

ADMIN QUICK REFERENCE GUIDE

COMPANY ADMINISTRATOR.....	1
ADMIN FUNCTIONS.....	1
CREDIT POLICY DRIVER.....	2
FINANCIAL AND TRADE SCORECARDS.....	2
ENTERPRISE RISK CATEGORIES.....	2
FINANCIAL SCORE EXPIRATION RULES.....	2
ARMZ GROUP MANAGER.....	3
CONFIGURE THE PORTFOLIO MENU.....	3
CREATE A PORTFOLIO	4
ADD COMPANIES TO A PORTFOLIO.....	4
SEARCH TYPE.....	4
PARAMETERS	4
DELETE COMPANIES FROM A PORTFOLIO	4
ENABLE A PORTFOLIO FOR EMAIL (RECEIVE REPORTS FOR ITS COMPANIES).....	4
SET EMAIL REPORTS OPTIONS	4
SELECT AN INDIVIDUAL COMPANY FROM A PORTFOLIO (COMPANY SELECT FUNCTION IN UPPER-RIGHT AREA)	4
MULTIPLE FUNCTIONS USING THE COMPANY MENU.....	5
CHECK THE FINANCIAL SCORE OF A SINGLE COMPANY (REQUIRES COMPANY TO BE IN A MASTER SCORING PORTFOLIO)	5
PERFORM A FUNCTION ON A COMPANY	5
VIEW COMPANY REPORTS	5
VIEW COMPANY NEWS STORIES.....	5
ADD A COMPANY TO A PORTFOLIO	5
REMOVE A COMPANY FROM A PORTFOLIO	5

CHECK SCORES OF MULTIPLE COMPANIES	6
SCORE.....	6
USE FILTERING & SORTING TO CUSTOMIZE VIEW	6
GENERAL INSTRUCTIONS	6
VIEW SCORES IN DESCENDING ORDER	6
VIEW SCORES WORSE THAN JUNK BOND STATUS (3.99)	6
VIEW COMPANIES BY AMOUNT OF OWING (MUST SUPPLY A/R DATA).....	6
VIEW ONLY COMPANIES THAT BEGIN WITH CERTAIN CHARACTERS.....	6
WORKING WITH CREDIT LINES.....	7
GUIDELINE (RECOMMENDED CREDIT LINE).....	7
INSERTED CREDIT LINE (ACTUAL CREDIT LINE)	7
MASTER SCORECARD REVIEW AT A GLANCE.....	8
CREDIT ANALYSIS SUMMARY AT A GLANCE.....	9
CREATE AND VIEW USER REPORTS—CUSTOM REPORTS	10
CREATE A USER REPORT.....	10
EDIT A USER REPORT.....	10
VIEW A USER REPORT.....	10
VIEW THE REPORT BASED ON A SINGLE FINANCIAL STATEMENT	10
VIEW THE REPORT AS 5 YEAR SET OF VALUES	10
WORK WITH PRIVATE COMPANIES	11
ADD A PRIVATE COMPANY TO THE DATABASE	11
ENTER THE FINANCIALS OF A PRIVATE COMPANY (INSERT FINANCIALS)	12
SET UP A PERIODIC EMAIL REMINDER FOR A PRIVATE COMPANY TO SEND UPDATED FINANCIALS—WORK QUEUE	14

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Global
CREDIT SERVICES

ADMIN Quick Reference Guide

Company Administrator

The company administrator is the super user of a company. In addition to being able to perform the same functions as a typical user—view reports and scores, enter credit lines, etc.—the admin can perform unique functions that affect all or individual users.

Admin Functions

The admin functions are located in the Admin Tools menu except for Menu Editor which is in the Favorites menu.

CREDIT POLICY DRIVER

Creation and modification of scorecards for generating credit risk scores and recommended credit lines. This function may be made available to non-admin users through Credit Policy Access Restriction.

ARMZ GROUP MANAGER

Setup of a management and group hierarchy that allows managers to use portfolios of companies assigned to users and the groups they are part of.

MASTER PORTFOLIO ACCESS RESTRICTION

Grant or prohibit add/delete company permission to users for master portfolios.

CREDIT POLICY ACCESS RESTRICTION

Grant or prohibit access to users for Credit Policy Driver.

CREDIT LINE AUTHORIZATION

Setup of the credit line approval hierarchy, and configuration of authorized signatures on scoring reports.

ARMZ SCORECARD LAYOUT

Configuration of the sections of a scoring report.

ADMIN CONTACT TOOLS

Setup and maintenance of the users within the system.

ADMIN CONTRACT TOOLS

Setup and maintenance of contract within the system. Not currently functional. .

MENU EDITOR

Configuration of the menus for all or individual users.



ADMIN Quick Reference Guide

Credit Policy Driver

Credit Policy Driver is the editor for financial and trade scorecards, enterprise risk categories and financial score expiration rules.

Financial and Trade Scorecards

Users can create, modify, save and delete scorecards for financial and trade scoring. After modifying a scorecard, the user must use either Financials Review or Trade Review to republish the scores based on the modified scorecard.

