and Phone number).
- ☒ Payment Details (Banking Details)
- ☒ Acknowledge that the credit provided by thinkFree Australia Pty Ltd is wholly or predominantly for business or investment purposes.

Note: The Online Application will take approximately 10 minutes to complete.

Application Type:

☐ I Herby acknowledge I have read and understood the Privacy Policy Agreement.

☐ I Herby acknowledge I have read and understood the Terms and Conditions.

GET STARTED

© 2012 Veda | Privacy Policies | Terms & Conditions

thinkFree.. 1300 921 621 EMAIL US

CREDIT APPLICATION FORM

ORGANISATION DETAILS

APPLICATION ID 32155465498

Search

☒ ABN ☐ ACN ☐ Business Registration Number ☐ Organisation Name

Organisation Name*

Entity Type* Entity Sub Type*

Business Registration Number

ABN

Address

City

State Postcode

BACK NEXT SAVE

* Denotes mandatory field

© 2012 Veda | Privacy Policies | Terms & Conditions

thinkFree.. 1300 921 621 EMAIL US

CREDIT APPLICATION FORM

THANK YOU

APPLICATION ID 32155465498

Your application has been successfully submitted

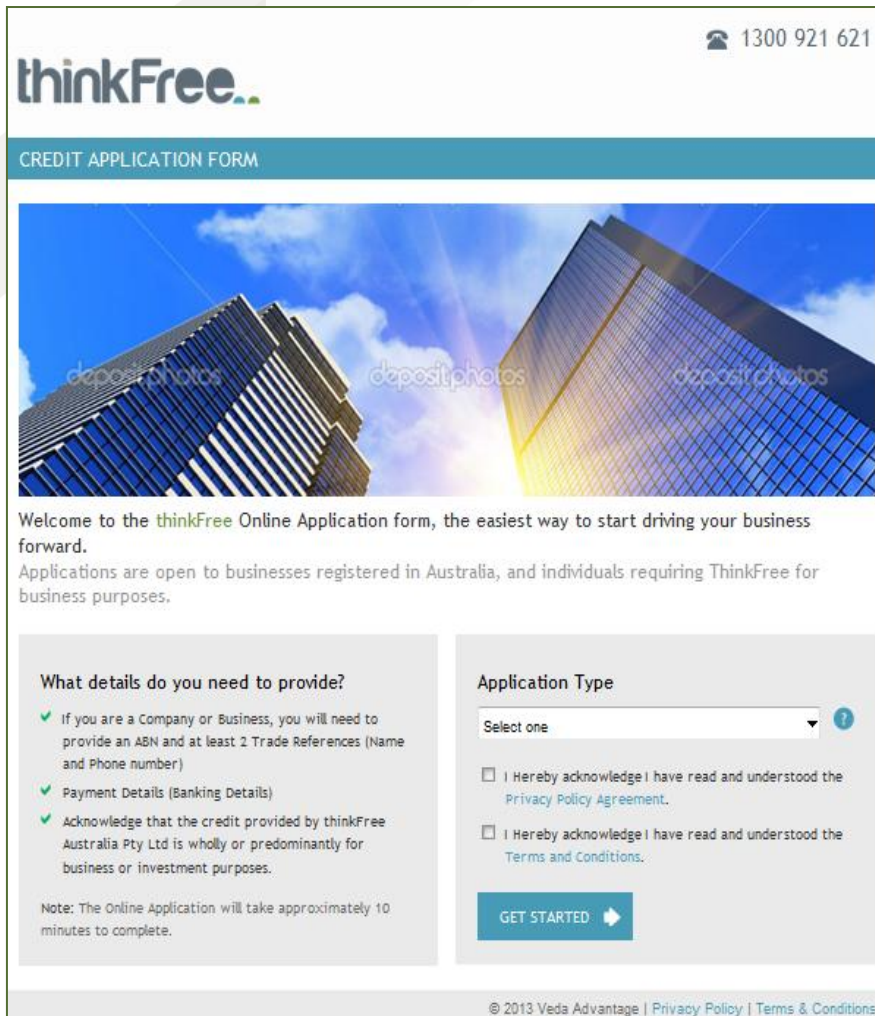
We will contact you shortly once we have completed reviewing your application.

Date: 21 August 2012
Time: 16:23 AUS Eastern Standard Time
Application ID: 32155465498

© 2012 Veda | Privacy Policies | Terms & Conditions

thinkFree.. 1300 921 621

CREDIT APPLICATION FORM



What details do you need to provide?

- ✓ If you are a Company or Business, you will need to provide an ABN and at least 2 Trade References (Name and Phone number)
- ✓ Payment Details (Banking Details)
- ✓ Acknowledge that the credit provided by thinkFree Australia Pty Ltd is wholly or predominantly for business or investment purposes.

Note: The Online Application will take approximately 10 minutes to complete.

Application Type

Select one

☐ I Hereby acknowledge I have read and understood the Privacy Policy Agreement.

☐ I Hereby acknowledge I have read and understood the Terms and Conditions.

GET STARTED

© 2013 Veda Advantage | Privacy Policy | Terms & Conditions

Credit Application Form

- External landing page for Credit Application Form is presented with
 - Option to select the Application Type
 - Going through Privacy Policy Agreement and Terms & Conditions
- Application Type can be Business, Company or Partnership/Sole Traders
- This screen also briefs about the Credit Application Process



The screenshot shows the 'thinkFree' CREDIT APPLICATION FORM, specifically the 'ORGANISATION DETAILS' step. The interface includes a header with the 'thinkFree' logo and a phone number '1300 921 621'. A progress bar at the top indicates the current step is 'STEP 2' (ORGANISATION DETAILS), with other steps being 'STEP 1', 'STEP 3', 'STEP 4', and 'STEP 5'. Below the progress bar, the 'Application ID 1000169' is displayed. A search section allows users to find existing organisations by ABN, ACN, Business Registration Number, or Organisation Name. The 'Add new Organisation' section contains various input fields: Organisation Name* (ABC Pty Ltd), Entity Type* (Company), Entity Sub Type* (Limited Liability), Business Registration Number, ABN, ACN* (123123123), Search for Address (140 William St Melbourne VIC 3000), Property, Unit Number, Street Number (140), Street Name (William), Street Type (Street), Suburb* (Melbourne), State* (VIC), and Postcode* (3000). A checkbox at the bottom asks 'Is the organisation associated to a trust?'. At the bottom left are 'NEXT' and 'SAVE' buttons. A small note at the bottom right states '* Denotes mandatory field'. The footer includes copyright information: '© 2013 Veda | Privacy Policy | Terms & Conditions'.

