

BELLSOUTH DIRECT CASE

WC DOCKET NO. 02-304

EXHIBIT 5

PART 2 OF 6

Chapter 5

Viewing Your Account Data

Introduction	5-1
Finding an Account.....	5-2
D&B Data.....	5-3
Demographics details	5-4
Payment Information details	5-5
D&B Scores details.....	5-6
Corporate Exposure.....	5-7
D&B Indicators.....	5-9
Change Events.....	5-10
Customer Data	5-11
Customer Demographics	5-11
Payment Information.....	5-12
User Fields	5-14
Bank References.....	5-14
Trade References.....	5-15
Credit Analysis	5-16
Credit Risk	5-18
Exception Rule Status	5-18
Follow Up Actions	5-19
RAM Score	5-20
Credit Limit.....	5-22
Credit Status	5-24
Financials.....	5-24
Entering a Statement.....	5-25
Changing a Statement Date or Type.....	5-29
Adding Line Item Details to a Statement	5-31
Viewing a Statement.....	5-33
Comparing Two or Three Statements Simultaneously.....	5-33
Analyzing the Variance between Two Statements.....	5-36
Printing a Statement.....	5-38
Documents.....	5-39
Viewing an Attached Document.....	5-40
Attaching a Document to an Account	5-42
Detaching a Document from an Account	5-44
Printing a Document.....	5-45

Introduction

Thus far you have seen how to compile data, customize your account listings and use various options such as sort, find, link, delete and print. This section explores how to view the detailed data that you've compiled.

✓ **Note:** Recall that RAM uses two *Views* – the *Analysis View* for actions involving all accounts and the *Dossier View* for actions involving only one account. Most of the following sections deal exclusively with the *Dossier View* because the data is specific to one account.

The major sections in this chapter are:

Finding an Account	Using RAM's Quick Search engine to locate an account using an Account Number, D-U-N-S number, customer name or legal name.
D&B Data	Viewing the Demographics, Payment Information, D&B Score Details, Corporate Exposure, D&B Indicators and Change Events screens.
Customer Data	Exploring the Demographics, Payment Information, Custom Data, Bank References and Trade References screens.
Credit Analysis	Reviewing the analyses on the Credit Risk, Exceptio Rule Status, Follow-Up Actions, RAM Score, Credit Limit and Credit Status screens.
Financials	Entering and editing statements, adding line item details, viewing them in comparison and variance modes and printing them.
Documents	Attaching and viewing documents, detaching documents from an account and printing them.

Finding an Account

Account Profiles certainly offer a flexible approach for both listing and locating accounts. But, if you're working in another area of RAM, such as Bank & Trade References and you need to retrieve a specific account, Quick Search has another robust solution to offer. You can use the Quick Search engine to locate the account using the account number, D-U-N-S number, customer name or legal name.

To search for an account outside of an Account Profile, follow these step-by-step instructions.

1. If you're not in the *Dossier View* already, navigate to it by selecting **Account Dossier** from the **View** menu or click on the  **Analysis View** area of the status bar.
2. Click the  icon or select **Find** from the **Account** menu.

✓ **Note:** Some shortcut menus also have the *Find* option. The Account menu, however, offers the *Find* option consistently throughout all the *Dossier View* screens.

3. From the Field Name drop-down list select the field that the Quick Search engine will focus on: Account Number, Customer Name, D-U-N-S number or Legal Name (Figure 5-1).

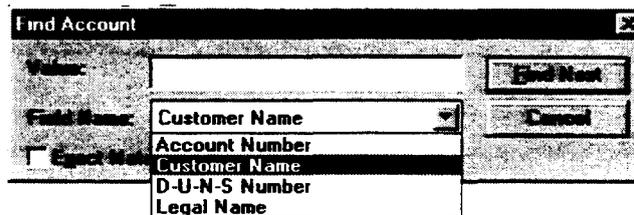


Figure 5-1:

Choose the search column from the **Field Name** drop-down list.

4. In the Value dialog, type the information that Quick Search should locate. You can use partial names or numbers if you don't have the complete value; Quick Search will look for matches on whatever information you have available.
5. The **Exact Match** option is used for matching letter case (upper-, lower- and mixed-case letters).
6. Click the  button to begin the search.
7. You can continue to look for more accounts that fit this description by clicking again on the **Find Next** button or click on the  icons on the toolbar. The *Find* window will remain on the top of the screen until you click the  button. Once you do, the  icons will not be available.

D&B Data

The D&B Data folder appears at the top of the Tree Pane along the left side of your screen.



Click on this folder (with the left mouse button) to display the D&B data.

The D&B Summary screen appears (Figure 5-2).

D&B Summary	
0000001, GORMAN MANUFACTURING COMP	
Business Name:	GORMAN MANUFACTURING COMPANY,
Line Of Business:	2752 COMMERCIAL PRINTING, LITHOGRAPHIC
D&B Rating:	3A3 D-U-N-S: 80-473-5132
Paydex:	74 Indicators: Legals Present
Credit Score:	5 Last D&B Refresh: 12/2/1997
Demographics	
GORMAN MANUFACTURING COMPANY,	
482 KOLLER STREET	
SAN FRANCISCO, CA	
94110	History: Clear
(415) 555-0000	Business Type: CORPORATION
CEO: LESLIE SMITH, PRES	
Year of Current Management: 1965	Total Employees: 105

Figure 5-2:

The D&B data is summarized in the top screen, while the details appear below.

✓ **Note:** The information on this screen is account data that you obtain from D&B – either from online sessions or from regular batch updates. All fields related to the *D&B Summary* and *Details* screens are display-only, meaning you cannot input nor edit this data directly. You can refresh it online, though, which will ensure that you are using D&B's most current data. For more information, see “*Refreshing Your Database*” in Chapter 6.

The D&B Summary screen displays several indicators, and you can click on any of these fields to drill down for more information (with the exception of the Line of Business and D&B Rating fields). As the cursor is moved over these specific fields, a hand will display indicating that more details are available. Alternately, you can click on the right mouse button to reveal the Shortcut Menu (Figure 5-3).

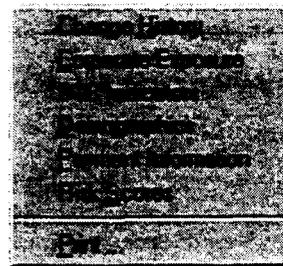


Figure 5-3:
The *Summary* screen's Shortcut Menu gives quick access to these details.

Regardless if you use the Shortcut Menu or click on the *Summary* screen's fields, when you make your selection, the Details window changes to display important supporting details and history data.

Demographics details

The *Demographics* details screen can be displayed by clicking on the **Business Name** label or field.

✓ **Note:** The label appears to the left of a field and acts to identify the data. The data itself appears on the right (e.g.: Business Name: **Gorman Manufacturing Company**).

The *Demographics* details screen appears (Figure 5-4).

D&B Summary	
00000001, GORMAN MANUFACTURING COMP	
Business Name:	GORMAN MANUFACTURING COMPANY,
Line Of Business:	2752 COMMERCIAL PRINTING, LITHOGRAPHIC
D&B Rating:	3A3
Paydex:	74
Credit Score:	5
D-U-N-S:	60-473-5132
Indicators:	Legals Present
Last D&B Refresh:	12/ 2 /1997
Demographics	
GORMAN MANUFACTURING COMPANY,	
492 KOLLER STREET	
SAN FRANCISCO, CA	
94110	History: Clear
(415) 555-0000	Business Type: CORPORATION
CEO: LESLIE SMITH, PRES	
Year of Current Management: 1965	Total Employees: 105

Figure 5-4:
If you drill down on the **Business Name** field, you will see the *Demographics* details screen.

The demographic details include the company's name, address, phone number, CEO name, year of current management, history, business type and total number of employees.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu contains entries for printing the information and changing the case (upper-, lower- and mixed-case letters) (Figure 5-5).

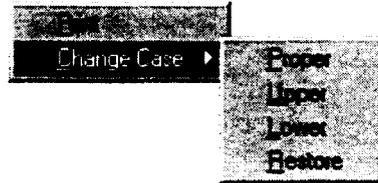


Figure 5-5:
The *Demographics* details screen's Shortcut Menu.

Payment Information details

Open the *Payment Information* details screen by clicking on the **Paydex** label or field.

The *Payment Information* details screen appears (Figure 5-6).

D&B Summary			
00000001, GORMAN MANUFACTURING COMP			
Business Name:	GORMAN MANUFACTURING COMPANY,		
Line Of Business:	2752	COMMERCIAL PRINTING, LITHOGRAPHIC	
D&B Rating:	3A3	D-U-N-S:	88-473-5132
Paydex:	74	Indicators:	Legals Present
Credit Score:	5	Last D&B Refresh:	12/ 2 /1997
Payment Information			
Paydex:	74	Average High Credit:	\$123,333.00
Paydex Norm:	75	High Credit:	\$1,000,000.00
		Payment Experiences:	9
		Satisfactory:	2
		Slow:	7
		Negative:	0

Figure 5-6:
If you drill down on the **Paydex** field, you will see the *Payment Information* details screen.

The *Payment Information* details include the company's Paydex and the Paydex Norm for that SIC(4) category, the number of payment experiences recorded by D&B within the last 12 months, a breakdown of whether those payments were satisfactory, slow or negative, the average amount of credit extended in those experiences and the highest amount extended in those experiences.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. It contains an entry to **Print** this information and to display the **Paydex Trend** (Figure 5-7).

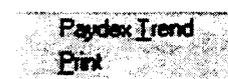


Figure 5-7:
The *Payment Information* screen Shortcut Menu.

The *Paydex Trend* window displays a table and graph of the company's payment performance over the last 12 months (Figure 5-8).

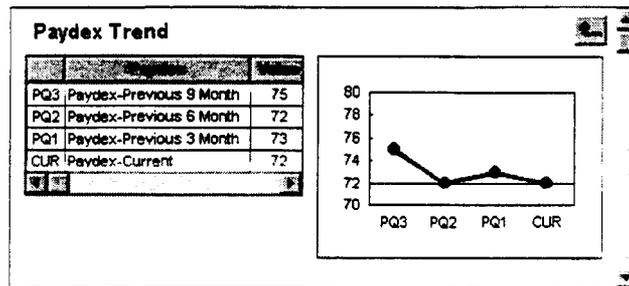


Figure 5-8:
The *Paydex Trend* details window yields valuable insight on a company's recent payment performance.

✓ **Note:** For more information on D&B's scores, including the Paydex, Credit Score and Rating, please see the glossary in Appendix C or ask your D&B representative.

D&B Scores details

The *D&B Scores* details screen can be displayed by clicking on the **Credit Score** label or field.

The *D&B Scores* details screen appears (Figure 5-9).

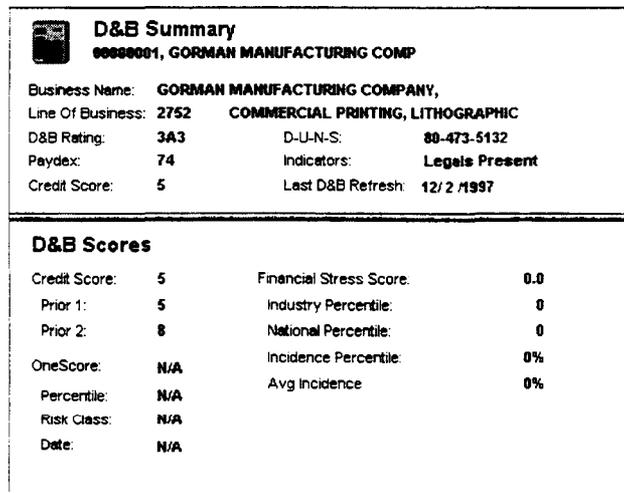


Figure 5-9:
If you drill down on the **Credit Score** field, you will see the *D&B Scores* details screen.

The D&B Scores details include: the company's current Credit Score, the two previous Credit Scores, the OneScore (if available), percentile, risk class and date. The Financial Stress information includes their score, the average as compared to their industry and all industries, and the incidence of similar companies seeking relief against their creditors as measured against their industry and all industries.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *D&B Scores* details screen contains only one entry - to **Print** the information (Figure 5-10).



Figure 5-10:
The *D&B Scores* details screen's Shortcut Menu.

Corporate Exposure

The *Corporate Exposure* screen can be displayed by clicking on the **D-U-N-S** label or field.

The *Corporate Exposure* screen appears (Figure 5-11).

D&B Summary						
00000001, GORMAN MANUFACTURING COMP						
Business Name:	GORMAN MANUFACTURING COMPANY,					
Line Of Business:	2752	COMMERCIAL PRINTING, LITHOGRAPHIC				
D&B Rating:	3A3	D-U-N-S:	80-473-5132			
Paydex:	74	Indicators:	Legals Present			
Credit Score:	5	Last D&B Refresh:	12/2/1997			
Corporate Exposure :		\$18,640.00				
Ultimate :	N/A					
Parent :	N/A					
Headquarter :	N/A					
Account Number	Customer Name	Account Number	Next Due 30 Days	Next Due 60 Days	Next Due 90 Days	Next Due 90 Days Plus
10000001	00000001	80-473-5132	\$2,345.00	\$3,450.00	\$4,500.00	\$500.00

Figure 5-11:
If you drill down on the **D-U-N-S** field, you will see the *Corporate Exposure* screen.

✓ **Note:** Like Account Profiles, Financials, Notes and ToDo lists, you have the choice of which columns to display with Corporate Exposure. See *Selecting Summary Listing Columns* in Chapter 2 for more information.

Corporate Exposure helps to link your accounts together and show you your total investment in Accounts Receivable with a company and its related companies. Corporate Exposure aggregates the aging information entered in the *Payment Information* screen.

The following points are helpful when viewing your Corporate Exposure information.

1. The Corporate Exposure amount will vary depending on the organizational level you have selected.



2. You can quickly link to an account by double clicking on a row. Or you can highlight the row, click with the right mouse button to reveal its Shortcut Menu, and select the **Go To Account** entry.

The *Corporate Exposure* screen displays the related account (Figure 5-12).

D&B Summary							
0357178, SPORTS AUTHORITY 303							
Business Name: SPORTS AUTHORITY, THE INC							
Line Of Business: 5941 SPORTING GOODS AND BICYCLE SHOPS							
D&B Rating: 5A2		D-U-N-S: 78-960-8395					
Paydex: 67		Indicators: Legals Present					
Credit Score: 1		Last D&B Refresh: 11/7/1996					
Corporate Exposure :				\$11,815.00			
Ultimate :		N/A					
Parent :		N/A					
Headquarter :		17-539-1242					
Account Number	Customer Name	D&B Rating	Post Due 30 Days	Post Due 60 Days	Post Due 90 Days	Post Due 90 Days Plus	
0337063	SPORTS	78-134-8685	\$1,551.00	\$0.00	\$0.00	\$0.00	\$0.00
0357178	SPORTS	78-960-8395	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0410829	SPORTS	80-617-4462	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Figure 5-12:
With the *Corporate Exposure* screen you can quickly link to related accounts and display their information on the *D&B Summary* screen.

3. To view this account’s demographic information, click on the **Business Name** label or field.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *Corporate Exposure* screen contains a single entry - to **Select Columns** to display (Figure 5-13).



Figure 5-13:
The *Corporate Exposure* screen’s Shortcut Menu.

D&B Indicators

The *D&B Indicators* screen can be displayed by clicking on the **Indicators** label or field.

The *D&B Indicators* screen appears (Figure 5-14).