The scorecards are the credit risk scoring mechanisms that produce a score and a recommended credit line based on either a company's financials or trade information. Financial scorecards contain weighted groups of financial ratios that can be combined with agency ratings and analyst ratings to produce a composite financial credit risk score and recommended credit line. Trade scorecards contain weighted groups of trade information that can be combined with analyst ratings and external ratings such as Paydex scores to produce a composite trade credit risk score and recommended credit line.

Enterprise Risk Categories

Enterprise risk categories comprise the matrices that control the assignment of letter ratings—A+-F- and risk descriptions—based on financial scores.

Financial Score Expiration Rules

Financial score expiration rules control the time period that financial scores are valid.

ADMIN Quick Reference Guide

ARMZ Group Manager

ARMZ Group Manager allows the creation of a management and group hierarchy for
There are Master portfolios and User portfolios:

- ▶ **Master portfolios** are created by the company admin. They come in four types: Financial (FIN), Trade (TRD), Guarantor (GAR) and Control (CTR). The Financial and Trade portfolios are scoring portfolios for financial and trade scores. A company is limited to being in one financial or one trade portfolio to ensure that its financial or trade score is unique (One company, one score). Guarantor portfolios contain collateral guarantors for use with the Collateral module. Control portfolios contain companies from different scoring portfolios. Companies may exist in multiple control portfolios because they are non-scoring portfolios.
- ▶ **User portfolios** are created by users. They have none of the restrictions of the master portfolios. In addition, user portfolios may be enabled to receive email reports for the companies they contain. The email report options are available through the My Account menu. Every user begins with one portfolio—*My Customers*. Additional portfolios may be added as needed.

The Login portfolio is the first portfolio listed in a user's Portfolio menu. It can be either a user or master portfolio. The default login portfolio is the *My Customers* user portfolio.

Configure the Portfolio Menu

Using the Display and Order selectors, a user can change which portfolios are displayed in the Portfolio menu and in what order.

- ▶ Go to Portfolio Manager by clicking Portfolio Manager above the menu bar.
- ▶ In the Display column, select Yes for the portfolios to be displayed and No for the portfolios that will not be displayed in the Portfolio menu.
- ▶ In the Order column, set the order of the displayed portfolios using the values 1–99. The order numbers do not have to be sequential because the system arranges them from lowest Order number to highest.
- ▶ Click Save to save the configuration.

Portfolio Manager

PORTFOLIO MANAGER

New Portfolio Name

CREATE

SAVE	PORTFOLIO MANAGER							
DISPLAY	ORDER	PORTFOLIO NAME	# COMP	EMAIL (Y/N)	FUNCTIONS	FINANCIAL SCORECARD	TRADE SCORECARD	
YES	1	My Customers	73	YES	Edit Remove			
YES	2	Services	14		View	GC Services		
YES	3	Chemical Manufacturing	122		View	GC Manufacturer		
YES	4	Wholesaler/Distributor	34		View	GC Wholesale		
YES	5	Bank	31		View	GC Bank		
YES	6	Retail	85		View	GC Retail		
YES	7	Utilities & Pipeline	78		View	GC E&G Utility		
YES	8	Energy	113		View	GC E&P Oil Gas Coal		
YES	9	Guarantors	9		View			
YES	10	Manufacturing	96		View	GC Manufacturer		
YES	11	Diverse Customer	25		View			
YES	12	Company Trade Tape 10/08	72		View		GC Trade	



ADMIN Quick Reference Guide

Create a portfolio

- ▶ Enter the portfolio name in the New Portfolio Name field.
- ▶ Click Create to create the portfolio.

Add companies to a portfolio

- ▶ Click Edit for the portfolio that will contain the company or companies being added. The View/Edit Portfolio overlay displays.
- ▶ Select the appropriate Add type from the Portfolio Menu drop-down. The drop-down controls the search used for adding companies.
- ▶ Enter the parameter values for the selected Add type.
- ▶ Click Search to find companies matching the entered parameters. The search results at the bottom list the matching companies.
- ▶ Select the checkbox for each company to be added to the portfolio.
- ▶ Click Save to add the selected companies to the portfolio.

Search Type	Parameters
By Group	Ticker or Account Number
By Industry	Sector or Sector+Industry
By SIC/S&P Rating	SICCode and S&P Rating (single rating or all)
Parent	All or with related (parent companies)
Copy Portfolio	Copy a portfolio to the current portfolio

Delete companies from a portfolio

- ▶ Click Edit for the portfolio that the company or companies will be deleted from. The View/Edit Portfolio overlay displays.
- ▶ Clear the checkbox for each company to be deleted from the portfolio
- ▶ Click Save to delete the cleared companies from the portfolio.

Enable a portfolio for email

(Receive reports for its companies)

- ▶ Select YES from the Email (Y/N) drop-down for the portfolio.
 - ▶ Click Save to update the email document setting for the portfolio.
- Note:** The actual reports to be received must be set up through Email Options in the My Account menu.