STEP1 : Organisation Details

- The Organisation Details screen is used to record the reference and address details of the organisation requiring credit.
- This information can be entered manually in the 'Add new Organisation' section or a search can be made to find the organisation in the ASIC database
- Once the details of the organisation have been entered in the 'Add new Organisation' section select 'Next' to proceed to next Step

thinkFree.

1300 921 621

CREDIT APPLICATION FORM

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

ORGANISATION DETAILS

Application ID 4013

Search

ABN ACN Business Registration Number Organisation Name ?

40967546215

Search Results

Business Name	Location	Status	ABN
STEEL SUPERANNUATION FUND	NSW		40967546215

ADD NEW ORGANISATION

Organisation Name*

Entity Type* -Select- Entity Sub Type* -Select-

Business Registration Number

ABN

ACN

Search for Address

Property

Unit Number

Street Number

Street Name

Street Type -Select-

Suburb*

State* -Select-

Postcode*

☐ Is the organisation associated to a trust?

NEXT SAVE

* Denotes mandatory field

© 2013 Veda | Privacy Policy | Terms & Conditions

Feature : Organisation Search – ASIC

- An organisation (ASIC) search can be made using the ABN, ACN, Business Rego No. or Organisation Name.
- If the search is successful then a list of results is displayed
- The 'View' button can be clicked to view and confirm the details of an organisation
- If the selected organisation is correct then the 'Select' button will automatically populate the 'Add new Organisation' section.

thinkFree.

1300 921 621

CREDIT APPLICATION FORM

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

APPLICATION DETAILS

Application ID 4013

Primary Contact Details

Contact Name * Phone*

Email*

☒ Same as Organisation Details?

Search for Address

Property Unit Number

Street Number Street Name

Street Type Suburb*

State* Postcode*

☐ Do you want to receive promotion information from us?

Credit Details

Credit Amount Required* Terms(days)*

← BACK NEXT → SAVE

* Denotes mandatory field

© 2013 Veda | [Privacy Policy](#) | [Terms & Conditions](#)

STEP2 : Primary Contact/Credit Details

- The Application Details screen is used to record the contact details of the Primary contact for the organisation requiring credit.
- This screen is also used to enter the Credit amount required and the Terms of Credit.
- Once the Contact Name, Phone and Email details have been entered, the 'Same as Organisation Details' check-box can be selected to pre-populate the contact address details.

1300 921 621

thinkFree.

CREDIT APPLICATION FORM

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

APPLICATION DETAILS

Application ID 1000170

Primary Contact Details

Contact Name * Mr Abo Xyz Phone* 321343344

Email* mail@abo.com

☐ Same as Organisation Details?

Search for Address 140 Williams

Property 140 Williamstown Rd Kingsville VIC 3012

Street Number 140 Williams St Broken Hill NSW 2880

Street Type 140-142 Williamson St Bendigo VIC 3550

State* 140 Williamson Ave Cloverdale WA 6105

140 Williamson Rd Morayfield QLD 4506

140 Williams Rd Woodleigh VIC 3945

140 Williams St Frankston VIC 3199

140 Williams Rd Prahran VIC 3181

140 Williams Rd Moodlu QLD 4510

14029 Williams-kondinin Rd Kulin West WA 6365

140 Williams Rd Nyora VIC 3987

140 William St Melbourne VIC 3000

140 William St Bathurst NSW 2795

140A William St Bathurst NSW 2795

140B William St Bathurst NSW 2795

Post Number

Post Name

Suburb*

Postcode*

☐ Do you want to re

Credit Details

Credit Amount Require

Terms(days)* -Select-

BACK NEXT SAVE

* Denotes mandatory field

© 2013 Veda | Privacy Policy | Terms & Conditions

Feature : Address Search – GeoCoder

- The Address can be either entered manually or if the user types an address line in the 'Search for Address' field, a list of postal addresses is displayed and when selected the address fields will be automatically populated.

thinkFree.

1300 921 621

CREDIT APPLICATION FORM

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

DIRECTOR / PROPRIETOR DETAILS

Application ID 4015

Add Director(s)

The adding of director(s) in this application is optional. If you wish to add directors, please click the +ADD NEW button, otherwise click the NEXT button at the bottom of the form to skip this step.

+ ADD NEW

First Name^{*} Dir Last Name^{*} One

Email dirone@abc.com Phone 2233112233

Search for Address 140 William St Melbourne VIC 3000

Property Unit Number

Street Number 140 Street Name William

Street Type Street Suburb^{*} Melbourne

State^{*} VIC Postcode^{*} 3000

Date of Birth^{*} DD MM YYYY

Driver License

☒ Do you consent for us to check your credit history with external Agencies?

- REMOVE

BACK NEXT SAVE

* Denotes mandatory field

© 2013 Veda | Privacy Policy | Terms & Conditions

STEP3 : Director/Proprietor Details

- The Director/Proprietor Details screen is used to record the contact details of the Director or Proprietor for the organisation requiring credit.

Note: Privacy Consent Check-box

The privacy consent check-box determines the type of Bureau product that is used in the Individual credit decision.

- If privacy consent is given then the Commercial + Consumer product is used.
- If no privacy consent is given then the Commercial only product is used.



thinkFree 1300 921 621

CREDIT APPLICATION FORM STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

DIRECTOR / PROPRIETOR DETAILS

Application ID 4015

Add Director(s)

The adding of director(s) in this application is optional. If you wish to add directors, please click the +ADD NEW button, otherwise click the NEXT button at the bottom of the form to skip this step.

+ ADD NEW

First Name* Dir Last Name* One

Email* email@abc.com Phone* 2233112233

Search for Address* 140 William St Melbourne VIC 3000

Property* Unit Number*

Street Number* 140 Street Name* William

Street Type* Street Suburb* Melbourne

State* VIC Postcode* 3000

Date of Birth* DD MM YYYY

Driver License*

☒ Do you consent for us to check your credit history with external Agencies?