D&B Summary			
00000001, GORMAN MANUFACTURING COMP			
Business Name:	GORMAN MANUFACTURING COMPANY,		
Line Of Business:	2752	COMMERCIAL PRINTING, LITHOGRAPHIC	
D&B Rating:	3A3	D-U-N-S:	88-473-5132
Paydex:	74	Indicators:	Legals Present
Credit Score:	5	Last D&B Refresh:	12/2/1997

D&B Indicators	
Legals:	Other Indicators:
1 Suits	Rent
0 Liens	
0 Judgments	

Figure 5-14:

If you drill down on the **Indicators** field, you will see the *D&B Indicators* screen.

The D&B Indicators include the number of suits, liens and judgments filed against the company and indicators for bankruptcy, rent and whether the business moved. The first category containing a number greater than zero is indicated on the *D&B Summary* screen (upper portion of the screen).

✓ **Note:** If you ordered the D&B Standard RAM packet during an online session, you would see indicators for suits, liens and judgments, not the numbers. A convenient way to get more information on any of these indicators is to order the *Public Records* section of the *D&B Business Information Report (BIR)*.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *D&B Indicators* screen contains only one entry - to **Print** the information (Figure 5-15).



Figure 5-15:

The *D&B Indicators* screen's Shortcut Menu.

Change Events



The *Change Events* screen displays details regarding changes in the account's data. Your system administrator uses the *RAM Administrator* module to select the D&B and customer fields that are tracked.

✓ **Note:** For more information on selecting fields for monitoring, see the section *Events Monitor* in Chapter 11.

The *Change Events* screen can be displayed by clicking on the **Last Refresh** label or field.

The *Change Events* screen appears (Figure 5-16).

D&B Summary			
90000001, GORMAN MANUFACTURING COMP			
Business Name:	GORMAN MANUFACTURING COMPANY,		
Line Of Business:	2752	COMMERCIAL PRINTING, LITHOGRAPHIC	
D&B Rating:	3A3	D-U-N-S:	80-473-5132
Paydex:	74	Indicators:	Legals Present
Credit Score:	5	Last D&B Refresh:	12/2/1997

Change Events			
Since 11/2/1997			
Event Time	Field	From Value	To Value

Figure 5-16:
If you drill down on the **Last Refresh** field, you will see the *Change Events* screen.

✓ **Note:** Like Account Profiles, Financials, Notes and ToDo lists, you have the choice of which columns to display with Corporate Exposure. See *Selecting Summary Listing Columns* in Chapter 2 for more information.

The Change Events can display the account number, event time/date, field, old value (from value) and new value (to value). Use these fields to track an account's performance in terms of Paydex, Credit Score and other important data.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *Change Events* screen contains entries for **Select Columns** and **Print** (Figure 5-17).

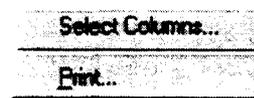


Figure 5-17:
The *Change Events* screen's Shortcut Menu.

The Shortcut Menu for the Change Events columns contains entries for **Sort Ascending**, **Sort Descending**, **Find** and **Select Columns** (Figure 5-18).

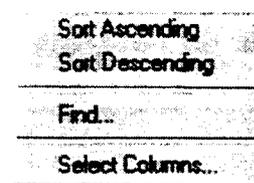


Figure 5-18:
The *Change Events* screen's Shortcut Menu for columns.

The Shortcut Menu for the Change Events rows contains entries for **View Account** and **Print** (Figure 5-19).



Figure 5-19:
The *Change Events* screen's Shortcut Menu for rows.

Customer Data

The Customer Data folder appears as the second folder in the Tree Pane along the left side of your screen.



Click on  icon or double click on the folder to expand it.



As illustrated above, in RAM 4.0 Customer data is divided into five separate screens: demographics, payment information, custom data, bank references and trade references. This helps to better organize the data, make RAM easier to navigate and allow the user to locate data more quickly. To access any of these data screens, simply highlight the desired folder in the Tree Pane.

These five screens are the main areas where you enter or edit your company's data for an account. The kind of data that you enter here includes: basic demographics, account type, selling terms, account receivable balances, custom fields and bank & trade references.

The following is a closer look at each of these screens.

Customer Demographics

The *Customer Demographics* screen displays basic account information, such as: name, address, phone & fax numbers, contact name, order amount, credit limit, account type and selling terms. To access this screen, highlight the  Demographics folder.

The Customer Demographics screen appears (Figure 5-20).

Customer Demographics
 00000001, GORMAN MANUFACTURING COMP

Name:

Address:

City/State: Zip Code:

Telephone: Fax:

Contact:

Order Amount: Credit Limit:

Account Type:

Selling Terms:

Figure 5-20:

The *Customer Demographics* screen displays basic account information.

The **Telephone**, **Fax** and **Order Amount** fields are self-formatting – you only need to type in the numbers and RAM will insert the proper formatting when you exit the field. The **Account Type** and **Selling Terms** are drop-down lists that will display the policies established for each.

✓ **Note:** If no **Account Type** or **Selling Terms** policies exist, see the section *Credit and Collection Policies* in Chapter 11 for information on establishing these policies.

Payment Information

The *Payment Information* screen displays your Account Receivable information on this account, including the last refresh date for this data, the order amount (from the *Customer Demographics* screen), the credit limit, the calculated Total Amount Due and the payment manner. To access this screen, highlight the Payment Information folder.

The Payment Information screen appears (Figure 5-21).

Payment Information	
00000001, GORMAN MANUFACTURING COMP	
Last Refresh Date: 12/2/1997	
Order Amount:	\$0.00
Credit Limit:	\$25,000.00
Total Amount Due:	\$18,640.00 Prompt - Slow 60
Current Owning:	<input type="text" value="12345.00"/>
Past Due 30 Days	<input type="text" value="\$2,345.00"/>
Past Due 60 Days	<input type="text" value="\$3,450.00"/>
Past Due 90 Days	<input type="text" value="\$450.00"/>
Past Due 90 Days Plus	<input type="text" value="\$50.00"/>

Figure 5-21:
The *Payment Information* screen displays your Account Receivable balances for this account.

You need only enter the aging amounts on this screen and RAM will provide the appropriate formatting (currency symbol and thousands separator). The **Total Amount Due** field is calculated automatically by RAM. The **Order Amount** can be edited from the *Customer Demographics* screen and the **Credit Limit** is located on the *Credit Analysis* screen. See the next section for the **Payment Manner** calculation.

Payment Manner Calculation

The payment manner is calculated on the 30/10 rule, based on the Account Receivable aging buckets (current owing, plus Past Due 30, 60, 90 and 90+). It is used in conjunction with the Payment History lookup table.

The payment manner is a range that estimates when the customer is likely to repay their debt based on their current outstanding debt to you. The formula ignores the newest 30% and oldest 10% of the total amount owing (Figure 5-22).

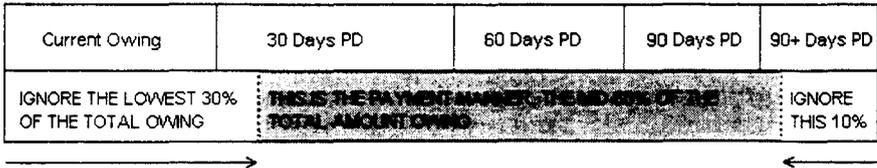


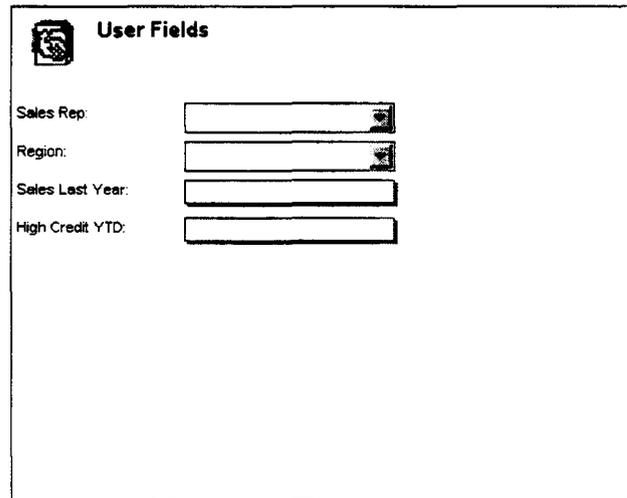
Figure 5-22:
The *Payment Manner* is based on the mid-60% of a customer's outstanding balance.

The Payment Manner is a range value. At the low end it describes how soon they're likely to pay. At the high end it describes how late they might pay. But it's all based on the current outstanding balances, so this analysis changes every time the AR amounts are updated.

User Fields

The *User Fields* screen displays any custom fields that you add to the system. Custom fields are unique to RAM because they allow you to expand the product to include your own data elements, elements that you can use in scoring models and other policies. To access this screen, highlight the  **User Fields** folder.

The User Fields screen appears (Figure 5-23).



The screenshot shows a window titled "User Fields" with a RAM icon in the top left corner. Below the title, there are four labeled input fields stacked vertically: "Sales Rep:", "Region:", "Sales Last Year:", and "High Credit YTD:". Each label is followed by a rectangular text box with a small RAM icon in the bottom right corner of the box.

Figure 5-23:

The *User Fields* screen displays all custom fields that you have established in your database.

✓ **Note:** For more information on adding User Fields to RAM, see the section *Setting up Policies* in Chapter 11.

Bank References

The *Bank References* screen displays a summary listing of available bank references for this account. To access this screen, highlight the  **Bank References** folder.

The Bank References screen appears (Figure 5-24).

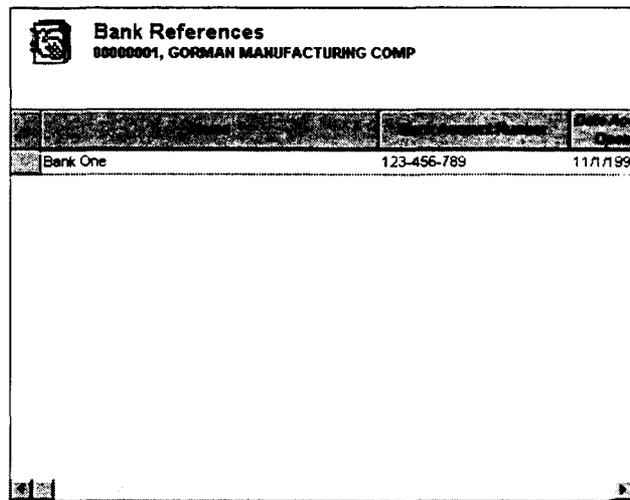


Figure 5-24:

The *Bank References* screen displays a summary listing of the references that have been entered into the database for this account.

✓ **Note:** For more information on adding Bank References, see the section *Recording Bank or Trade References* in chapter 4, pages 4-6 through 4-12.

To make this summary listing as helpful as possible, use the **Select Columns** entry from the Shortcut Menu to select the columns you want to display. Then, resize the columns to a format that you can review quickly at a glance.

To view or edit a bank reference, simply double click the desired entry from this summary listing or select the **View** entry from its Shortcut Menu.

Trade References

Like the *Bank References* screen, the *Trade References* screen displays the available trade references for this account. To access this screen, highlight the  Trade References folder.

The Trade References screen appears (Figure 5-25).

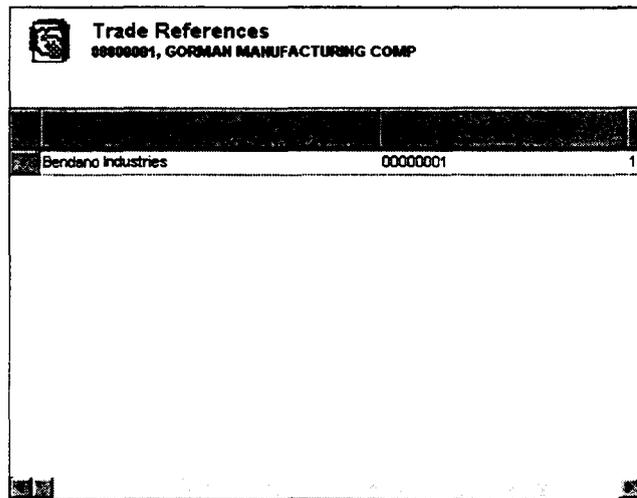


Figure 5-25:
The *Trade References* screen displays a summary listing of all available trade references that have been entered into your RAM database for this account.

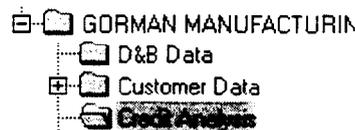
✓ **Note:** For more information on adding Trade References, see the section *Recording Bank or Trade References* in Chapter 4.

To make this summary listing as helpful as possible, use the **Select Columns** entry from the columns Shortcut Menu to select the columns you want to display. Then, resize the columns to a format that you can review quickly at a glance.

To view or edit a trade reference, simply double click the desired entry from this summary listing or select the **V**iew entry from its Shortcut Menu.

Credit Analysis

The Credit Analysis folder appears as the third folder of the Tree Pane along the left side of your screen.



Click on this folder (with the left mouse button) to open the *Summary Analysis & Decision* screen.

The Summary Analysis & Decision screen appears (Figure 5-26).

Credit Analysis		
00000001, GORMAN MANUFACTURING COMP		
Credit Risk:	Acceptable	Decision:
Exception Rule Status:	Warning	<input type="text" value="Accepted"/>
Follow-Up Actions:	Required	Date: 12/ 4 /1997
RAM Score(5/20/1996)	4.23	
Credit Limit:	\$25,000.00	
Credit Remaining:	\$6,360.00	

Credit Risk
RAM Score of 4.23 is higher than the acceptance threshold of 4.00 The public record items reported may have been paid, terminated, vacated or released prior to the date this data is transmitted indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.

Figure 5-26:

The summary analysis is presented in the top of the *Credit Analysis* screen while the details appear below.

The *Credit Analysis* screen contains the result of the automated RAM analysis on the account. The results provide an overall risk assessment, the exception rule status, designated follow up actions, a RAM score, a credit limit and the remaining available credit for this account. The **Decision** dialog allows you to make a decision regarding credit (accepted, declined or pending), and RAM will automatically populate the **Date** field with the current date.

Like the *D&B Data* screen, the top portion of the *Credit Analysis* screen displays several pieces of data. As the cursor is moved over these specific fields, a hand will display indicating that more details are available. Alternately you can click on the right mouse button to reveal the Shortcut Menu (Figure 5-27).

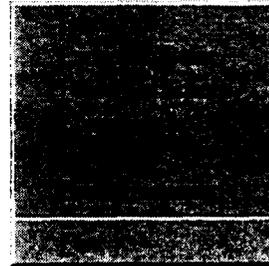


Figure 5-27:

The *Credit Analysis* screen's Shortcut Menu gives quick access to these details.

Regardless if you use the Shortcut Menu or click on the *Summary* screen's fields, when you make your selection, the *Details* window changes to display the important supporting details data.

Credit Risk

The *Credit Risk* details screen can be displayed by clicking on the **Credit Risk** label or field.

✓ **Note:** The label appears to the left of a field and acts to identify the data. The data itself appears on the right (e.g.: Credit Risk: **Acceptable**).

The *Credit Risk* details screen appears (Figure 5-28).

Credit Analysis		
00000001, GORMAN MANUFACTURING COMP		
Credit Risk:	Acceptable	Decision:
Exception Rule Status:	Warning	<input type="text" value="Accepted"/>
Follow-Up Actions:	Required	Date: 12/4/1997
RAM Score(5/20/1996)	4.23	
Credit Limit:	\$25,000.00	
Credit Remaining:	\$6,360.00	

Credit Risk

RAM Score of 4.23 is higher than the acceptance threshold of 4.00
 The public record items reported may have been paid, terminated, vacated or released prior to the date this data is transmitted
 Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.

Figure 5-28:
If you drill down on the **Credit Risk** field, you will see the *Credit Risk* details screen.

The *Credit Risk* details include the result of automated analysis built into RAM.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *Credit Risk* details screen contains an entry to **Print** this information (Figure 5-29).