Set email reports options

- ▶ Go to Email Options in the My Account menu.
- ▶ Select the email reports that will be received.
- ▶ Click Save to save the email options.

Select an individual company from a portfolio

(Company select function in upper-right area)

- ▶ In the Search area in the upper right, select Portfolio List search.
- ▶ Select the individual company from the Companies drop-down.



ADMIN Quick Reference Guide

Multiple Functions Using the Company Menu

The Company menu is displayed when a company name is left-clicked from any listing. It contains functions such as examining the company's credit analysis summary (scoring report) and adding the company to a portfolio, and reports such as Credit Research and Analysis, and Working Capital.

Check the financial score of a single company (Requires company to be in a master scoring portfolio)

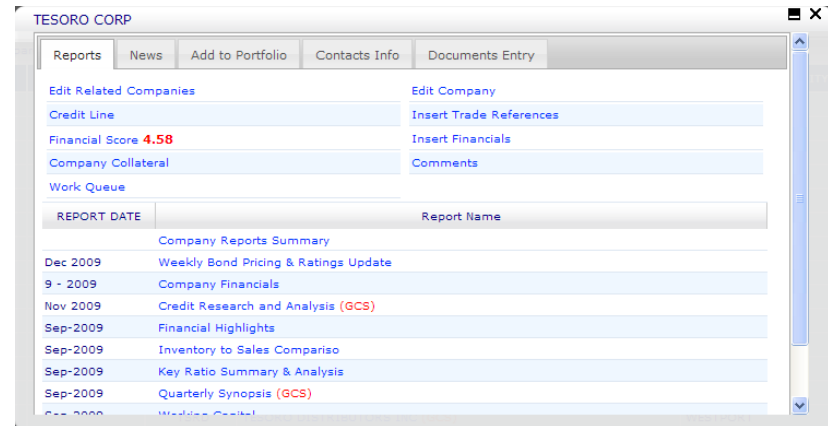
- ▶ Financial score is displayed in the upper left portion of the Reports tab. Scores between 1.00–3.99 are in green; scores between 4.00–6.99 are in red.
- ▶ Click-thru the score to view the Credit Analysis Summary (scoring report).

Perform a function on a company

- ▶ Select a function in the upper half of the menu.
- ▶ The functions vary by the company and the ARMZ package options.

View company reports

- ▶ Select a report from the lower half of the menu.
- ▶ The left column lists the month and year of publication or the financial statement on which the report is based.



View company news stories

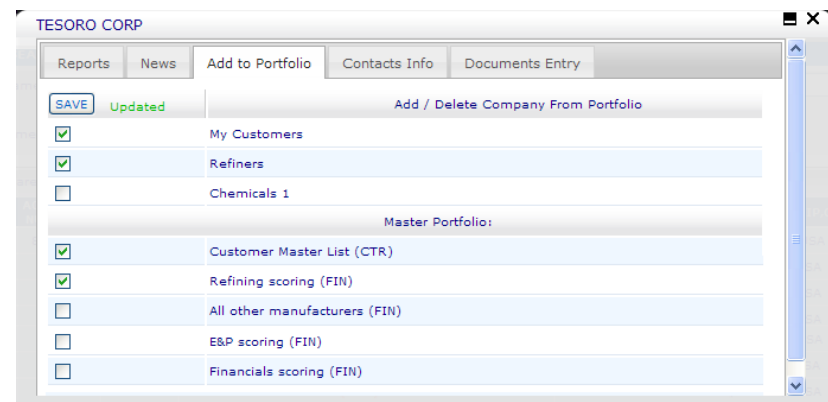
- ▶ Click the News tab to view a list of news stories about the company.
- ▶ Click the headline to view a story.
- ▶ The Date and Source columns identify publication date and news provider.

Add a company to a portfolio

- ▶ Click the Add tab to view a list of available portfolios. Master portfolios are listed at the bottom of the listing if the user has access to them.
- ▶ Select the checkbox for the portfolio(s) that the company will be added to.
- ▶ Click Save. Updated appears next to the Save button.

Remove a company from a portfolio

- ▶ Click the Add tab to view a list of available portfolios.
- ▶ Clear the checkbox for the portfolio(s) from which the company will be removed.
- ▶ Click Save. Updated appears next to the Save button



ADMIN Quick Reference Guide

Check Scores of Multiple Companies

Scores of companies in a portfolio are checked with Master Scorecard Review. The view can also be sorted and filtered to limit how and which companies are viewed.

Score

The score is a composite of quantitative and qualitative factors. The factors vary depending on a company's industry.

Range is 1.00 (best) to 6.99 (worst). The arrow indicates performance since year ago period.

Use filtering & sorting to customize view

Filtering limits what is shown to values set with filter operators and entry fields. Example: The **Financial Score** filter has a drop-down for the operators and an entry field for the filter value.

Sorting arranges the display on the basis of the value of a selected column. The column is selected by clicking its header. The first click sets the sort order to ascending (indicated by an up arrow head) Clicking a second time sets the order to descending (down arrow head).

Use the **Search** button to execute a new filtered view. Sorting is automatic when the column header is clicked.