+ REMOVE

First Name* Last Name*

Email* Phone*

Search for Address*

Property* Unit Number*

Street Number* Street Name*

Street Type* -Select- Suburb*

State* -Select- Postcode*

Date of Birth* DD MM YYYY

Driver License*

☐ Do you consent for us to check your credit history with external Agencies?

+ REMOVE

Feature : Add New Director/Proprietor

- Select the 'Add New' button to add a new 'Details' tab and add any additional Directors/Proprietors.
- This can be repeated for as many as there are required.

Application ID 987654322

Add Director(s)

This application requires the director(s) of the company to be included in the application

Click on the Director Select button to add a director

If no directors are added, the application will be rejected

Current Director(s)

Only Select the director(s) from the list below for those who has provided privacy consent to check their credit history with external credit agencies. The selection of a director who has not provided privacy consent could be in breach of the Privacy Act.

Privacy Consent	Surname	First Given Name	Other Given Name	Date of Birth
<input type="checkbox"/>	PEARCE	ROGER		5/7/1946
<input checked="" type="checkbox"/>	SMITH	JAMES	HARRISON	5/2/1954
<input type="checkbox"/>	ELLISON	MARGARET	ANNE	11/1/1960
<input checked="" type="checkbox"/>	FARKASH	LESLIE	ROBERT	8/10/1946

+ ADD NEW

SELECT CANCEL

First Name*

Email

Search for Res

Property

Street Number

Street Type

State*

Date of Birth*

Suburb*

Postcode*

Feature : Director/Proprietor Selection

- Directors select button is displayed when a company / in-depth trading history enquiry is going to be performed and consumer access has been granted
- This feature allows pre-population of directors information based on the company applying for credit



thinkFree

1300 921 621

CREDIT APPLICATION FORM

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

PAYMENT & REFERENCES

Application ID 4015

Payment

Payment options

Trade References

Name	<input type="text" value="Mr Trett Reff"/>	Phone	<input type="text" value="3888999882"/>
Name	<input type="text"/>	Phone	<input type="text"/>
Name	<input type="text"/>	Phone	<input type="text"/>
Name	<input type="text"/>	Phone	<input type="text"/>

← BACK NEXT → SAVE

* Denotes mandatory field

© 2013 Veda | Privacy Policy | Terms & Conditions

STEP4 : Payment& References

- The Payment & Trade References screen is used to record the payment details of the organisation requiring credit and any trade referrals
- Payment Options are Electronic Fund Transfer, Cheque, Cash, Eftpos, Credit Card and Direct Debit
- Any trade references can be entered on this screen.



The screenshot shows the 'thinkFree' credit application form at the final stage, 'STEP 5: PREVIEW & SUBMIT'. At the top right, there is a phone icon and the number '1300 921 621'. The 'thinkFree' logo is on the top left. Below the logo, a progress bar indicates five steps, with 'STEP 5' being the active and highlighted step. The main heading is 'CREDIT APPLICATION FORM' and the sub-heading is 'PREVIEW & SUBMIT'. The application ID '4015' is displayed. A message states: 'Your application is ready to be submitted'. Below this, there is a link 'CLICK HERE' to review the application, followed by the text 'Once you are satisfied click the \'submit\' button below.' At the bottom, there are two buttons: 'BACK' with a left arrow and 'SUBMIT' with a right arrow. The footer contains the copyright notice '© 2013 Veda' and links to 'Privacy Policy' and 'Terms & Conditions'.

STEP5 : Preview and Submit

- The Application can now be submitted.
 - There is an option to review the application – this will display the application in a printable report format.
-
- Review Option also allows applicant to save the Application Form locally in PDF format.

TRADE CREDIT APPLICATION			
PRIMARY CONTACT DETAILS			
Name: James		Email: Test@test.com	
Current Address: Mansion House 34/140 William Street			
Phone: 12345678		Fax Number:	
Suburb: Melbourne	State: VIC	Post Code: 3000	
<input type="checkbox"/> Do you want to receive promotion information from us ?			
CREDIT DETAILS			
Estimated purchases per month \$: 50008		Terms of Credit: Credit Account Only	
ORGANISATION DETAILS			
Entity Type: Company	ACN: 000525959	ABN: 56546546544	
Trading As Name:		Entity Sub Type: Proprietary Limited	
Org Name: CHARLES D MASON TV SERVICE			
Address: 555 Collins Street			
Suburb: Melbourne	State: VIC	Post Code: 3000	
<input type="checkbox"/> Is the organisation associated to a trust ?			
Trust Name:		Trust ABN:	
DIRECTOR/PROPRIETOR 1 DETAILS			
Name: James Hawkings		Email:	

Feature : Preview and Save

- The Application Form can be –
1. Previewed.
 2. Printed.
 3. Saved locally in PDF format.



The screenshot shows the 'thinkFree' logo at the top left. To the right is a phone icon and the number '1300 921 621'. Below the logo is a blue bar with 'CREDIT APPLICATION FORM' and a progress bar with five steps: STEP 1, STEP 2, STEP 3, STEP 4, and STEP 5. STEP 5 is highlighted. Below the progress bar is a black bar with 'THANK YOU' in white. Underneath, the text 'Application ID 4015' is displayed. The main content area has two columns. The left column contains the text: 'Your application has been successfully submitted', 'We will contact you shortly once we have completed reviewing your application.', 'Date: 07 November 2013', and 'Time: 13:10 AUS Eastern Standard Time'. The right column contains: 'In the event you have questions about the application process or would like to learn about other thinkFree products, please call us at the number below during the hours listed.', 'Thank you for using thinkFree.', 'Business hours: 08:30 - 17:00', and 'Phone number: 9876 5424'. At the bottom, a footer bar contains '© 2013 Veda | Privacy Policy | Terms & Conditions'.

STEP5 : Submit

- Once the application is submitted, Success message is shown to Credit Applicant.
- Other information such as Application ID, Contact Details and Application Submission Date/Time is also displayed.