Figure 5-29:
The *Credit Risk* details screen's Shortcut Menu.

Exception Rule Status

The *Exception Rule Status* details screen can be displayed by clicking on the **Exception Rule Status** label or field.

The *Exception Rule Status* details screen appears (Figure 5-30).

Credit Analysis		
0000001, GORMAN MANUFACTURING COMP		
Credit Risk:	Acceptable	Decision:
Exception Rule Status:	Warning	<input type="text" value="Accepted"/>
Follow-Up Actions:	Required	Date: 12/ 4 /1997
RAM Score(5/20/1996)	4.23	
Credit Limit:	\$25,000.00	
Credit Remaining:	\$6,368.00	
Exception Rules		
Warning		
Suits, Liens or Judgments are Present		

Figure 5-30:

If you drill down on the **Exception Rule Status** field, you will see the *Exception Rules* details screen.

The *Exception Rule* details display any warning messages that apply to this account. These act as flags in your database. You can establish as many exception rules as necessary to signal the attention of your analysts when performing a credit review.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *Exception Rule Status* details screen contains an entry to **Print** this information (Figure 5-31).



Figure 5-31:

The *Exception Rule Status* details screen's Shortcut Menu.

Follow-Up Actions

Follow-Up Actions are the collection policies that you establish in your database. The *Follow Up Actions* screen can be displayed by clicking on the **Follow-Up Actions** label or field.

The Follow-Up Actions screen appears (Figure 5-32).

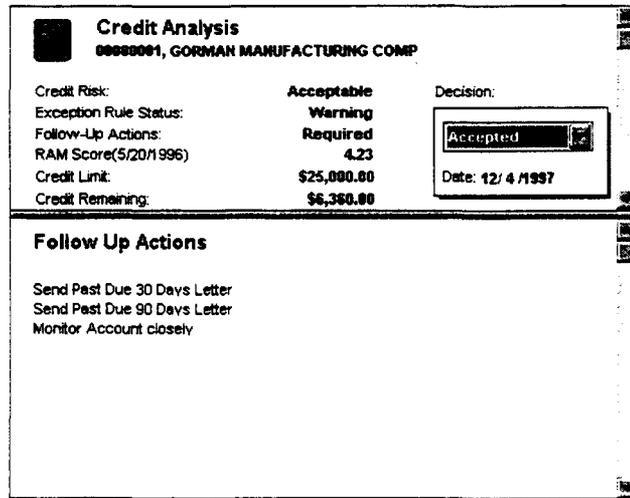


Figure 5-32:
If you drill down on the **Follow-Up Actions** field, you will see the *Follow-Up Actions* screen.

In order for these messages to appear, you must have established collection policies, and the account must meet the rule tied to each individual message.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *Follow-Up Actions* screen contains an entry to **Print** this information (Figure 5-33).



Figure 5-33:
The *Follow-Up Actions* screen's Shortcut Menu.

RAM Score

The *RAM Score* screen can be displayed by clicking on the **RAM Score** label or field.

The RAM Score screen appears (Figure 5-34).

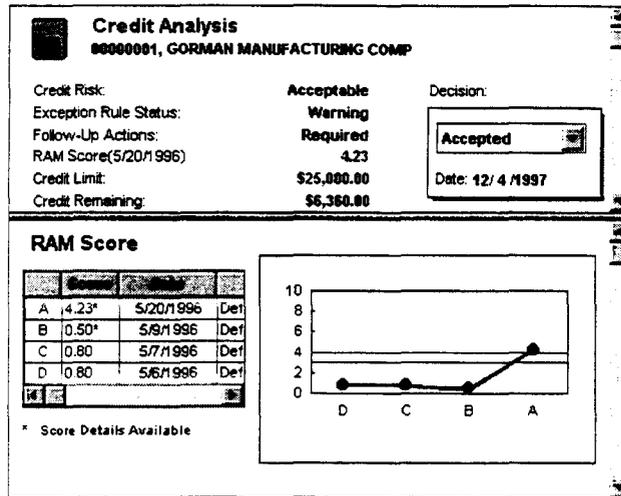


Figure 5-34:
 If you drill down on the **RAM Score** field, you will see the *RAM Score* details screen.



The RAM Score displays the current and past RAM scores generated on this account, starting with the most recent to the oldest. Although the columns are not resizable, you can use the horizontal scroll bar to view the name of the Scoring Model used when each score was generated.

The line graph is helpful for tracking historical performance. The colored horizontal lines indicate the current accept and reject score thresholds.

An asterisk (*) next to a score indicates that the score details were archived and are available to review— to see them, simply double click on the row.

The Score Details screen appears (Figure 5-35).

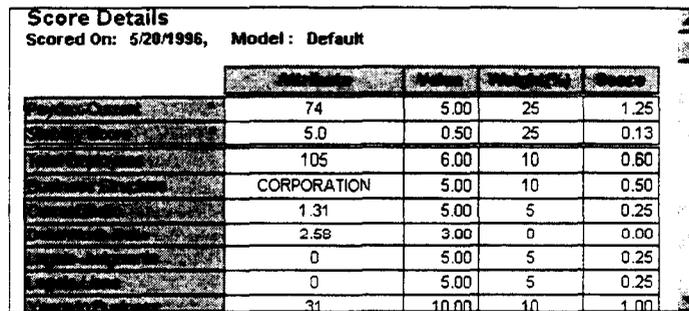


Figure 5-35:
 When you drill down on a RAM Score with an asterisk, you will see the *Score Details* screen, a matrix explaining the exact derivation of the RAM Score.

Click the right mouse button anywhere in the details screen (lower portion of the screen) to reveal its Shortcut Menu. The Shortcut Menu for the *RAM Score* screen contains an entry to **Print** this information (Figure 5-36).



Figure 5-36:
The *Score Details* screen's Shortcut Menu.

Credit Limit

The *Credit Limits* screen can be displayed by clicking on the **Credit Limit** label or field.

The *Credit Limits* screen appears (Figure 5-37).

Credit Analysis	
00000001, GORMAN MANUFACTURING COMP	
Credit Risk:	Acceptable
Exception Rule Status:	Warning
Follow-Up Actions:	Required
RAM Score(5/20/1996)	4.23
Credit Limit:	\$25,000.00
Credit Remaining:	\$6,360.00
Decision:	Accepted
Date:	12/4/1997
Credit Limits	
Actual Limit:	\$25,000.00
Next Review:	1/5/1998
Suggested:	\$5,000.00
Last Review:	12/30/1997
Rules Applied (Suggested Credit Limit):	
Employees > 100 and In Business > 20 Years	\$10,000.00
Fair D&B Rating	\$5,000.00

Figure 5-37:
If you drill down on the **Credit Limit** field, you will see the *Credit Limits* screen.

The *Credit Limits* screen includes the **Actual Limit** (which you can change or import), the **Suggested** limit and the credit limit rules and expressions that were applied to this account when deriving the Suggested Credit Limit. In order for RAM to generate the suggested amount, you must have established credit limit policies. Thereafter, whenever an account matches a rule, the associated credit amount is suggested.

✓ **Note:** Where an account matches several rules, RAM will always default to the most conservative (lowest) amount.

If you override the **Suggested** credit limit by manually typing in an amount in the **Actual Limit** dialog box, RAM will always display the credit limit in RED, signifying that the **Suggested** credit limit was overridden (regardless if the limit is higher or lower than the suggested amount).

There are several Shortcut Menus for the *Credit Limit* screen. If you right-click anywhere on the main screen, the Shortcut Menu contains entries to **U**ndo **C**hanges and **P**rint this information (Figure 5-38).



Figure 5-38:
The *Credit Limit* screen's main Shortcut Menu.

If you right-click on the **Actual Limit** dialog, the Shortcut Menu contains entries for **U**ndo, **C**ut, **C**opy, **P**aste, **D**elete and **S**elect **A**ll (Figure 5-39).

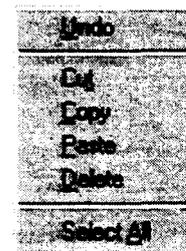


Figure 5-39:
The **Actual Limit** dialog's Shortcut Menu.

If you right-click on one of the columns, the Shortcut Menu contains entries for **S**ort **A**scending and **S**ort **D**escending (Figure 5-40).



Figure 5-40:
The column's Shortcut Menu.

Although not technically a Shortcut Menu, if you right-click on a rule, the actual SQL expression will be displayed (Figure 5-41).

Rule	Credit Limit
Employees > 100 and In Business > 20 Years	\$10,000.00
Fair D&B Rating	\$5,000.00

Right Click: (1A3, 2A3, 3A3, 4A3, 5A3)

Figure 5-41:
You can quickly view the SQL expression behind a rule by clicking the right mouse button.

✓ **Note:** This is especially helpful when your rules have user-friendly descriptions but include logic that you have forgotten or are not familiar with.

Credit Status

The *Credit Status* details screen can be displayed by clicking on the **Credit Remaining** label or field.

The *Credit Status* details screen appears (Figure 5-42).

Credit Analysis		80000001, GORMAN MANUFACTURING COMP	
Credit Risk:	Acceptable	Decision:	Accepted
Exception Rule Status:	Warning	Date:	12/ 4 /1997
Follow-Up Actions:	Required		
RAM Score(5/20/1996)	4.23		
Credit Limit:	\$25,000.00		
Credit Remaining:	\$6,360.00		

Credit Status	
Credit Limit:	\$25,000.00
Total Amount Owning: -	\$18,640.00
Order Amount: -	\$0.00
Credit Remaining: =	\$6,360.00
Days Beyond Terms:	12
Selling Terms:	Net 30 Days

Figure 5-42:

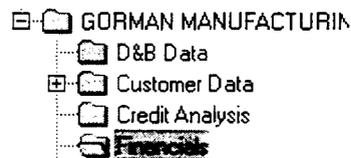
If you drill down on the **Credit Remaining** field, you will see the *Credit Status* details screen.

The *Credit Status* details screen simply calculates the amount of Credit Remaining by subtracting the Total Amount Owning (current outstanding balance) and Order Amount from the Credit Limit. This screen also displays Days Beyond and the Selling Terms.

✓ **Note:** Days Beyond Terms calculates the number of days that debt is outstanding beyond the original terms. The formula is $(15 * \text{Past Due 30}) + (45 * \text{Past Due 60}) + (75 * \text{Past Due 90}) + (105 * \text{Past Due 90+}) / \text{Total Amount Owning}$.

Financials

The Financials folder appears as the second folder in the Tree Pane along the left side of your screen.



Click on this folder (with the left mouse button) to open the *Financial Statements* screen.

The *Financial Statements* screen appears (Figure 5-43).

Financial Statements					
00000001, GORMAN MANUFACTURING COMP					
<input checked="" type="checkbox"/>		12/31/1993	Fiscal Consolidat	\$14,685,921	\$118,
<input type="checkbox"/>		12/31/1992	Fiscal Consolidat	\$14,237,627	\$52,
<input type="checkbox"/>	1994	12/31/1994		\$1,072,554	\$49,
<input type="checkbox"/>		12/31/1994	Fiscal Consolidat	\$13,007,229	\$26,

Figure 5-43:

The *Financial Statements* screen is a summary listing of available statements for this account.

✓ **Note:** Like Account Profiles, Change Events, Notes and ToDo lists, you have the choice of which columns to display with Financials. See *Selecting Summary Listing Columns* in Chapter 2 for more information.

The *Financials* screen displays a summary listing of financial statements and financial summary statements obtained from D&B as well as complete statements obtained by you and entered into RAM. The tagged statement, which will be used for scoring components, is noted with the icon.

✓ **Note:** In RAM 4.0, both *Financial Summaries* and *Financial Statements* (Fiscal, Consolidated, Interim, etc.) are contained on and accessed from the *Financial Statements* screen.

Financials are doubtlessly a cornerstone of your credit decision process, and they represent a large and important part of the RAM application. So, there are a number of topics to be addressed in this section, including entering and editing a statement, adding line-item details, viewing a statement, customizing the layout, comparing two or three statements simultaneously, analyzing the variance between two statements and, finally, printing out a complete statement.

Entering a Statement

When you first open the Financial folder and view the summary listing, chances are that there are no statements available to be viewed. There could be several reasons. If you just added this account to your RAM database, you may not have had the opportunity to enter a statement yet. If the data came from D&B, there's the possibility that financials were not available for this company or were too old to report.

To enter statements, you have two options: manually type in the data or import them electronically via RAM's Import utility.

✓ **Note:** For more information on how to import financial data, refer to Chapter 12, *Managing Your Database*.

To begin typing in a statement, follow these step-by-step instructions.

1. With the right mouse button, click anywhere on the main *Financial Statements* screen (except on the columns or rows).

The Shortcut Menu appears (Figure 5-44).

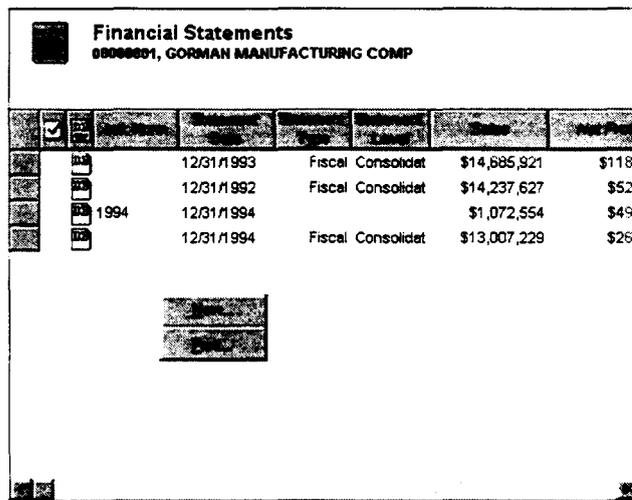


Figure 5-44:
The *Financial Statement* screen's Shortcut Menu contains entries to **P**rint or add a **N**ew statement.

2. Select the **N**ew entry.

The New Financial Statement window appears (Figure 5-45).

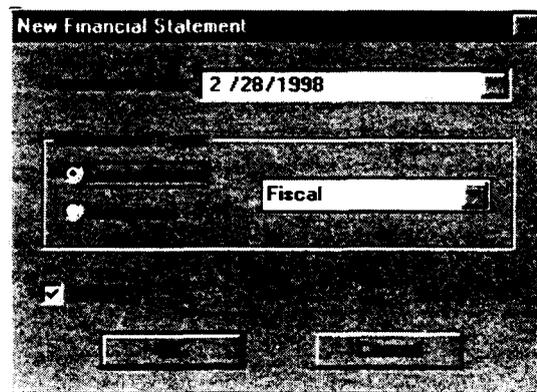


Figure 5-45:
The *New Financial Statement* window lets you define the statement before entering details.

3. The Statement Date defaults to the current date. To change the date, click on the  next to the date.

The Perpetual Calendar appears (Figure 5-46).

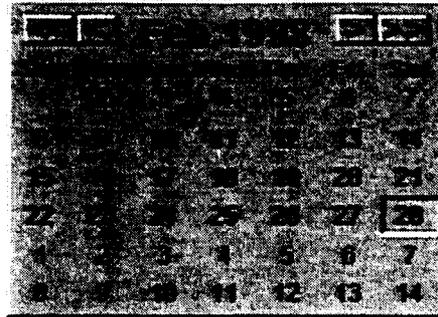


Figure 5-46:
The *Perpetual Calendar* lets you quickly select the statement date.

4. Use the  and  buttons to scroll through the months and years. When you highlight the desired date, this window automatically closes and updates the *New Financial Statement* window.
5. You can also elect to round all entries to the nearest thousand and eliminate typing three 0's at the end of every entry by checking the **\$000's** option.
6. Click on the  button to create this statement.