Filtering and sorting are always combined to produce the view.

Filter and sort settings are retained for the next login.

General Instructions

- ▶ Select a portfolio from the Portfolio menu.
- ▶ Go to Master Scorecard Review in the Financials menu.

View scores in descending order

- ▶ Click the Score column header twice: the first select Score as the sort column, the second to set the sort in descending order.

View scores worse than junk bond status (3.99)

- ▶ Select >= from Composite Score drop-down.
- ▶ Enter 3.99 in Composite Score entry field.
- ▶ Click Search to see all scores greater than or equal to 3.99.

View companies by Amount of Owing (must supply A/R data)

- ▶ Select Owing operator from =, <= or >=.
- ▶ Enter owing amount in Owing entry field.
- ▶ Click Search to view all companies with Owing at the specified level.

View only companies that begin with certain characters

- ▶ Enter the characters in the Company Name field. Using Amer will display all companies that begin with Amer.
- ▶ If a single character is used, the result is all companies that begin that character. The legal characters are (0–9, A–Z).
- ▶ Click Search to view all companies that begin with the entered character or characters.



ADMIN Quick Reference Guide

Working with Credit Lines

Users have the ability to insert and track credit lines. As well, an optional approval hierarchy can be configured to create credit line authorizations at different levels for users.

Guideline (Recommended Credit Line)

The starting point for a credit line is the **guideline** or recommended credit line generated by a scorecard when it generates the composite score. The guideline is a percentage of a size metric (net worth, working capital, operating income) of the company that is being scored. It is subject to a **concentration cap** that limits the guideline to the smaller of the percentage and the concentration cap.

The guideline percentage and the concentration cap are contained in a **credit line matrix** that is keyed to composite **score ranges** (1.00–1.99, 2.00–2.99 or other variations). Each range has a corresponding percentage and concentration cap.

The scorecard uses the composite score to extract the percentage and concentration cap. If the calculated percentage does not exceed the cap, it is used as the guideline otherwise the concentration cap is the guideline.

RATING MATRIX % APPLIED	
% APPLIED TO:	WEIGHT %
Net Worth	100
TOTAL WEIGHT	100%

Rules:

- Use a company rank as a decimal number.
- Use 1.00 to 6.99 Scoring System.

CREDIT LINE RULES

With the various scores created from financials, qualitative and other system generated scores, the system ultimately ends up with a composite score. The composite score is the control mechanism that establishes the suggested credit line for the Automated Risk Management System. The automated risk control center established the guidelines for an automated credit policy.

** concentration cap can be the same amount throughout or user can have a graduated scale for better risk control

Calculate Concentration Cap as 0% from Total Revenue 747,170,000 = 0

SCORE		RATING MATRIX % APPLIED	% FROM CAP	CONCENTRATION CAP
FROM	TO			
1.00	1.99	10.00%	0	25,000,000
2.00	2.99	10.00%	0	20,000,000
3.00	3.99	7.50%	0	10,000,000
4.00	4.79	5.00%	0	10,000,000
4.80	5.39	3.00%	0	5,000,000
5.40	5.99	2.00%	0	500,000
6.00	6.99	0.00%	0	

Inserted Credit Line (Actual Credit Line)

After analyzing the credit line and taking into account the guideline, the analyst inserts the credit line into the system. The insertion can be done from a scoring report by clicking **Approved CL** in the **Analyst Credit Line** section or the **Credit Line** function from the company menu.

- ▶ Click Approved CL from the scoring report or Credit Line from the company menu (popup menu displayed by clicking the company name).
- ▶ Enter values for the required fields (marked with an asterisk).
- ▶ Verify the other values are correct—source and terms.
- ▶ Select the scorecard that generated the guideline from the Method drop-down. This is for transparency.
- ▶ Click Insert to insert the credit line into the system.

CREDIT LINE														
Company:	GLAXOSMITHKLINE PLC													
	980 GREAT WEST ROAD,													
	MIDDLESEX, FR.													
* required field														
CREDIT LINE														
Department:	Company Credit Line			Edit										
Credit Line:	0			*										
Issued Date:	12/09/2009			* MM/DD/YYYY										
Expiration Date:	12/09/2010			* MM/DD/YYYY										
Source:	ANALYST			Work Queue Action Status: IN PROCESS										
Terms:	LETTER OF CREDIT			Method: GC Manufacturer Demo 06/30/2009 SCORE: 3.13										
Concentration Cap:	0			Sales Tax Exemption Certificate										
Comment:				Expiration Date:										
				Federal Tax ID:										
				0										
INSERT														
FINANCIALS SCORECARD														
GC MANUFACTURER DEMO				MANUFACTURING SAMPLE										
MONTH-ST DATE	NET WORTH (000)	FINAN	ACENC	RATING	ANALYST	COMP SCORE	RECOMMENDED CL (000)							
6-06/30/2009	12,749,050	3.50	2.00	A+	0.00	3.13	10,000							
3-03/31/2009	11,458,215	3.42	2.00	A+	0.00	3.06	10,000							
12-12/31/2008	11,484,217	3.33	2.00	A+	0.00	3.00	10,000							