1

2

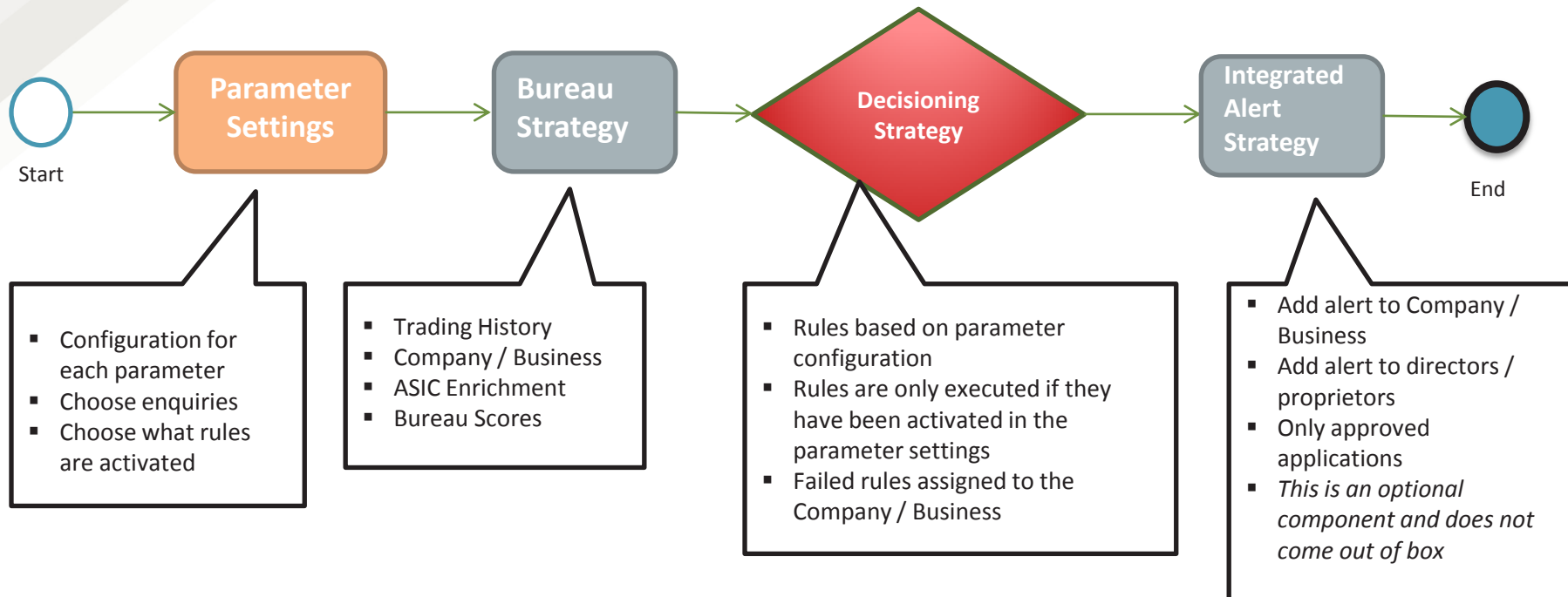
3

Credit Policies

Credit Policies

- Various Strategies in action

2





Case Manager



An intuitive application management console

Managing credit applications requires a robust management console, and Veda has designed a browser-based console to quickly give you maximum insight into every case, at any time.

Case Manager can be configured as per business needs. With configurable user access and actions, Case Manager allows you to manage your applications in a way that supports your business and its individual requirements.

Case Manager

- Features

3

veda applied intelligence **DecisionPoint 3**

CASE MANAGER Welcome, user

Company Business

AI

APPROVED

DECLINED

ERROR

REFER

SAVED

WITHDRAW

IndividualCommercial

Application ID

All

Application ID	Organisation Name	Status	Decision	Credit Amount	Modified On
3960	T. & F.S. WOODS	ONHOLD	REFER	31000	10:00:40 06/11/2013
3961	YES G APPLICATIONS	COMPLETED	DECLINE	25000	16:16:03 05/11/2013
3959	NANO EXPORTS	COMPLETED	APPROVE	22000	11:10:56 05/11/2013
3958	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:29 05/11/2013
3957	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:26 05/11/2013
3956	ROLLS CHOICE	COMPLETED	DECLINE	31000	11:10:18

1-50 of 338

Application ID : 3961

SUMMARY NOTES ATTACHMENTS TASKS

Override Transfer Owner

Status Summary

Decision	DECLINE
Status	COMPLETED
Submitted	05.11.2013, 04:16:03
Submitted by	vikram.mehra

Applicant Summary Details

Name	YES G APPLICATIONS
ABN	36652614875
ACN	not provided
Phone	0358977896
Email	lan.Finlay@gmail.com.au

© 2013 Veda

Veda's Case Manager: manage your applications in a way that supports your business and its requirements

- 1 View all your applications in one place.
- 2 Find an application based on your search criteria.
- 3 Instant application summary information at your fingertips.
- 4 Add notes and comments to applications
- 5 Supports multiple portfolio views.

Ability for **Credit Assessors** to review applications, make **decisions** and drive **workflow**

The screenshot displays the Veda DecisionPoint Case Manager application. On the left, there's a sidebar with navigation links: "Company Business", "IndividualCommercial", and a filter menu with options like "All", "APPROVED", "DECLINED", "ERROR", "REFER", "SAVED", and "WITHDRAW". The main area shows a table of applications with columns: Application ID, Organisation Name, Status, Decision, Credit Amount, and Modified On. A modal dialog titled "Transfer Owner" is open over the table, containing fields for "Owner" (a dropdown) and "Reason" (a text area), along with "Transfer" and "Cancel" buttons. Below the table, there's a section for "Application ID : 3960" with tabs for "SUMMARY", "NOTES", "ATTACHMENTS", and "TASKS". Under the "SUMMARY" tab, there are two sections: "Status Summary" and "Applicant Summary Details", each displaying key information about the application.