The new statement window appears (Figure 5-47).

Consolidated Fiscal Statement (\$000's)	
February 28, 1998	
ASSETS	
Current Assets	
Cash	<input type="text"/>
Accounts Receivable	<input type="text"/>
Other Receivables	<input type="text"/>
Inventory	<input type="text"/>
Other Current	<input type="text"/>
Total Current Assets	<input type="text"/>
Other Assets	
Fixed Assets	<input type="text"/>
Non-Tangible Assets	<input type="text"/>
Other Non-Current Assets	<input type="text"/>
Total Other Assets	<input type="text"/>
Total Assets	<input type="text"/>

Figure 5-47:
The new statement window is where you enter a new financial statement into your RAM database.

7. Click in the column next to the first item (cash) and begin entering your statement. Use your mouse or arrow keys to move to the next field.

✓ **Note:** Since there is so much information to view and type, you will find it easier to temporarily hide the Tree Pane from view. The  icon toggles this view off and on.

8. When you have completed entering assets, liabilities & net worth and income statement details into your statement, you need to save your work before exiting.

RAM's *Autosave* feature will automatically save your work when you exit a statement entry screen, or you can save your work manually. To do this, right-click anywhere on the current statement to open the Shortcut Menu.

The new statement window appears (Figure 5-48).

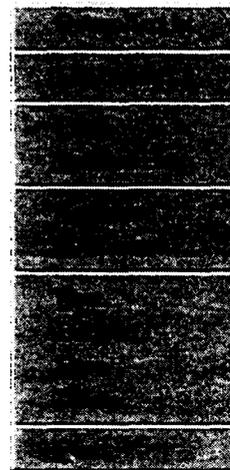


Figure 5-48:
The Shortcut Menu for a Financial Statement has many options, including one to **S**ave your work.

9. Select the **S**ave entry and remain on this screen.
10. If you wish to return to the summary listing, select the **R**eturn to **L**ist entry.

✓ **Note:** RAM also has a feature to double-check your figures to ensure that they balance. Your administrator can also **require** that a statement balance before it will be saved. See the section *Miscellaneous Options* in Chapter 11 for more information. If you select the **R**eturn to **L**ist entry and your statement does not balance properly, RAM will display an error message (Figure 5-49).



Figure 5-49:
RAM displays a message if your Financial Statement does not balance.

11. If you wish to delete this statement, there is a **D**efine entry on both Shortcut Menus from the *Summary Listing* screen or statement entry windows. Both will display a confirmation message prior to deleting the statement (Figure 5-50).

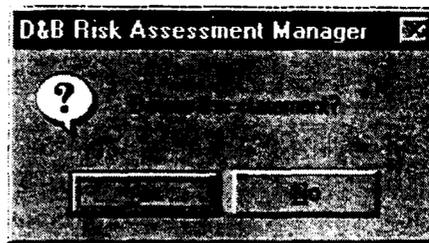


Figure 5-50:

A confirmation message appears when you delete a Financial Statement.

- You can go from adding one new statement directly into adding a second one by selecting the **New** entry from the Shortcut Menu in the statement entry screen.

Changing a Statement Date or Type



Once you have entered and saved a Financial Statement, you can go back at a later time to change the statement date or statement type as necessary. You can also elect to round all entries to the nearest thousand and eliminate typing three 0's at the end of every entry by checking the **Round** option.

✓ **Note:** D&B statements cannot be edited - the Shortcut Menus have all edit items disabled (gray). You can, however, delete a D&B statement like any other statement.

If you're currently at the *Financial Statements* summary listing screen, follow these instructions:

- From the *Financial Statements* summary listing screen, highlight the row of the Financial Statement that you wish to change, and click the right-mouse button to reveal its Shortcut Menu.

The Shortcut Menu appears (Figure 5-51).

	Statement Date	Statement Type	Statement Label	Sales	Net Profit
12/31/1990	Fiscal Consolidat	\$14,435,921	\$110,701		
12/31/1992	Fiscal Consolidat	\$14,237,627	\$52,568		
1994	12/31/1994		\$1,072,554	\$49,337	
12/31/1994	Fiscal Consolidat	\$13,007,229	\$26,014		

Figure 5-51:

The Shortcut Menu for the Financial Statement summary listing includes an entry for editing the statement date and type information.

- Select the **Edit Info** entry.

The Modify Financial Statement Information window appears (Figure 5-52).

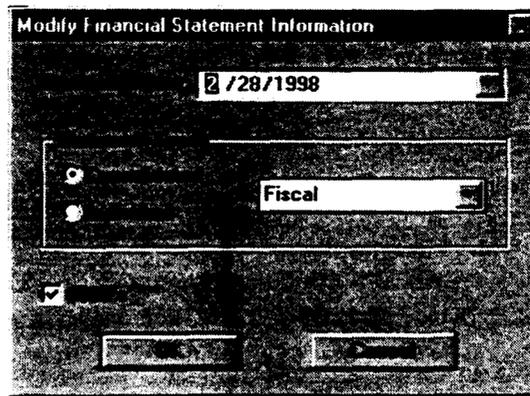


Figure 5-52:
The *Modify Financial Statement Information* window lets you change the statement date or type, even after saving your work.

3. Make your modifications and click the  button to close this window.

If you're entering or editing a statement and realize that you need to modify its statement date or type, or if you want to type numbers rounded to thousands (000's), follow these instructions:

1. From within the Financial Statement itself, click the right-mouse button anywhere on the screen to reveal its Shortcut Menu.

The Shortcut Menu appears (Figure 5-53).

Consolidated Fiscal Statement (\$000's)		February 28, 1998	
ASSETS			
Current Assets			
Cash		100,000	
Accounts Receivable	100,000		
Other Receivables	100,000		
Inventory	100,000		
Other Current	100,000		
Total Current Assets			500,000
Other Assets			
Fixed Assets			
Land	100,000		
Non-Tangible Assets	100,000		
Other Non-Current Asset	100,000		
Total Other Assets			300,000
Total Assets			800,000
LIABILITIES & NET WORTH			
Current Liabilities			
Account Payables		100,000	
Owing Bank		100,000	
Note Payable		100,000	
Other Current Liabilities		100,000	
Total Current Liabilities			400,000

Figure 5-53:
The Shortcut Menu within the Financial Statement includes an **Edit Info** entry for modifying the statement date and type information.

2. Select the **Edit Info** entry.

The Modify Financial Statement Information window appears (Figure 5-54).

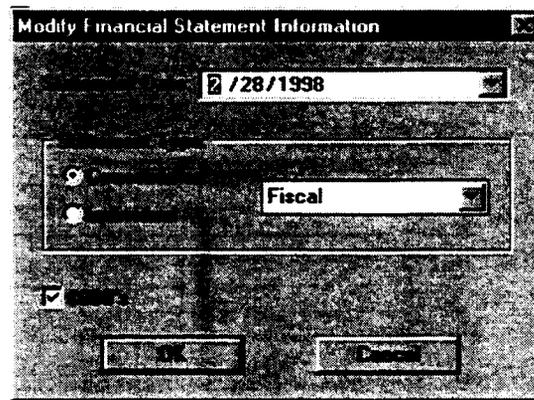


Figure 5-54:

The *Modify Financial Statement Information* window lets you change the statement date or type, even after saving your work.

3. Make your modifications and click the  button to close this window.
4. You can also elect to round all entries to the nearest thousand and eliminate typing three 0's at the end of every entry by checking the **\$000's** option.

Adding Line Item Details to a Statement



The default format of a financial statement in RAM includes the standard assets and liabilities & net worth fields. To accommodate more-extensive formats, you can add unlimited line items details to any asset or liability line and print out the statement in the augmented format.

✓ **Note:** You can add line item details to your own financials but not those purchased from D&B. Financials from D&B are *read-only* and cannot be modified.

To add line item details to your own financial statements, follow these steps.

1. Open your statement in Edit mode.
2. Double click on the line item that requires additional details.

The Edit Financial Details window appears (Figure 5-55).

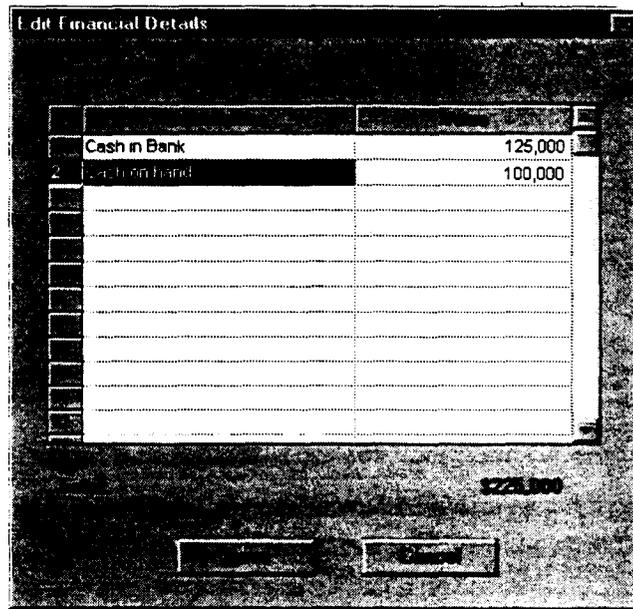


Figure 5-55:
The *Edit Financial Details* window allows you to enter itemized details that will be rolled up into the selected line item on your financial statement.

3. Enter the itemized items in the *Edit Financial Details* window.
4. When you have finished, click the  button.
5. When a line item contains supporting details, the  icon appears in the left margin (Figure 5-56).

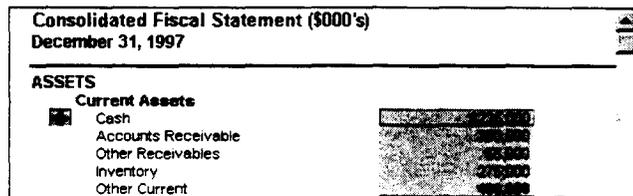


Figure 5-56:
The  icon next to a line item signifies that more details exist.

6. To expand the **Cash** line and view its details, click on the  icon.
The details are displayed (Figure 5-57).

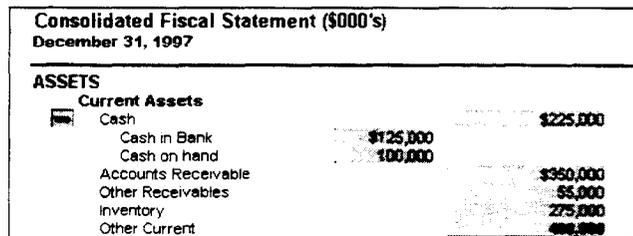


Figure 5-57:
The  icon next to a line item signifies that all details are currently being displayed.

✓ **Note:** When you print a financial statement, you must remember to either expand or contract the line item details, depending on whether or not you want to print them.

Viewing a Statement

To view the complete statement, double click on the desired row in the summary listing or highlight the desired row in the *Financial Statements* screen's summary listing and right-click the mouse to open its Shortcut Menu.

The selected statement appears (Figure 5-58).

Consolidated Fiscal Statement (D&B)	
December 31, 1994	
ASSETS	
Current Assets	
Cash	
Accounts Receivable	
Other Receivables	
Inventory	
Other Current	
Total Current Assets	
Other Assets	
Fixed Assets	
Non-Tangible Assets	
Other Non-Current Assets	
Total Other Assets	
Total Assets	
LIABILITIES & NET WORTH	
Current Liabilities	
Account Payables	
Owning Bank	
Note Payable	
Other Current Liabilities	
Total Current Liabilities	

Figure 5-58:

To view a statement, simply double click on the desired row from the *Financial Statement* screen's summary listing.

Comparing Two or Three Statements Simultaneously

With RAM you have the power to place two or three statements next to each other for the purposes of year-by-year comparison. You can also mix and match the statements you procured with those from D&B, including D&B's insightful annual Industry Norm statements.

✓ **Note:** Viewing multiple statements in comparison is best done in full screen mode, without the Tree Pane along the left. To toggle the Tree Pane on or off, click the  icon on the toolbar. Then follow these step-by-step instructions.

1. To begin, select the statements from the *Financial Statement* screen's summary listing by clicking on each one while holding down the **CTRL** key on your keyboard. This allows you to highlight multiple items

The three statements appear highlighted (Figure 5-59).

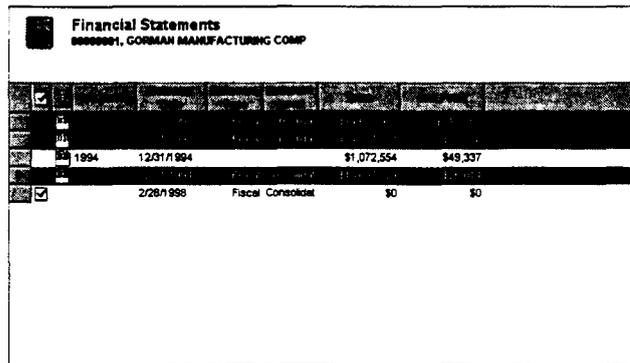


Figure 5-59:
You can select multiple statements from the summary listing by holding down the **CTRL** key on your keyboard while clicking the mouse.

- Then right-click the mouse to reveal the summary listing's Shortcut Menu.

The Shortcut Menu appears (Figure 5-60).

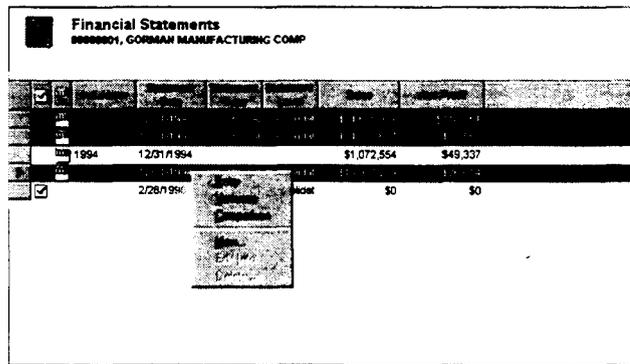


Figure 5-60:
The *Financial Statement* screen's Shortcut Menu contains an entry for **Comparison**.

- Select the **Comparison** entry.

The Comparison view appears (Figure 5-61).

	12/31/93 (D&B) Fiscal Consolidated	12/31/92 (D&B) Fiscal Consolidated	12/31/94 (D&B) Fiscal Consolidated
ASSETS			
Current Assets			
Cash			
Accounts Receivable			
Other Receivables			
Inventory			
Other Current			
Total Current Assets			
Other Assets			
Fixed Assets			
Non-Tangible Assets			
Other Non-Current			
Total Other Assets			
Total Assets			
LIABILITIES & NET WORTH			
Current Liabilities			
Accounts Payable			
Owing Bank			
Notes Payable			
Other Current			
Total Current Liabilities			

Figure 5-61:
RAM's Comparison view places your statements side-by-side for your review.

This comparison view is helpful when tracking a company's recent performance trends. Use it to compare all the available financial statements stored for this account.

- To change one of the statements, right-click its column heading to reveal its Shortcut Menu.

The Shortcut Menu appears (Figure 5-62).

	12/01/93 (D&B) Fiscal Consolidated	12/01/92 (D&B) Fiscal Consolidated	12/01/91 (D&B) Fiscal Consolidated
ASSETS			
Current Assets			
Cash	2,200,000	2,200,000	2,200,000
Accounts Receivable	1,728,000	1,728,000	1,728,000
Other Receivables	0	0	0
Inventory	748,000	748,000	748,000
Other Current	0	0	0
Total Current Assets	4,676,000	4,676,000	4,676,000
Other Assets			
Fixed Assets	11,000,000	11,000,000	11,000,000
Non-Tangible Assets	0	0	0
Other Non-Current	0	0	0
Total Other Assets	11,000,000	11,000,000	11,000,000
Total Assets	15,676,000	15,676,000	15,676,000
LIABILITIES & NET WORTH			
Current Liabilities			
Accounts Payable	2,125,114	2,125,114	2,125,114
Owing Bank	0	0	0
Notes Payable	0	0	0
Other Current	0	0	0
Total Current Liabilities	2,125,114	2,125,114	2,125,114

Figure 5-62:

The Shortcut Menu displays the available statements to substitute in this column.