ADMIN Quick Reference Guide

Master Scorecard Review at a glance

Company name
Leads to company-specific functions and reports

Active Status
F =private
M=monitored
P=public

Column control

Filters

Owing from supplied A/R data

Approved credit line

Net available: Credit line – owing

Sort controls

Company Menu **Settings**

Financial Period: LATEST PERIOD

Trade Date: OCT 2009

Financial Score: >=

Trade Score: ALL COMPANIES

Net %: >=

Owing: =

SEARCH

1 of 1 **20** **18 Total Records**

Acct#	AS	Company	ANL	Score	St Date	Fin Guideline	Owing	Cr Line	Collateral Int	Coll Total	Cr Limit	Net Avail	Net %	CL Exp
504869000	M	AEROARTHUR INDUSTRIES		3.34 ↑	07/12/2009	25,000,000	1,735,000	5,000,000	0	1,750,000	5,000,000	3,265,000	34.70	05/30/2010
505122000	M	CULLENER CORP*		2.17 ↑	08/29/2009	50,000,000	7,553,000	42,000,000	18,000,000	18,000,000	60,000,000	52,467,000	12.56	02/28/2010
362589594	P	DUE SOUTH ELECTRONICS		3.67 ↓	09/30/2009	15,000,000	6,456,902	8,000,000	750,000	750,000	8,750,000	2,293,098	73.79	03/31/2010
504878000	M	ELLINGTON AURAL		2.88 ↑	09/30/2009	50,000,000	17,465,000	25,000,000	2,500,000	2,500,000	27,500,000	10,035,000	63.51	05/20/2010
504890000	P	GRAYTULL MACHINERY		3.69 ↓	09/30/2009	25,000,000	1,164,000	2,500,000	375,000	375,000	2,875,000	1,711,000	40.49	05/19/2010
454495964	F	ONSLow RICHARD CORP		3.69 ↓	09/30/2009	25,000,000	26,850	300,000	825,000	825,000	1,125,000	1,098,150	2.39	06/30/2010
503451000	M	RIVERSTONE SYSTEMS		5.47 ↑	06/27/2009		774,000	300,000	500,000	500,000	800,000	26,000	96.75	05/31/2010
504976000	P	VIRDON GYRO & OPTICS		4.07 ↓	06/28/2009	5,000,000	272,000	750,000	1,000,000	1,000,000	750,000	1,478,000	15.54	06/30/2010

Composite Score with score trend
Range is 1.00 (best)–6.99 (worst)
Click-thru to credit analysis summary

System-generated recommended Credit Line

Collateral (optional module)

Credit Line expiration date

Financial Statement used for score



ADMIN Quick Reference Guide

Credit Analysis Summary at a glance (Financial scoring report)

Composite Score comparison with previous year

Recommended Credit Line and credit line matrix parameters

**Scores:
Quantitative
Qualitative**

Quantitative Analysis (ratios)

TESO CORP

FINANCIAL SCORING REPORT
ONSLOW RICHARD CORP
STATEMENT DATE 9-09/30/2009

COMPOSITE SCORE HISTORY

MONTH-ST DATE	WEIGHTED SIZE METRIC (000)	OWING (000)	PRIMARY FINANCIAL RATIOS	SECONDARY & FYI RATIOS	AGENCIES, LOWEST LT	ANALYST	COMP SCORE	RECOMMENDED CL (000)
9-09/30/2009	2,894,000	0	5.37	3.16	4.00	BB+	0.00	4.69
6-06/30/2009	2,862,000	0	5.22	3.16	4.00	BB+	0.00	4.60
3-03/31/2009	2,907,000	0	5.07	3.14	4.00	BB+	0.00	4.51
12-12/31/2008	2,860,000	0	5.30	3.16	4.00	BB+	0.00	4.65

COMPOSITE SCORE TREND

SCORE	SEP 30, 2009	SEP 30, 2008	VARIANCE
Composite Score	4.58	4.64	0.06

SIZE METRIC FOR CREDIT BASELINE

	SEP 30, 2009	SEP 30, 2008	% CHANGE	WEIGHT %	WEIGHTED AMOUNT
Tangible Net Worth	2,894,000,000	2,864,000,000	1.05	100	2,894,000,000

CREDIT LINE SUMMARY

RECOMMENDED CREDIT LINE		ANALYST CREDIT LINE	
Composite Score	4.58	Approved CL	N/A
Guideline Matrix %	3.00%	Date Approved	
Unsecured Credit Limit	\$86,820,000	Expiration Date	
Concentration Cap	\$5,000,000	Collateral Amount	\$0
Adjusted UCL	\$5,000,000		

ANALYST COMMENTS / RECOMMENDATION

Company management is cautious about upcoming quarters. Set score to 4.12 to reflect that caution.