Application ID	Organisation Name	Status	Decision	Credit Amount	Modified On
3960	T. & F.S. WOODS	ONHOLD	REFER	31000	10:00:40 06/11/2013
3961	YES G APPLICATIONS	COMPLETED	DECLINE	25000	16:16:03 05/11/2013
3969			VE	22000	11:10:56 05/11/2013
3968			E	22000	11:10:29 05/11/2013
3967			E	22000	11:10:26 05/11/2013
3956			F	31000	11:10:18

Transfer Owner

Owner: [Dropdown]

Reason: [Text Area]

[Transfer] [Cancel]

Application ID : 3960

- SUMMARY
- NOTES
- ATTACHMENTS
- TASKS

Transfer Owner

Status Summary

Decision	REFER
Status	ONHOLD
Submitted	06.11.2013, 10:00:40
Submitted by	Vikram Mehra

Applicant Summary Details

Name	T. & F.S. WOODS
ABN	30000445367
ACN	000445367
Phone	0358977896
Email	Harry.Perkins@gmail.com.au

Ability to **transfer ownership to another operator**

Case Manager

- Features : Reason Codes

3

veda applied intelligence **DecisionPoint3**

CASE MANAGER Welcome, user ▾

Company Business

ALL

[APPROVED](#)

[DECLINED](#)

[ERROR](#)

[REFER](#)

[SAVED](#)

[WITHDRAW](#)

IndividualCommercial ▾

Application ID

Application ID	Organisation Name	Status	Decision	Credit Amount	Modified On
3960	T. & F.S. WOODS	ONHOLD	REFER	31000	10:00:40 06/11/2013
3961	YES G APPLICATIONS	COMPLETED	DECLINE	25000	16:16:03 05/11/2013
3959	NANO EXPORTS	COMPLETED	APPROVE	22000	11:10:56 05/11/2013
3958	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:29 05/11/2013
3957	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:26 05/11/2013
3956	ROLLS CHOICE	COMPLETED	DECLINE	31000	11:10:18

1-50 of 338 < >

Application ID : 3960

SUMMARY NOTES ATTACHMENTS TASKS

Transfer Owner

Reason Code Summary

T. & F.S. WOODS

R_3	No. of directorship / proprietorship mismatch
R_139	Company / Business is new to the Veda bureau
R_7	The total sum of all Company / Business Commercial Credit Enquiries amounts is unacceptable
R_141	The total number of Commercial Credit Enquiries on a director / proprietor is unacceptable

© 2013 Veda

Reason Code Summary provides reasoning behind specific decision



veda applied intelligence

Summary

Company Trading History Report

RINHILL P/L

Request ID: 130611-V2A4L-00X3K Report Created: 11 Jun 2013
Charge Back No: - ASIC Extract Date: -

Table of Contents

Summary	1	ASIC Documents	8
Directors Summary	2	HELEN PHILLIPS Director	9
Organisation and Management Structure	4	PAUL PEARSON Director	11
Credit History	5	JOHN ANDERSON Director	13
Public Record	7		

VedaScore

881

0.8% chance of adverse in the next 12 months
5% chance of failure in the next 12 months

Key Contributing Factors

Company Registration
The time since a company made or changed its registered office.

Director Information
The credit activity of a director (such as credit ratings or adverse public record) can have an impact on the risk of the company.

Enquiry Pattern
The type and frequency of credit enquiries can indicate risk. A risk request various types of credit from different sources may indicate higher risk companies that are higher risk.

Please note that there has been no credit bureau activity for the last 5 years on at least one director of this company.

Company Identity

ACN	000725324	Principal Activity	-
ABN	-	Registered Office	LEVEL 15 C/- JOHN A ANDERSON & CO, 215-227 ELIZABETH STREET SYDNEY NSW, 2000
Status	Registered	Start Date	-
Incorporation Date	07 April 1987	ASIC Document No	-
Incorporation State	NSW	Principal Place of Business	LEVEL 15 C/- JOHN A ANDERSON & CO, 215-227 ELIZABETH STREET SYDNEY NSW, 2000
ASIC Document No (Company)	-	Start Date	02 March 1998
Name Start Date	07 April 1987	ASIC Document No	-
Last ASIC Search Date	28 March 2013	Company Type	P/L
Veda File Number	186169732	Class	Limited By Shares
File Create Date	27 March 2013	Sub-Class	Proprietary Company
ACN Review Date	07 April 2005	Previous State Number	39217331

Credit History Snapshot

Enquiry Type	Number	Amount

Public Record Information

Court Writs	0

Subject: RINHILL
Veda File Number: 186169732
Service Request ID: 130611-V2A4L-00X3K
Client charge back number: -

Page 1 of 14
Report date: 11 June 2013
Extract date: -

- Credit Bureau Reports are available to view once the user has submitted an application to the bureau to retrieve information relevant to an applicant.
- The credit bureau reports will have the standard Veda Check report format.
- Credit Bureau Reports can be viewed in the application details section of the screen within the Summary.
- The Credit Bureau Reports are opened as PDF files and can be saved locally or can be printed.

The screenshot displays the Veda Case Manager interface. At the top, the Veda logo and 'DecisionPoint 3' are visible. The main header shows 'CASE MANAGER' and a welcome message 'Welcome, user'. A sidebar on the left contains a 'DASHBOARD' menu with options like 'All', 'APPROVED', 'DECLINED', 'ERROR', 'REFER', 'SAVED', and 'WITHDRAW'. The main content area shows a table of applications with columns: Application ID, Organisation Name, Status, Decision, Credit Amount, and Modified On. The table lists several applications, with the last one (ID 3954) highlighted. Below the table, there are tabs for 'SUMMARY', 'NOTES', 'ATTACHMENTS', and 'TASKS'. The 'ATTACHMENTS' tab is active, showing a table with columns: Name, Last Updated On, Submitted By, and Origination. It lists an attachment named 'Company Details.pdf' with a timestamp of '06/11/2013 11:34 AM', submitted by 'user_65', and with 'Manual' origination. An 'Upload Attachment' button is visible below the attachment table.

Application ID	Organisation Name	Status	Decision	Credit Amount	Modified On
3959	NANO EXPORTS	COMPLETED	APPROVE	22000	11:10:56 06/11/2013
3958	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:29 06/11/2013
3957	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:26 06/11/2013
3956	ROLLS CHOICE	COMPLETED	DECLINE	31000	11:10:18 06/11/2013
3955	WOODCRAFT	COMPLETED	APPROVE	26000	11:10:11 06/11/2013
3954	WOODCRAFT	COMPLETED	APPROVE	26000	11:10:07 06/11/2013

Name	Last Updated On	Submitted By	Origination
Company Details.pdf	06/11/2013 11:34 AM	user_65	Manual

- Relevant supporting attachments can be uploaded and attached to the application
- Multiple documents can be attached
- One can view already uploaded attachment by clicking the hyperlink of the attachment
- Name, Time Stamp, Submitted By and Origination details are displayed for the attachments



The screenshot displays the Veda Case Manager interface. At the top, the Veda logo and 'DecisionPoint3' are visible. The main header shows 'CASE MANAGER' and a user welcome message. A sidebar on the left contains navigation links for 'Company Business' and 'IndividualCommercial'. The main content area shows a table of applications with columns for Application ID, Organisation Name, Status, Decision, Credit Amount, and Modified On. Below the table, a detailed view for Application ID 3959 is shown, including a 'Note Summary' section with a table of notes.