5. Select the desired statement from the available statements listed in the Shortcut Menu.

✓ **Note:** D&B's statements are indicated with **(D&B)** after the date. D&B Industry Norm Statements indicate the SIC4 (Standard Industry Classification) code after the date.

At the bottom of this screen are the standard and user ratios. If you want to see the formula behind a ratio, click the right mouse button over it and a help tag will appear with the formula (Figure 5-63).

RATIOS			
Quick Ratio	0.55	0.55	0.64
Current Ratio	1.66	1.64	1.31
Total Debts/Worth	1.16	1.17	2.58
Collection Period (Days)	5	5	49
Sales To Inventory	19.59	19.07	7.92
Sales/Working Capital	32.81	32.25	10.01
Net Profits/Sales	0.01	0.00	0.00

Figure 5-63:

A help tag for each ratio lets you quickly see its formula.

When you have finished reviewing statements in comparison mode, right-click anywhere on the screen to open the Shortcut Menu and select the **Return to List** entry.

The Shortcut Menu for the Comparison screen appears (Figure 5-64).

Figure 5-64:

From the Shortcut Menu select the **Return to List** entry to close this screen.

Analyzing the Variance between Two Statements

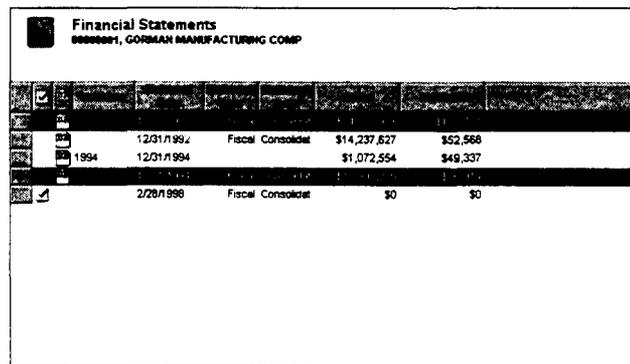
The Variance mode within RAM's financial statement lets you place two statements next to each other and calculate the percent of change from one to the other. This kind of data mining gives you the kind of analytics that formerly were reserved for only a small percentage of your customer base.

As with the Variance mode, you can also mix and match the statements you procured with those from D&B, including D&B's insightful annual Industry Norm statements.

✓ **Note:** Like the Comparison mode, viewing multiple statements in Variance mode is best done in full screen mode, without the Tree Pane along the left. To toggle the Tree Pane on or off, click the  icon on the toolbar. Then follow these step-by-step instructions.

1. To begin, select the two statements from the *Financial Statement* screen's summary listing by clicking on each one while holding down the **CTRL** key on your keyboard. This allows you to highlight multiple items

The three statements appear highlighted (Figure 5-65).



Financial Statements				
GORMAN MANUFACTURING COMP				
<input checked="" type="checkbox"/>	12/31/1992	Fiscal Consolidat	\$14,237,627	\$52,566
<input checked="" type="checkbox"/>	1994	12/31/1994	\$1,072,554	\$49,337
<input type="checkbox"/>	2/28/1998	Fiscal Consolidat	\$0	\$0

Figure 5-65:

You can select both statements from the summary listing by holding down the **CTRL** key on your keyboard while clicking the mouse.

2. Then right-click the mouse to reveal the summary listing's Shortcut Menu.

The Shortcut Menu appears (Figure 5-66).

Period	Balance	Variance
12/31/1992	\$14,237,627	\$52,568
1994 12/31/1994	\$1,072,554	\$49,337
2/28/1998	\$0	\$0

Figure 5-66:
The *Financial Statement* screen's Shortcut Menu contains an entry for Variance.

3. Select the Variance entry.

The *Variance* view appears (Figure 5-67).

	12/31/93 (D&B) Fiscal	12/31/94 (D&B) Fiscal	Variance (as %)
ASSETS			
Current Assets			
Cash	828,280	828,280	-78.0
Accounts Receivable	886,497	1,728,914	-90.2
Other Receivables	0	0	-
Inventory	798,284	1,048,311	-54.4
Other Current	0	1,121,000	-99.6
Total Current Assets	1,624,761	3,646,505	-79.3
Other Assets			
Fixed Assets	864,826	81,887,916	-67.0
Non-Tangible Assets	0	0	-
Other Non-Current	884,221	823,772	-24.3
Total Other Assets	1,749,047	823,772	-56.8
Total Assets	3,373,808	4,470,277	-72.8
LIABILITIES & NET WORTH			
Current Liabilities			
Accounts Payable	828,280	82,428,114	-83.7
Owing Bank	0	1,100,000	-100.0
Notes Payable	0	488,000	-100.0
Other Current	798,284	886,497	-26.4

Figure 5-67:
RAM's Variance mode calculates the percent of change between two statements.

This variance view is instrumental when tracking a company's short-term performance trends. Use it to compare a recent financial statement to the Industry Norm statement – a comparison against other companies in its SIC4 grouping.

4. To change one of the statements, right-click its column heading to reveal its Shortcut Menu.

The *Shortcut Menu* appears (Figure 5-68).

Figure 5-68:
The Shortcut Menu displays the available statements to substitute in this column.

4. Select the desired statement from the available statements listed in the Shortcut Menu.

At the bottom of this screen are the standard and user ratios. If you want to see the formula behind a ratio, click the right mouse button over it and a help tag will appear with the formula (Figure 5-69).

RATIOS			
Quick Ratio	0.64	0.64	-14.1
Current Ratio	1.31	1.31	26.7
Total Debt/Working Capital	2.58	2.58	-55.0
Collection Period (Days)	5	49	-89.8
Sales To Inventory	19.59	7.92	147.3
Sales/Working Capital	32.81	10.01	227.8
Net Profits/Sales	0.01	0.00	-

Figure 5-69:

A help tag for each ratio lets you quickly see its formula.

When you have finished reviewing statements in Variance mode, right-click anywhere on the screen to open the Shortcut Menu and select the **Return to List** entry.

The Shortcut Menu for the Variance screen appears (Figure 5-70).

	12/31/83 (D&B) Fiscal	12/31/84 (D&B) Fiscal	Variance (as %)
ASSETS			
Current Assets			
Cash			
Accounts Receivable			
Other Receivables			
Inventory			
Other Current			
Total Current Assets			
Other Assets			
Fixed Assets			-67.0
Non-Tangible Assets			-
Other Non-Current			-24.3
Total Other Assets			-58.8
Total Assets			-72.8
LIABILITIES & NET WORTH			
Current Liabilities			
Accounts Payable			-83.7
Owing Bank			-100.0
Notes Payable			-100.0
Other Current			-26.4

Figure 5-70:

From the Shortcut Menu select the **Return to List** entry to close this screen.

Printing a Statement



Viewing financial statements in Entry, Comparison or Variance modes is great – if you happen to be in the RAM application. And if you want a hard copy for your file, you can print one, too – in the exact format displayed on the screen. And if you have customized your statement with additional line item details, your printout will also contain those detail items.

Like most other things in RAM 4.0, printing a financial statement is a simple Shortcut Menu away. But first, to print a statement you must be within the screen that you wish to print.

1. If you want to print a single statement (entry mode), double click on a row in the Financial Statements summary listing and follow along. If it's Comparison or Variance mode, highlight the desired statements (using the **CTRL** key to highlight multiple lines) and select either **Comparison** or **Variance** from the Shortcut Menu.

- From within the view of your choice, right-click the mouse to reveal the Shortcut Menu.

The Shortcut Menu appears (Figure 5-71).

	12/31/93 (D&B) Fiscal	12/31/94 (D&B) Fiscal	Variance (as %)
ASSETS			
Current Assets			
Cash	1,000,000	1,000,000	-78.0
Accounts Receivable	1,000,000	1,000,000	-90.2
Other Receivables	0	0	-
Inventory	1,000,000	1,000,000	-54.4
Other Current	1,000,000	1,000,000	-59.6
Total Current Assets	4,000,000	4,000,000	-79.3
Other Assets			
Fixed Assets	1,000,000	1,000,000	-67.0
Non-Tangible Assets	0	0	-
Other Non-Current	1,000,000	1,000,000	-24.3
Total Other Assets	2,000,000	2,000,000	-56.8
Total Assets	6,000,000	6,000,000	-72.8
LIABILITIES & NET WORTH			
Current Liabilities			
Accounts Payable	1,000,000	1,000,000	-83.7
Owing Bank	1,000,000	1,000,000	-100.0
Notes Payable	1,000,000	1,000,000	-100.0
Other Current	1,000,000	1,000,000	-26.4

Figure 5-71:

There is a **Print** entry in the Shortcut Menu for the Entry, Comparison and Variance views.

- Select the **Print** entry.

The Print window appears (Figure 5-72).

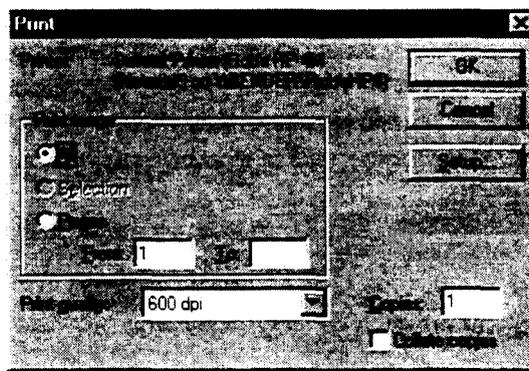


Figure 5-72:

In the *Print* window you can select a printer, set the number of copies and specify the print range.

Your hard copy printout should contain the same data elements as displayed on your screen and be suitable to document your files or include with management reports.

Documents

Attaching documents to an account allows you to augment your traditional structured database. In addition to viewing text reports from D&B, you can attach memos, letters and scanned documents that normally are contained only in hard copy in a file. But with RAM 4.0's newer and more powerful document viewer, you can keep all this online for quick access at the touch of your fingertips.

Here is a sampling of some of the newest features of the RAM document viewer:



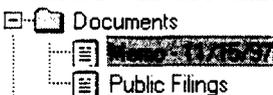
- Support for more file formats -

RAM's viewer will recognize many more scanned-file formats.

- Ability to view in preview, draft and normal modes
You can view more text on a page or see a preview before printing it.
- Change the fonts
You can alter the printed font (without editing the document).
- Add Headers & Footers
Headers and Footers are important organizational features in printed documents.
- Change margins
Another method for re-formatting the final printed form without editing the original text.
- Add or Suppress gridlines and row/column headings
Helpful formatting features for spreadsheets.
- Clipboard controls
You can limit what items can be copied to the clipboard for pasting into other documents.

Viewing an Attached Document

If a document is already attached to an account, it can be seen in the Tree Pane along the left side of your screen in the *Dossier View*. For instance, if you refreshed an account online with D&B and ordered a report (e.g. – the Public Filings section of the D&B Business Information Report), an entry would appear as a branch off the Documents

folder . If a Memo was also attached, another branch would appear off of the Documents folder .

1. To view the memo, simply highlight the branch.

The report appears on the screen (Figure 5-73).

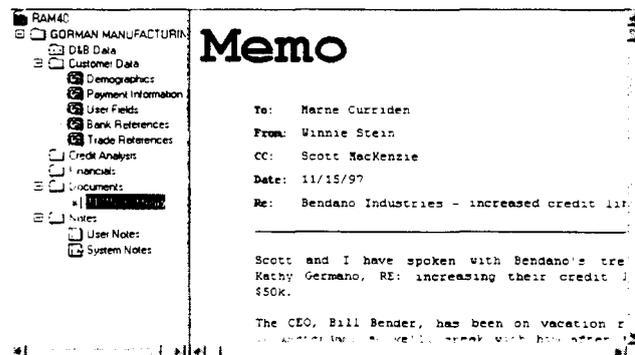


Figure 5-73:
The Document Viewer displays the document

There are three display modes to choose from: draft, normal and preview. Draft mode uses a single font throughout the document; Normal mode includes the documents actual fonts and colors; Preview mode displays a miniature page layout version.

- To change the display mode, click the right mouse button anywhere on the document to reveal its Shortcut Menu.

The Shortcut Menu displays (Figure 5-74).

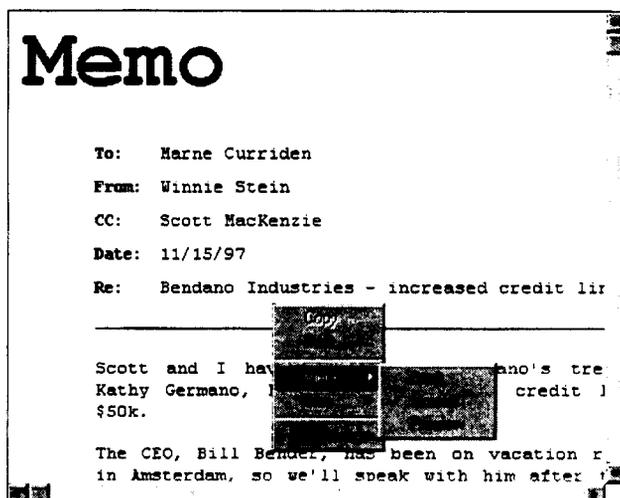


Figure 5-74:
The Document Viewer Shortcut Menu.

- Select the **Draft**, **Normal** or **Preview** entry from the view sub-menu.
- The **Options** entry on the Shortcut Menu is where you can change the display, print or clipboard (copy) defaults.

The Options sub-menu items appear (Figure 5-75).

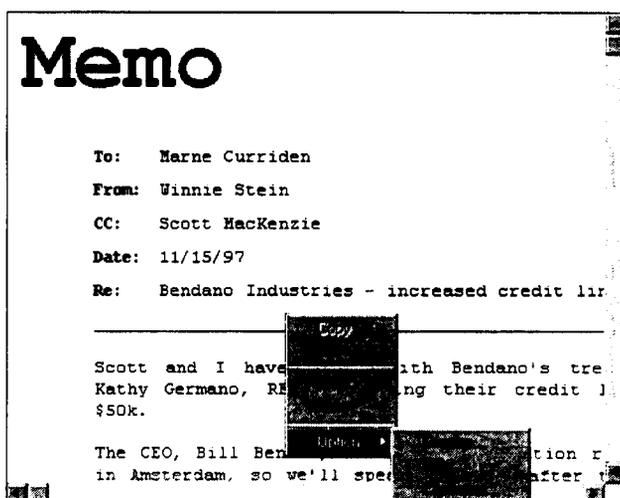


Figure 5-75:
The Options entry on the Shortcut Menu allows you to change the defaults for the display, print and clipboard (copy) features.

Attaching a Document to an Account

In some cases, attaching a document to an account is automatic. When you refresh an account online with D&B, for instance, any reports or text sections that you order will appear in the  Documents folder automatically.

If you have other, non-D&B documents that you'd like to add to your database, follow along with these instructions to see how to attach the Memo 11/15/97 document seen above.

1. Using the right mouse button, click on the  Documents folder in the Tree Pane along the left side of your screen.

The Shortcut Menu appears (Figure 5-76).



Figure 5-76:

The Shortcut Menu for the Documents folder contains only one entry – **Attach Document**.

2. Select the **Attach Document** entry.

The Document Properties window appears (Figure 5-77).