COMPOSITE SCORE COMPONENTS

SCORE TYPE	RAW SCORE	WEIGHT	WEIGHTED SCORE
Primary Financial Ratios	5.37	48.00	2.58
Secondary & FYI Ratios	3.16	12.00	0.38
Agencies, lowest LT	4.00	20.00	0.80
Analyst Qualitative & Comments	4.12	20.00	0.82
Composite Score		100%	4.58

PRIMARY FINANCIAL RATIOS < SEE FINANCIALS >

GROUP INDICATORS	09/30/2009	09/30/2008	% CHANGE	WEIGHT %	SCORE
Performance	5.24	5.25	0.13	40.00	2.10
Leverage	5.72	5.64	-1.44	50.00	2.86
Liquidity	4.13	5.13	19.37	10.00	0.41
Total Score					5.37

INDICATORS

	09/30/2009	09/30/2008	% CHANGE	RANK	WEIGHT %	SCORE
Performance						
Return on Assets % (LTM)	1.65	1.62	1.85	4.74	40	1.90
Operating Margin % (LTM)	1.93	0.89	116.85	5.87	30	1.76
EBITDA/Interest Exp-LTM	6.09	6.49	-6.16	5.27	30	1.58
Average Score						5.24

CREDIT LINE AUTHORIZATION

Date: _____ Authorized Signature: _____

Date: _____ Authorized Signature: _____

Tangible Net Worth is one of the possible size metrics used for calculating the recommended credit line (subject to a concentration cap from the credit rating matrix)

Approved Credit Line (entered by analyst)

Qualitative Analysis

Compliance Signature Block



ADMIN Quick Reference Guide

Create and View User Reports—Custom Reports

In addition to the standard reports, users can create their own reports using the ratios available in the system along with the company rating and composite score for companies. The reports are based on the financial statement type (3, 6, 9 or 12 month) that falls within a specified one year date range and can be either single statement reports or time series (5 years) reports. The highest, mean and lowest values for the ratios used are also listed (not available for ratings and scores).

Create a user report

- ▶ Go to Custom Report in the Financials menu.
- ▶ Select Custom Report Manager from the submenu.
- ▶ Enter Report Name.
- ▶ Select ratios from Available Variables (narrow with Ratio Category/use Ctrl key for multiple selections).
- ▶ Move to In Report.
- ▶ Click Create.

Edit a user report

- ▶ Go to Custom Report in the Financials menu.
- ▶ Select Custom Report Manager from the submenu.
- ▶ Click Edit for the report to be edited.
- ▶ Add from Available Variables or remove from In Report.
- ▶ Click Update.

View a user report

- ▶ Go to Custom Report in the Financials menu.
- ▶ Select the custom report from the submenu. The last report settings for date range, month, and time series are used, but can be changed.

View the report based on a single financial statement

- ▶ Set the statement date range and the month (type of statement)—3, 6, 9, 12 month, or latest period.
- ▶ Click Get Report.

View the report as 5 year set of values

- ▶ Select the Time Series checkbox.
- ▶ Click Get Report.



ADMIN Quick Reference Guide

Work with Private Companies

Public companies are easy to work with because they are already part of the database and their financials are available and integrated. Private companies, though, require an initial setup to add them to the database as well as quarterly entry of their updated financials. However, once the setup is done and the financials are entered, private companies can be worked with the same ease as public companies. To aid in the financials update process, ARMZ provides an email reminder function through Work Queue that automatically sends email to private companies to request updated financials on a periodic basis.

Add a private company to the database

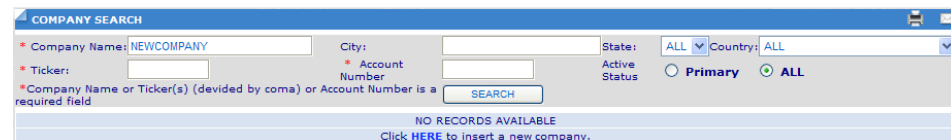
Adding a private company occurs in one of two ways:

- Sending a trade tape to GCS that contains the new private company or companies along with the existing companies.
- Manually through the company search function.

In either case, once a private company is added, their financials can be entered using Insert Financials.

ADD A PRIVATE COMPANY USING COMPANY SEARCH

- ▶ Search for the company using the Search fields in the upper right. The search returns **NO RECORDS AVAILABLE**.
- ▶ Follow the link for **Click HERE to insert a new company** to display the Insert New Company function.



ENTER THE COMPANY INFORMATION FOR A NEW COMPANY (INSERT NEW COMPANY)

- ▶ Enter the required fields (marked with a red asterisk *).
- ▶ Enter any additional information as appropriate.
- ▶ Click Insert to add the private company to the database.
- ▶ The company is now ready to have its financials entered using Insert Financials.



ADMIN Quick Reference Guide

Enter the financials of a private company (Insert Financials)

- ▶ Search for the private company using the Search fields in the upper right. The Company Search page displays.
- ▶ Click on the company name to open its Company menu.
- ▶ Select Insert Financials from the menu.