Application ID	Organisation Name	Status	Decision	Credit Amount	Modified On
3958	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:29 05/11/2013
3957	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:26 05/11/2013
3956	ROLLS CHOICE	COMPLETED	DECLINE	31000	11:10:18 05/11/2013
3955	WOODCRAFT	COMPLETED	APPROVE	26000	11:10:11 05/11/2013
3954	WOODCRAFT	COMPLETED	APPROVE	26000	11:10:07 05/11/2013

1-50 of 338

Application ID : 3959

SUMMARY NOTES ATTACHMENTS TASKS

Note Summary

Submitted	Submitted By
05/11/2013 11:10 AM	user_65

Decision Code was overwritten from DECLINE to APPROVE
Reason: RC
Additional Information: Vikram - Testing from SOAP UI

05/11/2013 11:10 AM user_65

Resume Option Selected : Decline
Reason :
List of Tasks Completed :

- The user can add notes to credit applications and see any notes which were previously added.
- These are added from the Application Details section of the screen. The user simply clicks on the Notes tab to open the Notes Summary and view and add notes.
- The user can also clear the note they have written and cancel the note if required



The screenshot displays the Veda Case Manager interface. At the top, the Veda logo and 'DecisionPoint 3' are visible. The main header shows 'CASE MANAGER' and a user greeting. A sidebar on the left contains navigation links for 'Company Business' and 'IndividualCommercial'. The main area shows a table of applications with columns for Application ID, Organisation Name, Status, Decision, Credit Amount, and Modified On. An 'Override' modal is open, allowing a user to select an override decision (DECLINE or REFER) and provide a reason for the override. The modal also includes a 'Confirm' button and a 'Cancel' button. The background shows details for Application ID 3959, including a 'Summary Details' section with fields like 'NANO EXPORTS', 'not provided', '000735115', '0358977896', and 'Emily.Murphy@gmail.com.au'. Below this is a 'Trade Summary' section with fields like 'Trade', 'Jason Yamak', '0385076902', 'Credit Amount', '\$22,000', and 'Term', '30 days'. At the bottom, there is a 'Reason Code Summary' section with a table of reasons and codes.

Application ID	Organisation Name	Status	Decision	Credit Amount	Modified On
3958	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:29 05/11/2013
3957	ROLLS CHOICE	COMPLETED	DECLINE	22000	11:10:26 05/11/2013
3956	ROLLS CHOICE	COMPLETED	DECLINE	31000	11:10:18 05/11/2013
3955	WOODCRAFT	COMPLETED	APPROVE	26000	11:10:11 05/11/2013
3954	WOODCRAFT	COMPLETED	APPROVE	26000	11:10:07 05/11/2013

1-50 of 338

Application ID : 3959

Override Decision

Select an override decision *

☒ DECLINE

☐ REFER

Select a reason for the override decision *

Adverse Credit Bureau Data Obtained

Enter any further information regarding the override

Confirm Cancel

Summary Details

NANO EXPORTS

not provided

000735115

0358977896

Emily.Murphy@gmail.com.au

Trade Summary

Trade Jason Yamak 0385076902 Credit Amount \$22,000 Term 30 days

Reason Code Summary

Reason Code	Description
NANO EXPORTS	
R_3	No. of directorship / proprietorship mismatch
R_100	The Company / Business on the application is Deregistered
R_139	Company / Business is new to the Veda bureau

- The business can define their own actions to be applied against applications. These actions will allow the user to modify data on Completed applications.
- They are then displayed under buttons in the application details section of the Case Manager screen.
- An example of a user defined button is the Override button which is shown in the adjacent screen shot.
- In this case, Decision happened on the application can be overridden by providing relevant reason and justification



- Other Features of Case Manager include -
 - Authentication required to access Case Manager
 - Creation of New Application
 - Search for existing applications based on various criteria such as Application ID, Decision, Status, Owner etc.
 - Editing details of existing applications
 - Changing Password of the logged in user
 - Using the existing Search Filters based on Decision such as Approved, Declined, Error, Refer, Saved, Withdraw.
 - Ability to support multiple portfolios such as Company Business and Individual Commercial



How Case Manager can benefit your business?

- Benefit from a summary snapshot into all applications

Case Manager gives credit assessors the ability to review applications, make decisions, and drive workflow. It can be used to both create applications for credit assessment as well as review those applications. Summarised onto a user-friendly console, Case Manager is designed to provide a clear overview of all applications, quickly.

- In-depth assessments – at the touch of a button

Case Manager includes tools for application assessment such as: note taking and appending, viewing associated bureau reports per application, viewing of reason codes that lead to decisions, and an override feature that allows credit managers to change the status of applications.



This Section covers what is and isn't configurable in below Components

- 1 The Data Capture Form
- 2 Case Manager - Application Management
- 3 DecisionPoint 3 framework



Branding & Parameterization

- Data Capture Form

1

The screenshot shows the 'thinkFree' credit application form. It features a header with the logo (1) and a phone number (2). A teal header band (3) contains the title 'CREDIT APPLICATION FORM'. Below this is a large image of modern buildings (7). A welcome message (6) follows. The form is divided into two main sections: 'What details do you need to provide?' (4) and 'Application Type' (5). The first section lists requirements for companies and businesses, payment details, and acknowledgment of credit. The second section includes checkboxes for acknowledging the Privacy Policy Agreement and Terms and Conditions, followed by a 'GET STARTED' button. A footer (3) contains copyright information and links to Privacy Policy and Terms & Conditions.