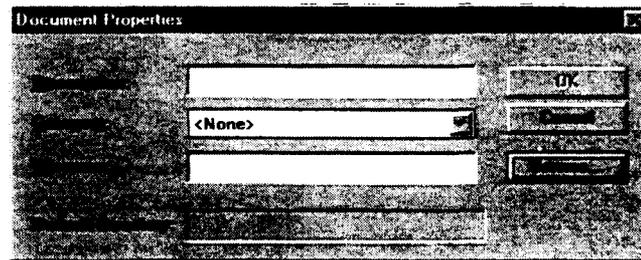


Figure 5-77:

The *Document Properties* window is where you define the location of the document you want to attach to an account.

The **Description** should be descriptive because it will appear under the Documents folder in the Tree Pane.

The **Category** is optional – it lists various D&B reports and text sections.

The **Filename** is very important because it contains the exact location of the file that you want to attach to this account.

3. Click the  button to locate the file.

The *Browse* window appears (Figure 5-78).

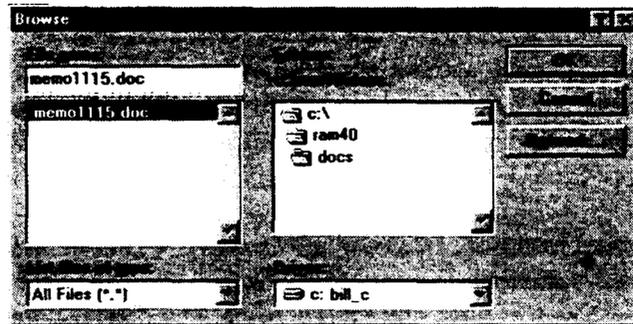


Figure 5-78:

The *Browse* window is where you locate the file you're attaching to this account.

4. Click the  button to return to the *Document Properties* window. The complete location and name of your file is populated in the **Filename** dialog (Figure 5-79).

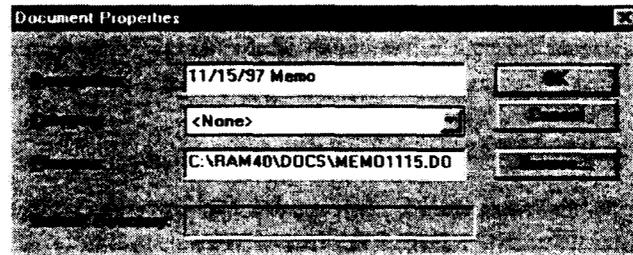


Figure 5-79:

The *Document Properties* window details the location and description of a file.

5. Click the  button on the *Document Properties* window to return to the *Document Viewer*.

Your document appears in the screen (Figure 5-80).

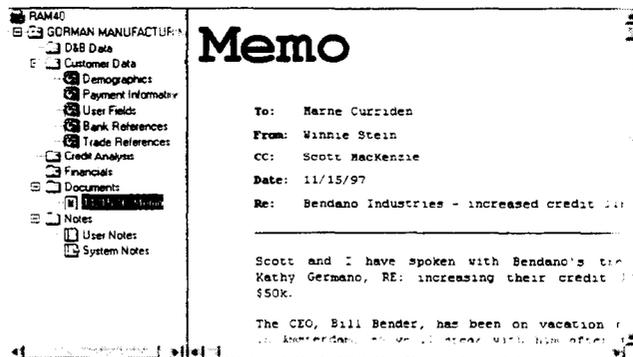


Figure 5-80:

The *Document Viewer* now displays the Memo dated 11/15/97 that you attached to this account.

Detaching a Document from an Account

When the time comes to remove a document from the *Document Viewer*, it's a simple matter of selecting an entry from a Shortcut Menu. But you must also decide if you want to totally delete the document from your hard drive or simply detach it from this account. It's a question whose difference may seem subtle, but whose implication can be far reaching.

If you've attached a number of memos, status reports, letters and scanned documents to an account, chances are that you might need them in some other context down the road. If so, you must chose to *Detach* these documents, not delete them. If, on the other hand, you ordered a series of D&B text sections to verify information prior to extending credit and those sections are now old and expendable, you should chose the *Delete* option. This option will detach the document from this account and delete it entirely from your hard drive.

As you can see, the difference between these options is no trivial matter. When in doubt, select *Detach* – you can clean up your hard drive at a later time!

To delete or detach a document, follow these steps.

1. Using the right mouse button, click on the file that you wish to detach or delete in the Tree Pane along the left side of your screen.

The Shortcut Menu appears (Figure 5-81).

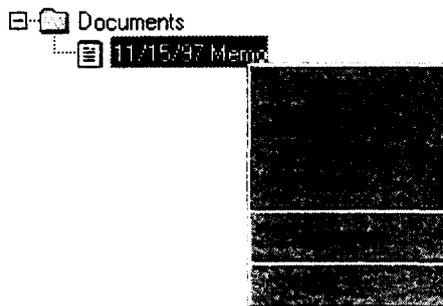


Figure 5-81:
The Shortcut Menu for the document contains an entry to **Detach** and one to **Delete**.

2. When in doubt, **Detach** an item, don't delete it.

The Documents folder immediately refreshes itself (Figure 5-82).



Figure 5-82:

The refreshed Documents folder no longer shows the *Memo Dated 11/15/97* item.

3. If you opt to **Delete** an item, you will be prompted to verify this action.

A verification prompt appears (Figure 5-83).

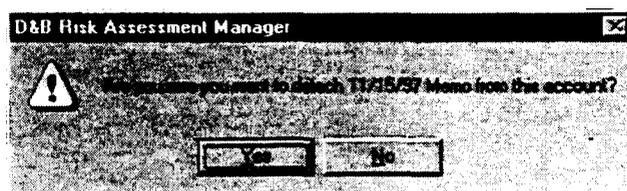


Figure 5-83:

If you choose to delete the *Memo Dated 11/15/97* item, you will receive this confirmation prompt.

Printing a Document

Accessing the print function from RAM's *Document Viewer* is simple and straightforward. And, once inside, you have flexibility to select your printer, setup headers & footers, resize margins, change the font, and more.

There are a two ways for printing a document from the *Document Viewer*, both of which involve Shortcut Menus. From either the Tree Pane or the *Document Viewer* itself you can invoke the Shortcut menu and select the **Print** entry.

Chapter 6

Previewing & Printing: Reports and Letters

Introduction

Routine tasks such as generating customer letters or management reports are a snap with RAM 4.0. A number of standard reports and letters let you quickly accomplish each task and move on to more important things. And each report or letter uses the account information collected and stored in your database, so it's as up-to-date as you are.

The major sections in this chapter are:

Ensuring Data Availability	Reminds you to ensure that all customer fields have been completed before generating reports and letters.
Generating and Printing a Report or Letter	Details the steps for selecting, previewing and printing reports and letters.
Using Filters with Reports and Letters	Discusses the effect of generating reports and letters while account filters are being applied.
Custom Letters	Surveys the process of creating and generating your own letters with DBLetter.

As of the time that this *User Guide* goes to print, most of RAM's 40+ reports and letters are being created, many as a result of input from our customers. Some of the available reports in RAM include (Table 6-1):

This report...	Contains this information
Individual Report	A synopsis of the account's demographic information, RAM score, credit information and operational data.
Accounts Listing	Provides a listing of accounts in the database, including the account number, customer name, address, city, state and zip code.
Aging Information	Lists all accounts in the database, including the account number, account name, city, state, amount owed (total, current, 30 days, 60 days, 90 days, 90+ days), percentage past due, and the RAM score.
Corporate Exposure	Lists all related companies, grouped by domestic headquarters.

Table 6-1:
Some of RAM's standard reports.

Also, you must make sure that each RAM user has his or her own User ID with their own name, title, department, phone and FAX numbers entered correctly in the security module. This is very important in terms of RAM letters because, in addition to customer information, RAM cross-references the current User ID to the user's name, title, address, phone and FAX numbers (as entered into the security module) and inserts that information onto the various letters.

So, RAM's letters and reports can be valuable time savers in terms of automating recurring processes. But they're only as effective as the data stored in your database. To get the full benefit from each, make sure that each screen has been completed as much as possible.

Generating and Printing a Report/Letter

There are numerous *Print Points* throughout RAM that allow you to print out the contents of the current window or even *ad hoc* reports simply by selecting a menu item. There are other places where formatted reports or letters are available for printing.

✓ **Note:** For the purposes of this section of the *User Guide*, no distinction will be made between reports and letters - the procedure for generating reports and letters is the same.

Once you have ensured that the appropriate data is available, you can decide on the criteria to generate the report or letter. For example, you might decide to print an Account Listing of all accounts whose RAM score is greater than 5. Later you might want to print Reminder Notices to all accounts with outstanding balances 30 days past due (See "*Establishing Report / Letter Criteria*," which follows on page 128 of this chapter.)

Use the following procedure to generate and print a report or letter.

1. Decide whether you want to generate the report or letter for a single account or multiple accounts (Table 6-3).

If you want to...	Then...
Generate a report/letter for a single account	Select the account and navigate to the <i>Dossier View</i> .
Generate a report/letter for multiple accounts	Navigate to the <i>Analysis View</i> .

Table 6-3:

Decide if you want to generate a letter for one account or for all accounts.

2. Click on the  icon to see a list of available reports and letters.

The Report Preview/Print window displays (Figure 6-1).

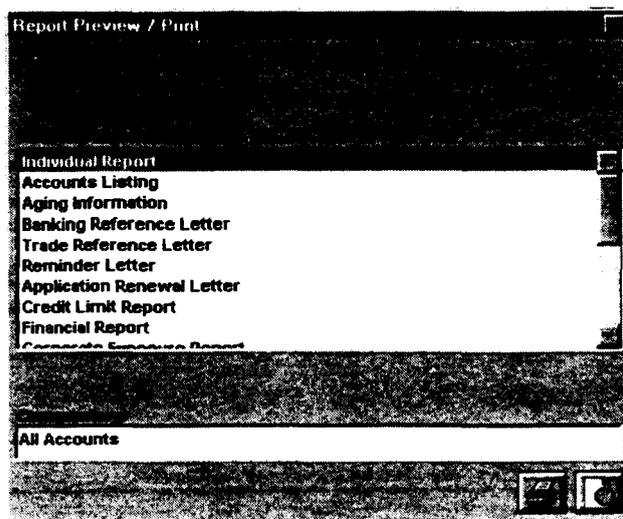


Figure 6-1:
The *Report Preview / Print* window lists the available reports and letters that you can print in RAM.

3. To preview your report or letter, highlight the entry and click the  icon.
4. To print your report or letter, highlight the entry and click the  icon.

As the report/letter(s) generate(s), the number of accounts being reviewed displays in the **Read** column. The number of accounts selected displays in the **Selected** column. The percentage completed displays in the **%** column.

✓ **Note:** To stop generating the report or letter, click on the  button on the toolbar along the bottom of the *RAM Report Preview* window.

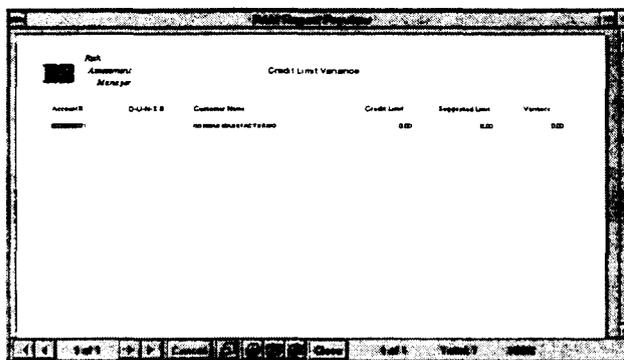


Figure 6-2:
The *RAM Report Preview* window displays the number of pages and accounts in the status bar along the bottom of the window.

5. When the report/letter preview is completed:
 - The number of pages displays in the **Page** column;
 - If multiple pages are generated, click on the  or  icon to go to the first or last page;

- If multiple pages are generated, click on the  or  icon to go to the previous or next page;
 - To minimize or maximize the window, click either the  or  icon in the upper right corner of the window;
 - To resize the report/letter, click on the  icon.
6. When you are ready to print the report/letter(s), click on the  icon.

The Print window displays (Figure 6-3).

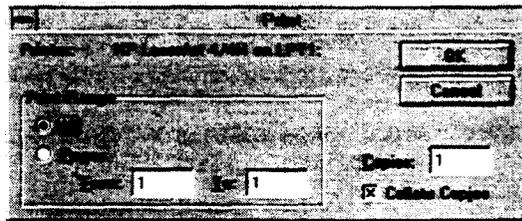


Figure 6-3:
Specify your print range on the *Print* window.

✓ **Note:** To modify the printer setup, you must close the preview window and return to RAM. Then select **File, Print Setup** from the menu.

7. Specify the page ranges and the number of copies desired and then click on the  button.

The Printing RAM Report Preview window appears (Figure 6-4).

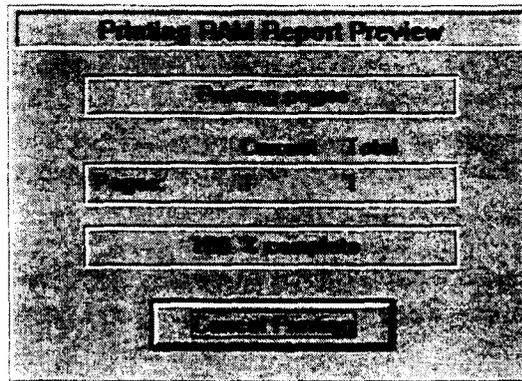


Figure 6-4:
The intermediate *Printing RAM Report Preview* window shows you the progress of your print job.

8. When you are finished click on the  icon to close the *RAM Report Preview* window.

Establishing Report /Letter Criteria (Using a Filter)

With RAM's Account Filter tool you can establish criteria to generate letters for a specific set of accounts. For example, you could create and apply an Account Filter with criteria to isolate "problem" accounts. Or, you could generate reminder notices to send to all accounts whose accounts are 30 days or more past due.

To generate a report using specific criteria, you need to first create an appropriate filter.

✓ **Note:** For more information on creating an Account Filter, see the procedure outlined in the *Account Filters* section of Chapter 4.

Then, use the following procedure to generate a report with a filter.

1. Navigate to the *Analysis View* so that you can print a letter or report for multiple accounts.
2. To apply a filter, right-click on the  area of the status bar along the bottom of your RAM desktop.

A list of your available Account Filters appears (Figure 6-5).

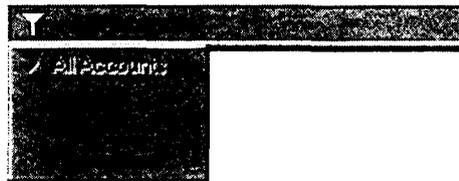


Figure 6-5:

3. Click on your desired Account Filter.
RAM immediately refreshes the display to show just the information pertaining to the accounts that meet the criteria in the Account Filter.
4. Click on the  icon to see a list of available reports and letters.
The Report Preview/Print window displays.
5. Select the desired report or letter from the *Report Preview/Print* window and continue with the section *Generating and Printing a Report/Letter* above.

Custom Letters

DBLetter is a simple and valuable tool for creating your own letters in RAM. Each report can display your choice of 100+ fields of information on a single account; each letter can be tailored as needed for your department.

DBLetter does not replace the standard reports that come with RAM but, rather, gives you additional flexibility for generating those special-purpose letters that make RAM an indispensable part of your mission-critical credit and collections functions.

Each letter is saved as a template in a .RTF (rich text format) file. Therefore, if you currently have letters that were created with Microsoft Word for Windows® or WordPerfect®, and they were saved in .RTF format, they may be modified and added as custom letters. RAM provides standard letters and reports, but by utilizing this facility you can add your own custom letters without D&B creating them for you.

Creating a new report is like typing a letter in a word processor - simply open DBLetter and start typing the template of a letter or report on the main screen. Then decide where you want various fields from your database to appear in the letter.