CREATE FINANCIAL REPORT LINE FOR REPORTING PERIOD

- ▶ Enter the appropriate statement date in the format mm/dd/yyyy in the Statement Date textbox.
- ▶ Select the financial reporting period length using the Year and Month selectors where the month value (3, 6, 9, and 12) sets the length of the reporting period in months.
- ▶ Select Audit Type. The default is Audited (Draft).
- ▶ Select Statement Type. The default is 10-Q.
- ▶ Select Currency – Exchange Rate. The default is US Dollar- USD.
- ▶ Click the Insert button to create the report line.

ENTER FINANCIALS IN INCOME STATEMENT, BALANCE SHEET, CASH FLOW & ADJUSTMENT ITEMS TABS

- ▶ Click the Edit button to begin entering the financials.
- ▶ Select the Display All checkbox to see all entry fields.
- ▶ Enter the line items for each of the tabs—Income Statement, Balance Sheet, Cash flow, Addenda and Adjustments Items—as appropriate. For entries with multiple values, use the popup calculator next to the field to combine the values.

**Always save before going to another tab.
Data will be lost otherwise.**

NEWCORP
1 NEWAVE
NEW YORK, NY USA

GCS provides the ability to enter private company financials in a simple and easy way into our web-based platform. You may enter financials in a company's home currency and view the resulting spreads in the home currency or U.S. dollars.

TOOLS	SUMMARIZE	STATEMENT DATE	YEAR	MONTH	AUDIT TYPE	STATEMENT TYPE	CURRENCY - EXCHANGE RATE	SUMMARY
INSERT			2009	12	AUDITED (DRAFT)	10-Q	US DOLLAR - USD	

FINANCIAL HEADER

Language: English

Income Statement | Balance Sheet | Cash Flow | Addenda & Adjustment Items | Fin Line Header

12 month - 09/30/2008 Industrial Template

Assets	0	Total Revenue	0	Net Cash Provided in Ops	0
Liab & Equities	0	Total P&L	0	Net Cash From Investments	0
		Net Income (Loss)	0	Net Cash by Financing	0

SAVE ☐ Insert in (000) ☒ Display All

LINE NAME	US \$ (CURRENCY)	DESCRIPTION
Revenue		
Base Revenue		
Cost of Revenue		
Cost and Expenses		
SGA Expenses		
Store Opening Expenses		
Depr&Amort, put on CF too		
Research & Development		
Other Operating Expenses		
Other Unusual Expense		
Non-Operating Items		
Interest Expense, Oper.		
Interest Expense - Other		

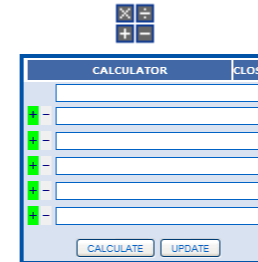


ADMIN Quick Reference Guide

USE A FIELD'S CALCULATOR TO COMBINE MULTIPLE VALUES

- ▶ Click the calculation button to the right of the field to launch that field's calculator.

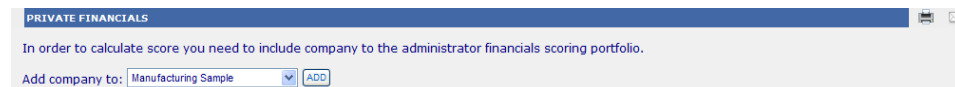
The calculator is a popup window containing six lines, one for each for the six possible values. Each line has a plus and minus operator except for the first line. At the bottom of the window are the Calculate button that combines the values and the Update button that updates the field that launched the calculator.



- ▶ Enter the values to be combined for the field in the calculator. Select the negative operator for negative values or directly enter the negative sign.
- ▶ Click Calculate to combine the values. The calculation cannot exceed the maximum field value of \$9,999,999,999 otherwise an error occurs and must be corrected to continue using the calculator.
- ▶ Click Update to enter the combined value in the field.
- ▶ Click Close to close the popup calculator.

RETURN TO FINANCIAL HEADER & SUMMARIZE FINANCIALS TO HAVE THEM INTEGRATED INTO DATABASE

- ▶ Click Financial Header when all line items have been entered.
- ▶ Click the Summarize button to tabulate the entries.
- ▶ If the financials are not balanced, a warning will be displayed to accept the imbalance and summarize, or to cancel. If cancel is chosen, click the Edit button and correct the imbalance.
- ▶ If the company is not in a portfolio, a message is displayed about adding the company to a master scoring portfolio and a drop-down of the portfolios is provided. Select the appropriate portfolio and click Add to add the company to the portfolio.
- ▶ The company score is displayed.



ADMIN Quick Reference Guide

Set up a periodic email reminder for a private company to send updated financials—Work Queue

ARMZ can send a periodic email to a contact at a private company that requests updated financials using Work Queue. The contact then transmits the financials in the manner—fax, email or snail mail—that has been agreed on.