Items that apply form-wide:

1. Main Logo
2. Phone Number
3. Header & Footer Band Colour
4. Panel Colour
5. Buttons Colour
6. Company name and rest of the contents
7. Image



Branding & Parameterization

- Privacy Policy & Terms and Conditions

1

thinkFree..

1300 921 621

PRIVACY POLICY

To enable the Supplier to assess the credit application or to review any existing credit, the Applicant and Guarantors authorise the Supplier to obtain:

1. from a credit reporting agency a credit report containing personal information about the Applicant and Guarantors in relation to credit provided by the Supplier (section 18K(1)(a) of the Privacy Act 1988);
2. a report from a credit reporting agency containing personal information about the Applicant and the Guarantors (section 18K(1)(b) of the Privacy Act 1988); and
3. a report containing information about the Applicant's and the Guarantors' commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of a person or an entity in relation to credit provided by the Supplier (section 18L (4) of the Privacy Act 1988).The Applicant authorises the Supplier to provide certain personal information about the Applicant under section 18E(8)(c) of the Privacy Act 1988. The information which may be given to an agency is covered by section 18E(1) of the Privacy Act 1988 and includes:
4. the fact that application for credit has been made;
5. the fact that the Supplier is a credit provider to the Applicant;
6. payments which become overdue more than 60 days;
7. advice that payments are no longer overdue;
8. cheques drawn by the Applicant in excess of \$100 that have been dishonoured more than once;
9. in specified circumstances, that in the opinion of the Supplier the Applicant has committed a serious credit infringement;
10. that the credit provided to the Applicant by the Supplier has been discharged.In accordance with section 18N(1)(b) of the Privacy Act 1988, the Applicant authorises the Supplier to give and obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about the Applicant's credit arrangement. The Applicant acknowledges that the information can include any information about the Applicant's credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

© 2013 Veda Advantage

1 Privacy Policies can be outlined and changed on the Privacy Policy screen

thinkFree..

1300 921 621

TERMS & CONDITIONS

Payment terms

1. The terms of payment are strictly as supplied in the 'Credit Facility Confirmation Advice' and/or in accordance with clause 65. ThinkFree ABN 12 345 678 999 and its related bodies corporate (as that term is defined in the Corporations Act 2001) (Supplier) may, at any time, unilaterally vary the terms of trade in its absolute and unfettered discretion.
2. Should the Applicant not pay for the goods or services supplied by the Supplier in accordance with the credit terms as provided herein, or as agreed in writing by the Supplier from time to time, the Supplier will be entitled to charge a monthly administration fee of:
 - a. 2 percent of the amount of credit granted to the Applicant by the Supplier; and
 - b. a further 10 percent per annum payable per year, or part thereof, until payment by the Applicant.
3. If the direct debit/credit card system details under this application have been completed, then the Applicant authorises the Supplier to use the system pursuant to those details.
4. The Supplier may at any time cancel any discounted rates (if any) and recalculate the outstanding charges.

Jurisdiction

5. The Applicant acknowledges and agrees that this agreement will be governed by the laws of Queensland, and the laws of the Commonwealth of Australia which are in force in Queensland.
6. The Applicant acknowledges and agrees that any contract for the supply of goods or services between the Supplier and the Applicant is formed at the address of the Supplier.
7. The parties to this agreement submit to the non-exclusive jurisdiction of the courts of Queensland and the relevant federal courts and courts competent to hear appeals from those courts.

Security/charges

8. The Applicant charges in favour of the Supplier all of its estate and interest in any real property that the Applicant owns at present and in the future with the amount of its indebtedness hereunder until discharged.
9. The Applicant charges in favour of the Supplier all of its estate and interest in any personal property that the Applicant owns at present and in the future with the amount of its indebtedness hereunder until discharged.
10. The Applicant appoints as its duly constituted attorney the Supplier's company secretary from time to time to execute in the Applicant's name and as the Applicant's act and deed any real property mortgage, bill of sale or consent to any caveat the Supplier may choose to lodge against real property that the Applicant may own in any Land Titles Office in any state or territory of Australia, even though the Applicant may not have defaulted in carrying out its obligations hereunder.
11. Where the Applicant has previously entered into an agreement with the Supplier by which the Applicant has granted a charge, mortgage or other security over real or personal property, those charges, mortgages or other security interests will continue and co-exist with the obligations and security interests created in this agreement. The Supplier may, at its election, vary the terms of such previous charges, mortgages or other securities to reflect the terms herein.

© 2013 Veda Advantage

2 Terms & Conditions can be defined and changed on the Terms & Conditions screen



Branding & Parameterization

- Case Manager

2

The screenshot displays the Veda Case Manager interface. At the top, the Veda logo and 'DecisionPoint3' are visible. The main header shows 'CASE MANAGER' and a user greeting 'Welcome, user'. A sidebar on the left contains navigation links: Business / Company, ALL, Approved, Declined, Error, My Applications, Referred, Saved, Withdrawn, and P'ship / Sole Trader. The main content area shows a table of applications with columns: Application ID, Processing Status, Decision, Applicant Name, ACN, Credit Amount, and Created By. The table lists several applications, with the first one (ID 15) highlighted. Below the table, the 'Application ID : 100007' is selected, and the 'SUMMARY' tab is active. The summary is divided into several sections: Status Summary (Decision Result: DECLINE, Processing Status: COMPLETED, Submitted: 22.02.2013, 03:55:17, Submitted by: user_65), Applicant Summary Details (Name: INSURCOM SERVICES, ABN: -, ACN: 000735115, Phone: 045566885, Email: asd@gmail.com), Trade Reference Summary (Joes PLumbing, 0465465488), Credit Request Summary (Credit Amount: \$10,000, Term: 60 days), Reason Code Summary (INSURCOM SERVICES, R_139: Company / Business is new to the Veda bureau, R_8: Number of Commercial credit enquiries is unacceptable, R_108: The total Number of Commercial Defaults is unacceptable), and Bureau Report Summary (Veda Company Business Enquiry (INSURCOM SERVICES) - view, VedaScore Commercial Plus Consumer (Maurice Howe) - view).