Each template works, in effect, like a mail-merge document – wherever you wish a database field to appear, insert a placeholder with a pointer to the desired database field.

To insert a placeholder, click on the  icon and select the database field from the *Database Fields* drop-down dialog. Optionally, type in a descriptive name for the field (or DBLetter will default to the name of the field).

The name of the field will be embedded in the template surrounded by square brackets. For example, if you embed the account number you will see [Account Number]. DBLetter uses this convention for designating database fields that are resolved at the time of viewing and printing.

✓ **Note:** It is important to note that DBLetter will display information from one (1) account per page, making it ideal for letters. This important characteristic, however, prevents you from generating reports that list multiple accounts per page.

Here are some step-by-step instructions for creating a letter in DBLetter:

1. Open the **DBLetter** program using your regular UserID and password to log into your RAM 4.0 database. If you're already working on another template, save your work, then click on the  icon (or select **New** from the **File** menu).

The Letter/Report Generation screen displays (Figure 6-6).

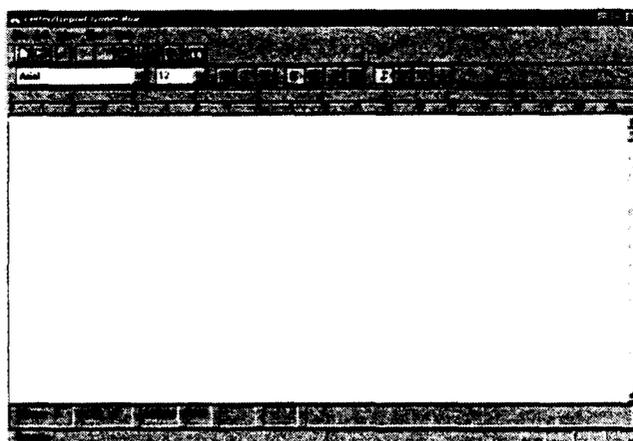


Figure 6-6:
Use the DBLetter desktop to create custom letters in RAM.

2. Type in the text of your letter just like you would type a letter in a word processor.
3. Use the standard word processing features of DBLetter to format your text (Table 6-4).

Use this icon...	To do this...
	Formats word in Bold print.
	Formats word in <i>Italic</i> .
	Formats word with <u>underline</u> .
	Formats paragraph with left justification.
	Formats paragraph with right justification.
	Formats paragraph with centered justification
	Indicates position of left-aligned tab.
	Indicates position of right-aligned tab.
	Indicates position of decimal-aligned tab.
	Indicates position of center-aligned tab.
	Font dialog box.
	Font size dialog box.
	Ruler bar indicates margins and tab placements.

Table 6-4:
DBLetter includes standard formatting options.

4. Save your work by selecting Save from the File menu.

The *Save As* window appears (Figure 6-7).

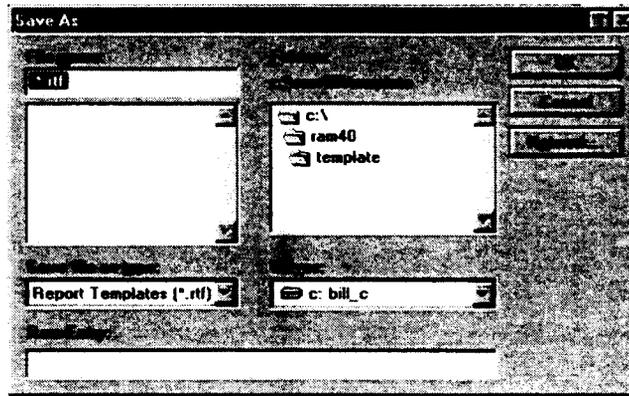


Figure 6-7:

When saving your template, be sure to fill in the **Ram Entry** dialog box so that your report is automatically added RAM's list of available letters and reports.

✓ **Note:** You must remember to save your changes before exiting DBLetter. Otherwise your changes will be discarded, possibly resulting in the loss of *all* of your work.

A separate help file has been included for use with the DBLetter facility and is conveniently accessed from within DBLetter by selecting **I**ndex from the **H**elp menu.

Please refer to the DBLetter Help file for more detailed information on creating and formatting your DBLetter templates.

Chapter 7

Analyzing and Segmenting Your Portfolio of Accounts

Introduction.....	7-1
Account Filters.....	7-2
Local Filters.....	7-2
Global Filters	7-2
Examining your DSO	7-3
Summarizing on Account Profile's Columns	7-4
Customer Base Analysis.....	7-8
Events Monitor.....	7-16

Introduction

Risk Assessment Manager™ provides the following tools to analyze the accounts in your database:

Account Filters	Allows you to segment your database in the manner of <i>ad hoc</i> queries.
DSO	Calculates monthly, quarterly, semi-annual or annual Days Sales Outstanding numbers based on the aging data available in your RAM database.
Summarized Columns	Generates a spreadsheet-like analysis of your accounts. You have complete and unlimited choice from 60+ data elements, including: scores (RAM Score, Credit Score, Paydex), credit limit information (credit limit, total credit limit, total credit exposure) and important demographics (years in business, business size, business structure).
Customer Base Analysis	Like <i>Summarized Columns</i> , generates a spreadsheet-like analysis of your accounts. Using only three fields, you can separate your accounts with finer granularity and drill down into the numbers for more meaningful analysis.
Events Monitor	With Events Monitor you can track changes to an account's data over an indefinite period of time.

This chapter provides procedures for using each of these analysis tools.

Account Filters

In the section *Account Filters* in Chapter 4 you saw how to create powerful filters that let you create *ad hoc* queries against your RAM database. Account Filters allow you to target a specific segment of your accounts for viewing, analyzing, editing and reporting.

✓ **Note:** For more information on creating Account Filters, see the section *Account Filters* in Chapter 4.

Local Filters

At the bottom of the filter screen is the **Global Filter** checkbox option. The creator of the filter has the option to check this box and share the filters with all users of this database (provided they have authorization to view and use Account Filters).

Local filters, however, are useful for your own daily, weekly or monthly tasks. As such, local filters might not have much purpose for other users. For managers, a local filter helps with monthly management reports.

By default, all filters created in RAM are local until this option is checked. Thereafter, only the creator of the filter will be able to change this option. For all other users, the option will appear in gray **Global Filter**, indicating that they cannot edit this option.

Global Filters



In RAM 4.0 you can create global filters that all users can use. As discussed above, the creator of the filter has the option to check the **Global Filter** checkbox. Thereafter, this filter will appear under the filters folder for all RAM users with the authority to view and use Account Filters.

Examining your DSO

Use the following procedure to examine the Days Sales Outstanding number for the accounts in your database.

1. Navigate to the *Analysis View*.
2. Open the **Other Analysis** folder in the Tree Pane along the left side of your screen.

The Other Analysis folder opens. Highlight the DSO item (Figure 7-1).

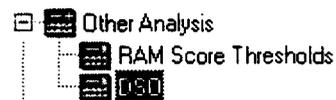


Figure 7-1:

The **Other Analysis** folder contains the **DSO** entry.

3. Highlight the **DSO** entry.

The Days Sales Outstanding screen appears (Figure 7-2).

Aging Category	Quantity	Amount
		\$276,216.00
		\$333,510.00
		\$272,713.00
		\$2,709,329.00
Current Total		\$5,991,784.00
Total Annual Total		\$9,585,652.00

Figure 7-2:

The *Days Sales Outstanding* screen calculates the average number of days it is taking you to collect outstanding debt from your customers.

4. Click on the **Monthly**, **Quarterly**, **Semi Annual** or **Annual** radio button.
5. In the **Sales Figure** dialog type the sales amount.
6. Click anywhere on the *Days Sales Outstanding* screen.

The following calculations take place:

$$\text{Daily Sales Projection} = \text{Period Sales Projection} / \text{Days In Period}$$

Where "Days in Period" is 30 for *Monthly*, 91 for *Quarterly*, 182 for *Semi-Annually* and 365 for *Annually*.

$$\text{Days Sales Outstanding} = \text{Total Amount Owing} / \text{Daily Sales Projection.}$$

Your DSO and number of days reduced for each aging category displays, along with the total DSO as shown in the following sample (Figure 7-3).

	\$278,551.45	55	2
	\$334,011.34	55	2
	\$273,645.90	55	2
	\$2,710,829.16	41	16
	\$5,994,223.57	21	36
	\$9,591,261.42		

Figure 7-3:

Calculating the Days Sales Outstanding for your database is as simple as typing in a sales figure, selecting the sales period and clicking on the screen.

The DSO tool is versatile enough to calculate Days Sales Outstanding relative to the filter that is applied. If you want to calculate the DSO for a subset of your account base, select the appropriate filter from the *Current Filter* dialog on the Status Bar along the bottom of your screen or from the Tree Pane along the left side of your screen. To quickly access this list from the status bar, click the right mouse button on the *Current Filter* dialog.

The list of available filters appears (Figure 7-4).



Figure 7-4:

Select your filter from the Current Filter dialog before calculating the Days Sales Outstanding.

Once you have selected your filter, the aging amounts will be updated automatically on the *Days Sales Outstanding* screen.

Summarizing on Account Profile's Columns



The *Summarized Columns* feature of RAM lets you generate spreadsheet-like portfolio analysis of your database right from your custom Account Profile column layouts. With Account Profiles you can already select many data elements to display in a customized column layout. And now with *Summarized Columns*, you can quickly sort the data in that column and create powerful charts and graphs for reports.

Here's a quick example of how you could use *Summarized Columns*. While looking over a listing of accounts by aging data you notice that many accounts have balances in the Past Due 90+ column. You decide that you need to see who these accounts are, determine how many accounts fit into this category, and, most importantly, calculate how much money these accounts owe.

Use the following procedure to summarize columns and mine this information from your database.

1. Select the *Aging Data Account Profile* from the Tree Pane along the left side of your screen – we created this profile in the section *Customizing the Column Layout with Account Profiles* in Chapter 4.

The *Aging Data listing* appears (Figure 7-5).

Account Number	Customer Name	Current Owng	Past Due 30 Days	Past Due 90 Days
0000040909	NETFRAME SYSTEMS INC	\$1,299.00	\$3,568.00	\$0.00
0000041040	ABBOTT LAB	\$4,553.00	\$0.00	\$0.00
0000042558	MICRON TECHNOLOGY S	\$7,018.00	\$611.00	\$0.00
0000042578	CIRRUS LOGIC DATA COM	\$958.00	\$731.00	\$0.00
0000043040	IN FOCUS SYSTEMS	\$34,712.00	\$0.00	\$0.00
0000044682	SYMBOL TECHNOLOGIES	\$64,356.00	\$8,594.00	\$0.00
0000047000	ADTRAN	\$23,841.00	\$0.00	\$0.00
0000047015	TEXAS INSTRUMENTS SA	\$7,747.00	\$0.00	\$0.00
0000047039	CISCO SYSTEMS	\$3,707.00	\$0.00	\$0.00
0000047065	WYLE LABS SAME 47065	\$14,174.00	\$0.00	\$0.00
0089250	GENOVESE DISTRIBUTION	\$2,118.00	\$0.00	\$0.00
0150193	WALGREENS HOUSTON	\$2,656.00	\$1,896.00	\$0.00

Figure 7-5:

We created the Aging Data Account Profile in Chapter 4 to display our accounts receivable data.

2. To summarize on the Past Due 90 Days Plus column, position the cursor over this column and click the right mouse button to reveal its Shortcut Menu.

The *Shortcut Menu* appears (Figure 7-6).

Account Number	Company Name	Amount 1	Amount 2
0000040909	NETFRAME SYSTEMS INC	\$1,200.00	
0000041040	ABBOTT LAB	\$4,500.00	
0000042558	MICRON TECHNOLOGY S	\$7,000.00	
0000042578	CIRRUS LOGIC DATA COM	\$5,000.00	
0000043040	IN FOCUS SYSTEMS	\$34,700.00	
0000044682	SYMBOL TECHNOLOGIES	\$64,356.00	\$8,594.00
0000047000	ADTRAN	\$23,841.00	\$0.00
0000047015	TEXAS INSTRUMENTS SA	\$7,747.00	\$0.00
0000047039	CISCO SYSTEMS	\$3,707.00	\$0.00
0000047065	WYLE LABS SAME 47065	\$14,174.00	\$0.00
0089250	GENOVESE DISTRIBUTION	\$2,118.00	\$0.00
0150193	WALGREENS HOUSTON	\$2,656.00	\$1,896.00

Figure 7-6:
The Shortcut Menu for any column (except Acct Number and Customer Name) contains an entry to **Summarize By This Column**.

3. Select the **Summarize By This Column** entry.

RAM quickly summarizes the data and displays the summarized columns (Figure 7-7).

RAM Score	Amount 1	Amount 2	Amount 3	Amount 4	Amount 5	Amount 6
0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19	\$300,445.00	\$57,740.00	\$1,793.00	\$14.00	\$23,717.00	
10	\$243,342.00	\$102,253.00	\$17,079.00	\$2,198.00	(\$15,000.00)	
0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29	\$543,787.00	\$159,993.00	\$18,872.00	\$2,212.00	\$23,702.00	

Figure 7-7:
Summarized Columns breaks your data down into more-meaningful pieces for improved account management.

✓ **Note:** RAM uses the lookup table of the column that you selected to break down the analysis into several rows and to create the row headings. Through the RAM Administrator module, these lookup tables can be customized to fit your needs. When you select a field related to AR aging data, the *Total Amount Owing* lookup table is used for the row headings.

4. Now that you've isolated your accounts, you can identify these accounts quickly. Either double click anywhere on the desired row of data, or use the right mouse button to reveal its Shortcut Menu and select the **View Accounts** entry.

The list of accounts appears using the current Account Profile layout (Figure 7-8):

Aging Data
Corporations
RAM Score: 6.0 - 7.99

Account	Customer Name	Current Bal	Past Due 30 Days	Past Due 60 Days
0000042558	MICRON TECHNOLOGY S	\$7,018.00	\$611.00	\$0
0000043040	IN FOCUS SYSTEMS	\$34,712.00	\$0.00	\$0
0000047000	ADTRAN	\$23,841.00	\$0.00	\$0
0000047065	WYLE LABS SAME 47065	\$14,174.00	\$0.00	\$0
01DOLSCO	DOLLAR GENERAL CORP	\$0.00	\$6,630.00	\$15,825
01SANELK	JOHN B SANFILIPPO SON	\$0.00	\$3,739.00	\$0
02KYSOON	KYSOR WARREN	\$139,911.00	\$69,176.00	\$1,194
02MANMAN	MANITOWOC EQUIPMENT	\$6,832.00	\$0.00	\$0
04NELSTO	NELSON DIVISION	\$610.00	\$22,097.00	\$0

Figure 7-8:
With RAM's *Summarized Columns* feature, you can quickly drill down to see the accounts behind the data.

- To return to the analysis, click the right mouse button anywhere except over a row and select the **Return to Top List** entry from the Shortcut Menu or click the  icon.

You can also select a portion of the data to create a chart or graph.

- To select the entire spreadsheet, click on the upper left corner cell (with the left mouse button). To select a range in the spreadsheet, click on a row or column heading, or hold down the left mouse button while running the cursor over a series of contiguous cells.
- Click on the right mouse button over the highlighted area to reveal the Shortcut Menu and select the **Chart** entry.

The *Account Summary* screen containing the graph for the selected data appears (Figure 7-9).