ACCESS THE COMPANY FROM WORK QUEUE

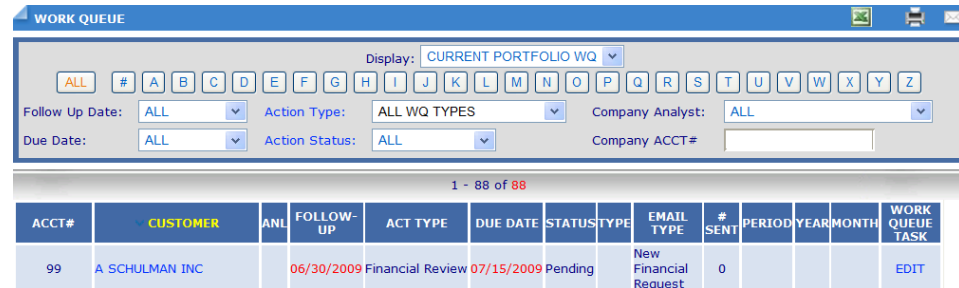
- ▶ Go to Work Queue in the Financials menu.
- ▶ Select Current Portfolio WQ from the Display drop-down.
- ▶ Select All WQ Types from the Action Type drop-down.
- ▶ Click the ALL button or the button for the first letter of the company name.
- ▶ Locate the company in listing and click its Edit link in the NOTES/EDIT column to access the Work Queue entry.

ADD A NEW CONTACT (ONLY IF THE CONTACT AT THE PRIVATE COMPANY DOES NOT ALREADY EXIST IN THE DATABASE)

- ▶ Click the Contacts info tab in the popup company menu (displayed when a company name is clicked).
- ▶ Enter at least the first name, last name, personal title and email address for any contact who will receive email documents through Work Queue.
- ▶ Click Save to store the new contact.

ADD AN EMAIL DOCUMENT TASK TO WORK QUEUE

- ▶ Click Work Queue from the company menu.
- ▶ For each email document to be sent, do the following:
 - ▶ Enter a new Follow Up Date if the displayed date (today's date) is not the desired date.
 - ▶ Enter a new Due Date if the displayed date (one month from today's date) is not the desired date.
 - ▶ Select In Process from the Action Status drop-down.
 - ▶ Optionally enter a comment.
 - ▶ Enter the number of months to resend the email in the Resend Every textbox. Leave blank if the email will be sent only once.
 - ▶ Enter the number of days to send a second request in the 2nd Request in textbox. Leave blank if the email is sent only once.
 - ▶ Select the contact who will receive the email from the Send To.
 - ▶ Click the Preview button to see a preview of the document to be sent.
- ▶ Click Insert New to insert the email document task into Work Queue to be sent to the designated contact at the private company.



WORK QUEUE

Display: CURRENT PORTFOLIO WQ

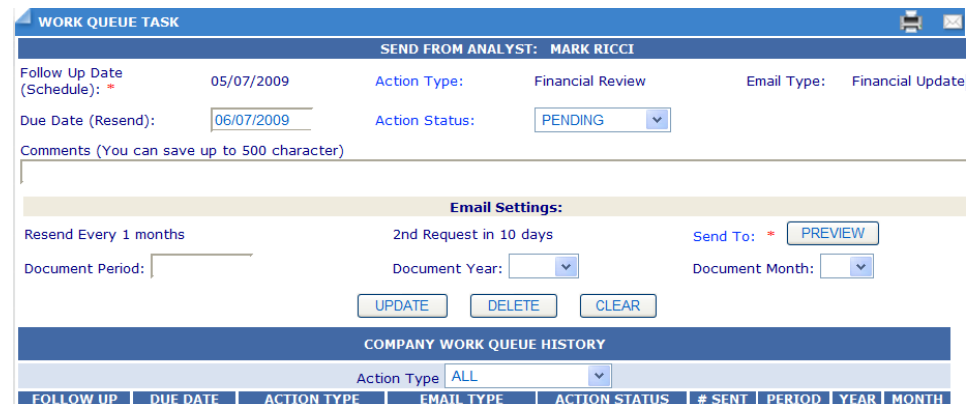
ALL # A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Follow Up Date: ALL Action Type: ALL WQ TYPES Company Analyst: ALL

Due Date: ALL Action Status: ALL Company ACCT#

1 - 88 of 88

ACCT#	CUSTOMER	ANL	FOLLOW-UP	ACT TYPE	DUE DATE	STATUS	TYPE	EMAIL TYPE	# SENT	PERIOD	YEAR	MONTH	WORK QUEUE TASK
99	A SCHULMAN INC		06/30/2009	Financial Review	07/15/2009	Pending		New Financial Request	0				EDIT



WORK QUEUE TASK

SEND FROM ANALYST: MARK RICCI

Follow Up Date (Schedule): 05/07/2009 Action Type: Financial Review Email Type: Financial Update

Due Date (Resend): 06/07/2009 Action Status: PENDING

Comments (You can save up to 500 character)

Email Settings:

Resend Every 1 months 2nd Request in 10 days Send To: PREVIEW

Document Period: Document Year: Document Month:

UPDATE DELETE CLEAR

COMPANY WORK QUEUE HISTORY

Action Type: ALL

FOLLOW UP	DUE DATE	ACTION TYPE	EMAIL TYPE	ACTION STATUS	# SENT	PERIOD	YEAR	MONTH
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