Application ID	Processing Status	Decision	Applicant Name	ACN	Credit Amount	Created By
15	COMPLETED	APPROVE	BHP	000735115	\$10000	user_65
100007	COMPLETED	DECLINE	INSURCOM SERVICES	000735115	\$10000	user_65
19	COMPLETED	DECLINE	NAB	000735115	\$1000	user_65
18	COMPLETED	APPROVE	GEMDENT	000735311	\$1000	user_65
17	COMPLETED	REFER	INSURCOM SERVICES	000735115	\$1000	user_65

Application ID : 100007

Override

Status Summary

Decision Result	DECLINE
Processing Status	COMPLETED
Submitted	22.02.2013, 03:55:17
Submitted by	user_65

Applicant Summary Details

Name	INSURCOM SERVICES
ABN	-
ACN	000735115
Phone	045566885
Email	asd@gmail.com

Trade Reference Summary

Joes PLumbing	0465465488
---------------	------------

Credit Request Summary

Credit Amount	\$10,000
Term	60 days

Reason Code Summary

INSURCOM SERVICES

R_139	Company / Business is new to the Veda bureau
R_8	Number of Commercial credit enquiries is unacceptable
R_108	The total Number of Commercial Defaults is unacceptable

Bureau Report Summary

Veda Company Business Enquiry (INSURCOM SERVICES) -	view
VedaScore Commercial Plus Consumer (Maurice Howe) -	view

There are three roles defined in Case Manager:

- 1) Admin
- 2) Analyst
- 3) Operator

For each, you can define the permissions allowed across

- General Functions (e.g. Create new, Open, Add Note, etc.)
- Search Filter Views
- Summary Views
- Columns in Search results & values in Search Pull Down

Branding & Parameterization

- Decision Path : Configuration Parameters

3

Below is sample list of parameters used while configuring Decision Rules and Strategy

Company Risk Bands	Lower Limit	Upper Limit	Enquiry to Perform
Risk Bank 1	\$0	\$5,000	CompanyBusiness
Risk Bank 2	\$5,001	\$10,000	CompanyScored
Risk Bank 3	\$10,001	\$30,000	CompanyTradingHistory
Risk Bank 4	\$30,001	-	CompanyInDepthTradingHistory

Business Risk Bands	Lower Limit	Upper Limit	Enquiry to Perform
Risk Bank 1	\$0	\$5,000	CompanyBusiness
Risk Bank 2	\$5,001	\$20,000	BusinessScored
Risk Bank 3	\$20,001	-	BusinessTradingHistory

Rule	Include	Description			Decision
Consumer Access	No	Has Veda Bureau Consumer Access (applies to Trading History products)			N/A
COMPANY BUSINESS RULES					
Loan Amount	No	If application amount is more than	\$25,000	dollars then	Decline
Number of Principles	Yes	If Principles supplied does not match number of Principles returned by the Veda Credit Bureau		then	Refer
Director/Proprietor warning list	Yes	If number of directorship/proprietors returned from the credit enquiry matches the number of directors / proprietors sent through as part of the application		then	Refer
File Note	No	If a note is added to a file to indicate account is in dispute or entity is not registered.		then	Refer
Incorporation	Yes	If a Company has been incorporated for less than	365	days then	Refer
Deregistered	Yes	If a Company or Business is deregistered		then	Decline
External Admin	Yes	If a Company or Business is under external administration		then	Decline
Strike Off	Yes	If a Company is under strike off		then	Decline
Pending	Yes	If a Company Status is pending		then	Refer
Removed	Yes	If a Business Status is removed		then	Decline
File Create	No	If the Veda credit file was created within	100	days then	Refer
Proprietor of the Business	Yes	Proprietor of the business is a Company (only for business trading history enquiry)		then	Refer
Number of Enquiries	Yes	If the total Number of all commercial credit enquiries is greater than	5	within 30 days then	Refer
Sum Enquiries	No	If the sum of all commercial credit enquiry amounts is greater than	\$2,000	then	Refer
Commercial Defaults	Yes	If the sum of all commercial defaults amounts is greater than	\$0	then	Refer
Unpaid Commercial Defaults	Yes	If the sum of all unpaid commercial defaults amounts is greater than	\$0	then	Decline
Number of Commercial Defaults	No	If total number of commercial defaults is greater than	2	then	Refer
Number of unpaid Commercial Default	No	If total number of unpaid commercial defaults is greater than	1	then	Refer
Single Commercial Paid Default	No	If value of a single paid commercial default amount is greater than	\$1,000	then	Refer
Number of unpaid Commercial Default	No	If value of a single unpaid commercial default amount is greater than	\$1,000	then	Refer
Number of Authorized Agent Enq	No	If total number of commercial authorised agent enquiries is greater than	2	then	Refer
Sum of Authorized Agent Enq	No	If sum of all the commercial authorised agent enquiries amount is greater than	\$2,000	then	Refer
Number of Mercantile Agent Enq	Yes	If total number of mercantile agent enquiries is greater than	0	then	Refer
Sum of Mercantile Agent Enq	No	If sum of all the mercantile agent enquiries amount is greater than	\$2,000	then	Refer
Number of Court Writs	Yes	If total number of court writs is greater than	0	then	Refer
Value of Single Court Writ	No	If value of a single court writ amount is greater than	\$2,000	then	Refer
Number of Court Actions	Yes	If total number of court actions is greater than	0	then	Refer
Value of Single Court Action	No	If value of a single court action amount is greater than	\$2,000	then	Refer
Number of Petitions	Yes	If total number of petitions is greater than	0	then	Decline
Company/Business Bureau Score	No	If bureau score is less than	1	then	Refer
ASIC Enrichment	No	Enrich with ASIC (this does not check whether the data is current)			N/A

Branding & Parameterization

- In Scope / Out of Scope

2

In Scope		Out of Scope
Parameterization - Company/ Business and Sole Trader/ Partnership	<ul style="list-style-type: none"> Pre-defined Parameters based on Veda's exhaustive parameters list 	<ul style="list-style-type: none"> Additional consulting work Deviations from the standard implementation process Items not included Out of Box Solution
Branding - Combined	<p>External Landing Page</p> <ul style="list-style-type: none"> Main Logo Phone Number Header & Footer Band Colour Panel Colour Buttons Colour Company name and rest of the contents Image Privacy Policy Terms and Conditions Initial User Profile Creation 	<p>Data Capture Screen</p> <ul style="list-style-type: none"> Additional Input screen fields Changing layouts

Note – Any request for Out of Scope items will be assessed and costed separately