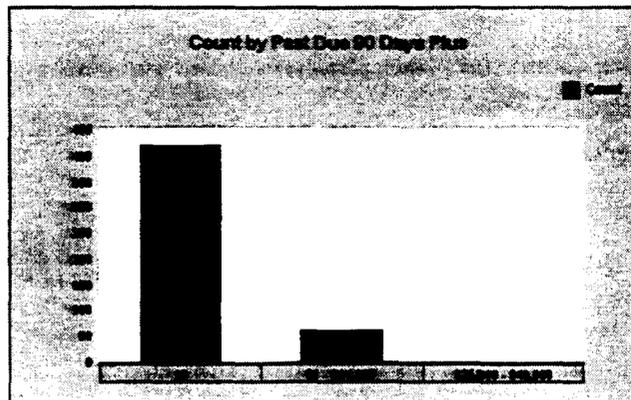


Figure 7-9:
Charts and graphs is a built-in feature of RAM's analytics.

✓ **Note:** You can click on the **Settings ...** button to customize this graph as needed. However, for more information on RAM's graph options, see Chapter 9, *Graphs and Displays*.

8. Click on the  button to close the *Account Summary* screen.
9. When you are finished examining the *Summarized Columns* and want to return to the original Aging Data Account Profile listing, click the right mouse button anywhere in the top half of the *Summarized Columns* screen to open the Shortcut Menu and select the **Return to Top List** entry.

Customer Base Analysis

Summarized Columns allows you to summarize your accounts according to one specific column (e.g. - Past Due 90+ column). In the example from the previous section, accounts are categorized across a series of rows according to the total in the Past Due 90+ column. The lookup table associated with the Past Due 90+ field controls the row headings.

Customer Base Analysis is similar in the respect that accounts are categorized according to Lookup Tables. But the process is taken a step further because both the columns and the rows are broken down according to lookup tables. This allows you to search for, say, accounts with an outstanding balance in the Past Due 90+ column who also have a low RAM Score. Further, in the spreadsheet cells you have the option to track the number of accounts or any of a series of numeric fields on your database (e.g. – Total Amount Owing).

The Customer Base Analysis option lets you specify three data elements by which to analyze your accounts. In the following example, we'll isolate high-risk accounts according to Paydex, RAM Score and Total Amount Owing.

To selectively profile your accounts:

1. Navigate to the *Analysis View*.
2. Highlight the **Customer Base Analysis** folder and click the right mouse button to reveal its Shortcut Menu.

The Customer Base Shortcut Menu appears (Figure 7-10).

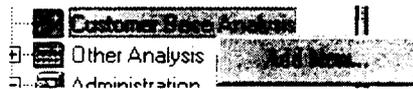


Figure 7-10:
The Customer Base Analysis Shortcut Menu contains an entry for **Add New**.

3. Select the **Add New** entry from the Shortcut Menu.

The Customer Base Analysis – Options window appears (Figure 7-11).

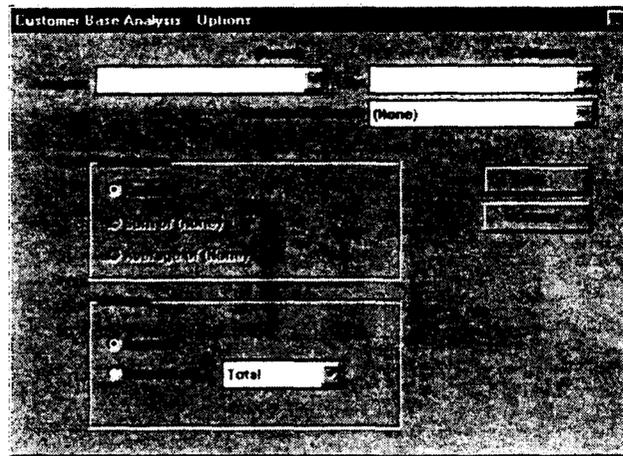


Figure 7-11:

The *Customer Base Analysis – Options* window is where you select the row and column headings.

4. From the **Analyze** drop-down list select **Paydex Current**.
 From the **By** drop-down list select **RAM Score**.
 From the **Statistic to Track** drop-down list select **Total Amount Owing**.
 In the Tabulation group click the **Sum of Total Owing** radio button.
 In the Criteria group click the **Normal** radio button.

The completed Customer Base Analysis – Options window (Figure 7-12).

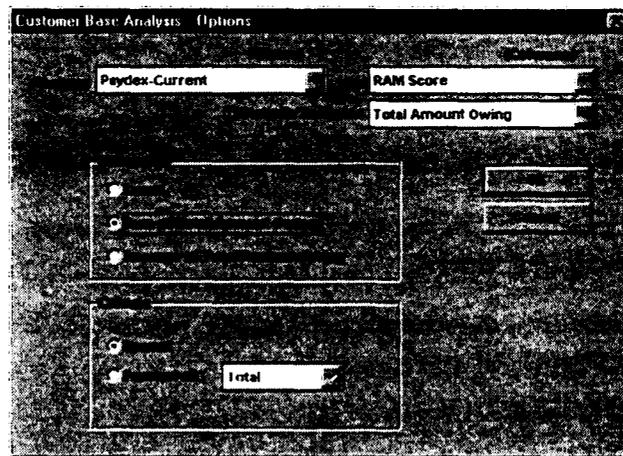


Figure 7-12:

The completed *Customer Base Analysis – Options* window.

5. Click the  button to continue.

The By Risk screen is calculated automatically (Figure 7-13).

New Analysis Corporations Paydex-Current By RAM Score (Sum of Total Amount Owing)					
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$125,980.00	\$225,502.00	\$0.00	\$0.00
\$0.00	\$0.00	\$257,729.00	\$125,161.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$14,174.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$383,709.00	\$364,857.00	\$0.00	\$0.00

Figure 7-13:
The *Customer Base Analysis* window entitled *New Analysis* is your completed analysis.

This analysis shows your highest risk customers in the upper left cell (defined as having low Paydex and RAM scores), and their Total Amount Owing is \$0.00. But this analysis also shows another important fact: customers with a Paydex between 66 and 75 with a RAM Score between 4.0 and 5.99 owe a substantial amount of money.

This type of analysis can help you quickly set priorities for your analysts' collection activities!

You should assign a name to your new Customer Base Analysis. A new item appears below the **Customer Base Analysis** folder.



Once a Customer Base Analysis has been generated, there are numerous options for printing, charting and filtering.

1. Click anywhere on the spreadsheet with the right mouse button to reveal the Customer Base Analysis Shortcut Menu.

The Shortcut Menu appears (Figure 7-14).

New Analysis Corporations					
Paydex-Current By RAM Score (Sum of Total Amount Owing)					
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	25,502.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	64,857.00	\$0.00

Figure 7-16:
The **View Accounts With** entry allows you to choose an Account Profile to display the selected accounts.

- To create a bar chart, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Chart** entry.

The Customer Base Analysis window appears (Figure 7-17).

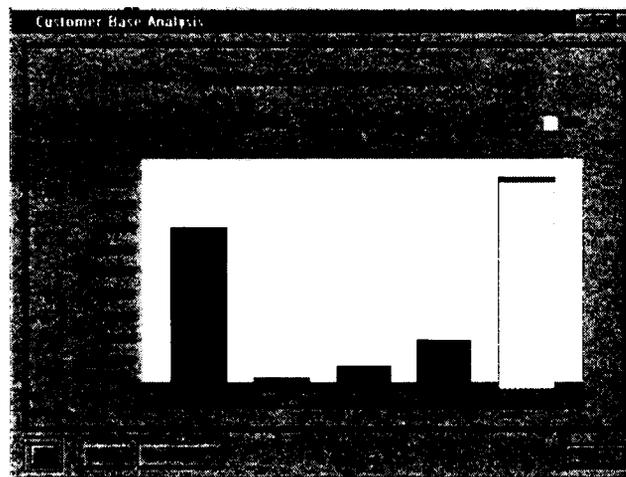


Figure 7-17:
The bar chart is an effective way to illustrate the power of RAM's analytical tools.

✓ **Note:** You can click on the  button to customize this chart as needed. However, for more information on RAM's graph options, see Chapter 9, *Graphs and Displays*.

- To create a filter, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Create Filter** entry.

A new filter is added to your Tree Pane under the Filters folder (Figure 7-18).

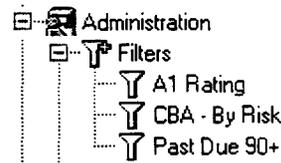


Figure 7-18:

Customer Base Analysis is a quick way to create and save vital filters that you can use each month.

- To change the cells from Sum of Total Owing to either the average or a count, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Tabulation** entry. Then select from the **Count**, **Sum** and **Average** entries.

The Shortcut Menu appears (Figure 7-19).

Paydex-Current	0.0 - 2.99	3.0 - 3.99	4.0 - 5.99	6.0 - 7.99	8.0 - 10.0
0-2.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3-3.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4-4.99	\$0.00	\$0.00	\$225,502.00	\$0.00	\$0.00
5-5.99	\$0.00	\$0.00	\$125,181.00	\$0.00	\$0.00
6-6.99	\$0.00	\$0.00	\$14,174.00	\$0.00	\$0.00
7-7.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8-8.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9-9.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10-10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Figure 7-19:

You can quickly change the cells of your analysis to display the **Count**, **Sum** or **Average** of the Total Amount Owing through the Shortcut Menu.

- To change the numbers in the cells to a percentage, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Criteria** entry. Then select either the **Percent of Total**, **Percent of Row** or **Percent of Column** entry.

The Shortcut Menu appears (Figure 7-20).

The screenshot shows a window titled "New Analysis Corporations" with a subtitle "Paydex-Current By RAM Score (Sum of Total Amount Owing)". The window contains a table with several rows of data. The columns include a list of corporation names (partially obscured), a column for "Paydex-Current By RAM Score (Sum of Total Amount Owing)", and two columns of numerical values. The values in the numerical columns are: \$0.00, \$0.00, \$225,502.00, \$125,181.00, \$14,174.00, \$0.00, \$0.00, and \$0.00.

Corporation Name	Paydex-Current By RAM Score (Sum of Total Amount Owing)	Value 1	Value 2
[Obscured]		\$0.00	\$0.00
[Obscured]		\$0.00	\$0.00
[Obscured]		\$225,502.00	\$0.00
[Obscured]		\$125,181.00	\$0.00
[Obscured]		\$14,174.00	\$0.00
[Obscured]		\$0.00	\$0.00
[Obscured]		\$0.00	\$0.00
[Obscured]		\$0.00	\$0.00

Figure 7-20:

You can analyze each cell's impact on the overall analysis by using the **Percent of ...** functions under the **Criteria** entry of the Shortcut Menu.

- In this example, each cell tracks the Total Amount Owing. To track a different item, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Statistic to Track** entry. Then select any of the available data elements from the Shortcut Menu

The Shortcut Menu appears (Figure 7-21).

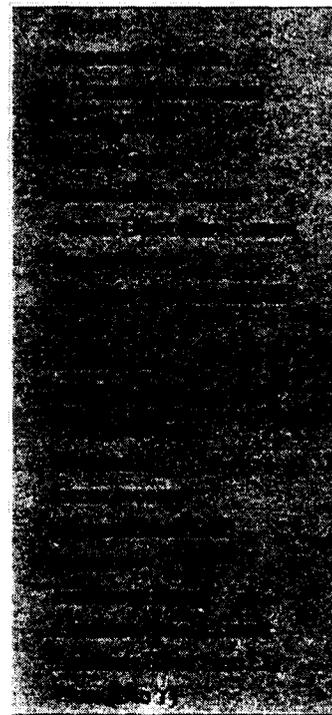


Figure 7-21:

You can quickly change from tracking the Total Amount Owing to any of 30+ database fields through the **Statistic to Track** Shortcut Menu entry.

- To re-open the *Customer Base Analysis – Options* window, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Options** entry.

The Customer Base Analysis – Options window appears (Figure 7-22).

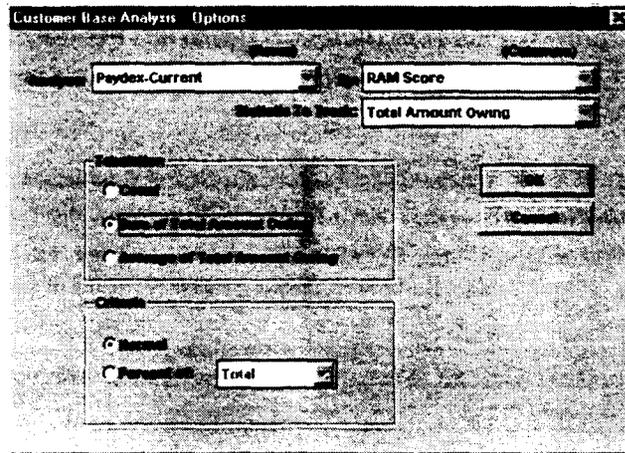


Figure 7-22: You can quickly re-open the Customer Base Analysis – Options window by selecting the Options Shortcut Menu entry.



- To refresh your Customer Base Analysis, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Re-analyze** entry.

A progress window briefly appears while the recalculation takes place (Figure 7-23).

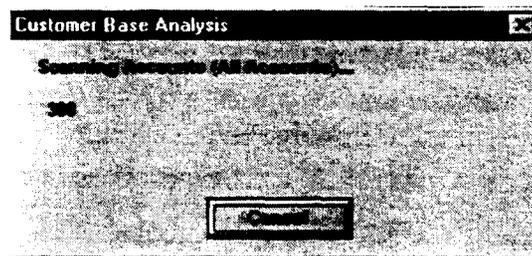


Figure 7-23: If data has changed, you can recalculate your Customer Base Analysis quickly with the **Re-analyze** Shortcut Menu entry.

- To print your Customer Base Analysis window, highlight a cell or series of contiguous cells with the left mouse button, click the right mouse button to reveal the Shortcut Menu and select the **Print** entry.

The Print window appears (Figure 7-24).

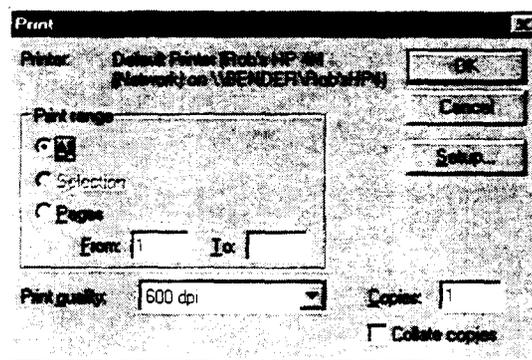


Figure 7-24: Before printing, you can select or setup your printer by selecting the **Print** Shortcut Menu entry.

Events Monitor

The Events Monitor is an important new addition to D&B Risk Assessment Manager. With it you can keep a running history of any changes that occurred in an account's data during batch or online refreshes.

The system administrator has control over which fields are monitored, allowing you to track your business as you see fit. And these changes are kept in your database until you decide to stop monitoring them, which helps to show long-term trends within an account.

✓ **Note:** For more information on setting up the Events Monitor policy, see the section *Events Monitor* in Chapter 11.

To view monitored events for a specific account, navigate to the *D&B Summary* screen within the *Dossier View* and click on the **Last Refresh** label or field. Then refer to the section *Change Events* in Chapter 5 for more details.

To view monitored events for multiple accounts, follow these steps:

1. Navigate to the *Analysis View*.



2. Highlight the **Events Monitor** folder.

The *Events Monitor* screen appears (Figure 7-25).

Event Date	Event ID	Customer Name
1998-02-04 15:51:35	0000040092	Contact Name
1998-02-04 15:51:24	0000040052	Contact Name

Figure 7-25:
The *Events Monitor* screen details the changes that occurred in your data during recent batch and online refreshes.

3. The *Events Monitor* summary listing displays the time of the event, the account number, the field that changed and the *From* and *To* values.

✓ **Note:** For more information on choosing which columns to display, see the section *Selecting Summary Listing Columns* in Chapter 2.