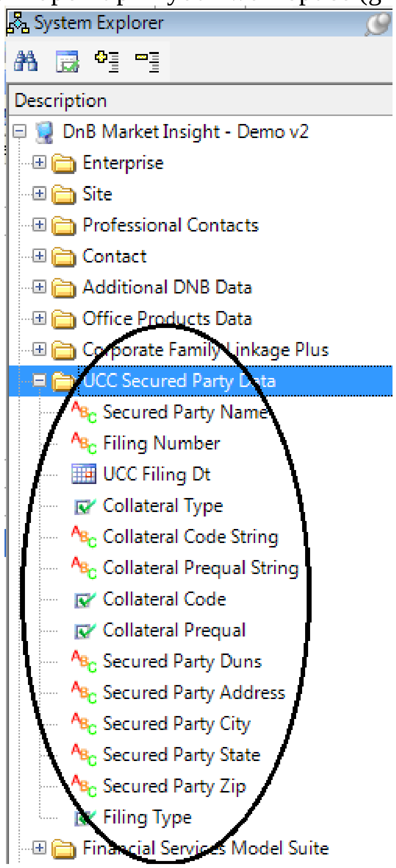
Using Market Insight for UCC Secured Party Data

A **Selection** is the core of most of the work performed in Market insight. Selections are filters that enable you to identify, count and then analyze segments of your data based upon your specific criteria.

When you first log into Market Insight, a default Selection will always appear in the middle of your Desktop. When working with the UCC file, you will want to Close that Selection box by clicking on the red "X" on the top right hand corner .

Instead, choose a Variable from the System Exprlorer, located on the left hand side of your screen. Double Click on it and a new Selection box will open up in your workspace (gray area):



To confirm that you have enabled the UCC table, you will see UCCs in this field circled in red below:

Steps to Creating a Secured Party Selection

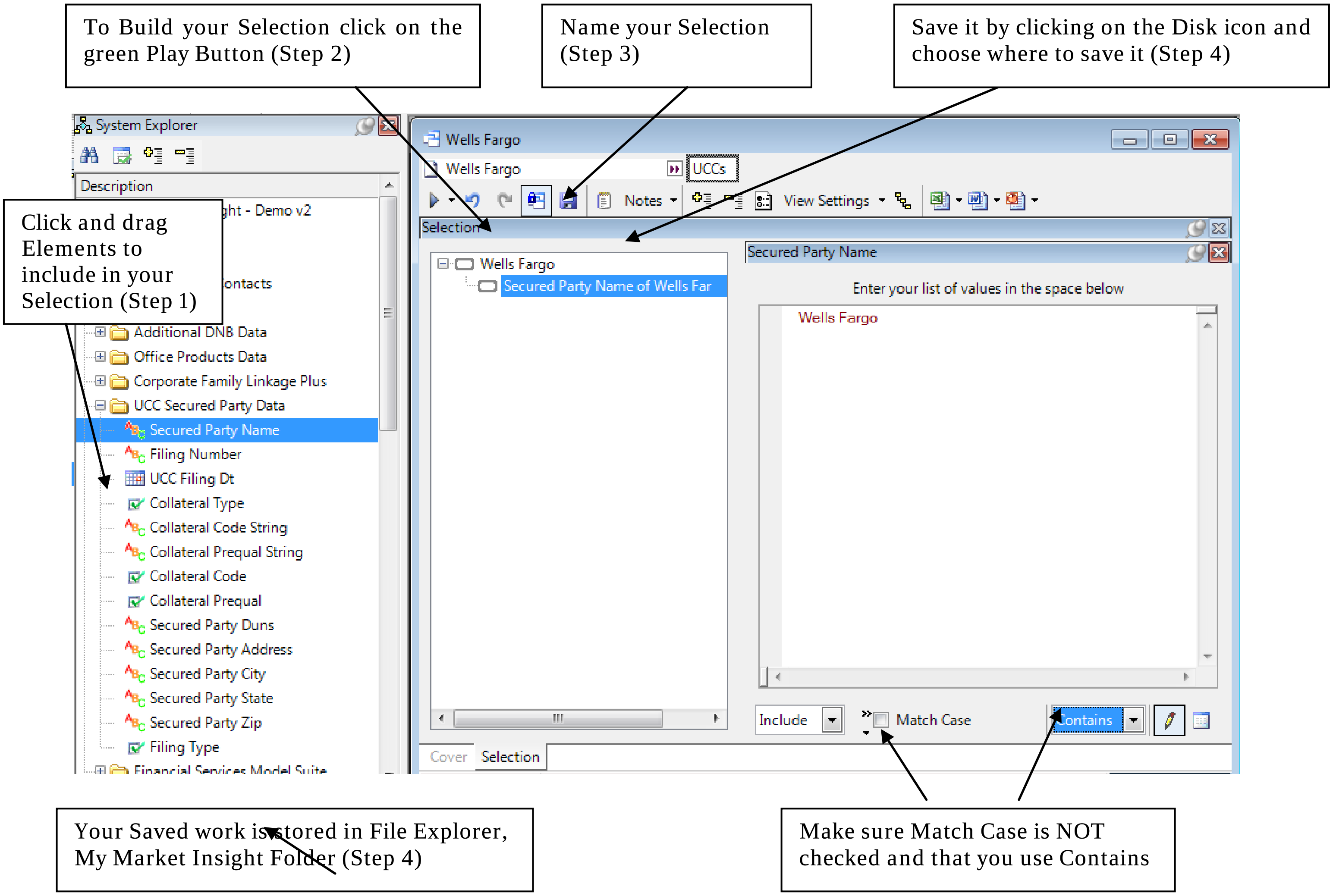
Once you have a blank Selection box following the above steps:

1. **The best practice is to always start at the UCC level (please see appendix A).** From the **System Explorer** tab, go to the **UCC Secured Party Data** variables located on the left side of the screen. Click on the elements and drag on top of your Selection

2. After you have selected all of your UCC criteria you can run a count by clicking the Play button (green sideways triangle) located in the upper left corner of your Selection.

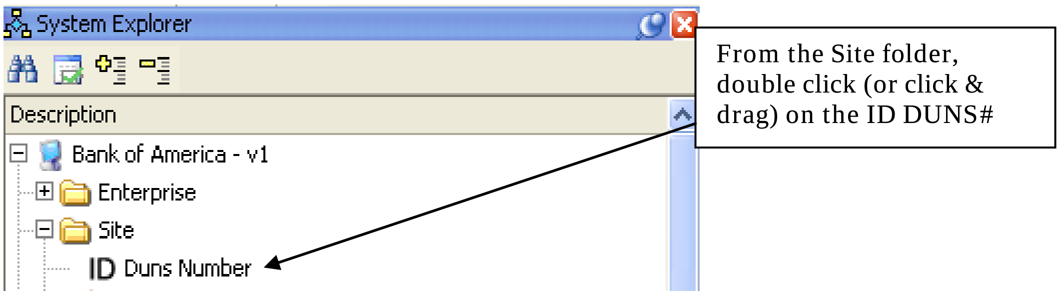
3. You can rename your Selection by changing the default name (i.e. New Selection #) in the box at the top left space in the Selection screen; give it a name of your choice.

4. To Save your Selection by clicking on the Disk icon. A box will open up and click on My Market Insight Folder. From there choose which sub-folder to save it in: Public or Private folder. Remember that the Public and Private folders are located in the **File Explorer** Tab and your work is stored there.

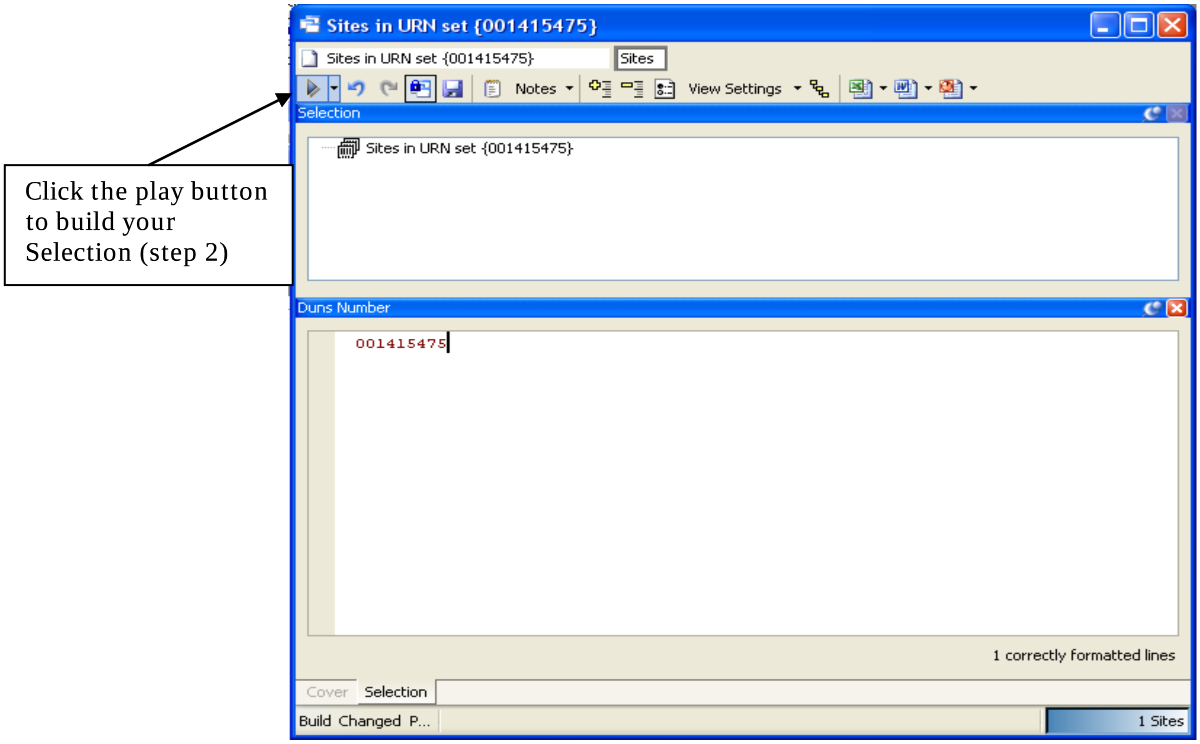


Steps to Looking up a Debtor via a DUNS#

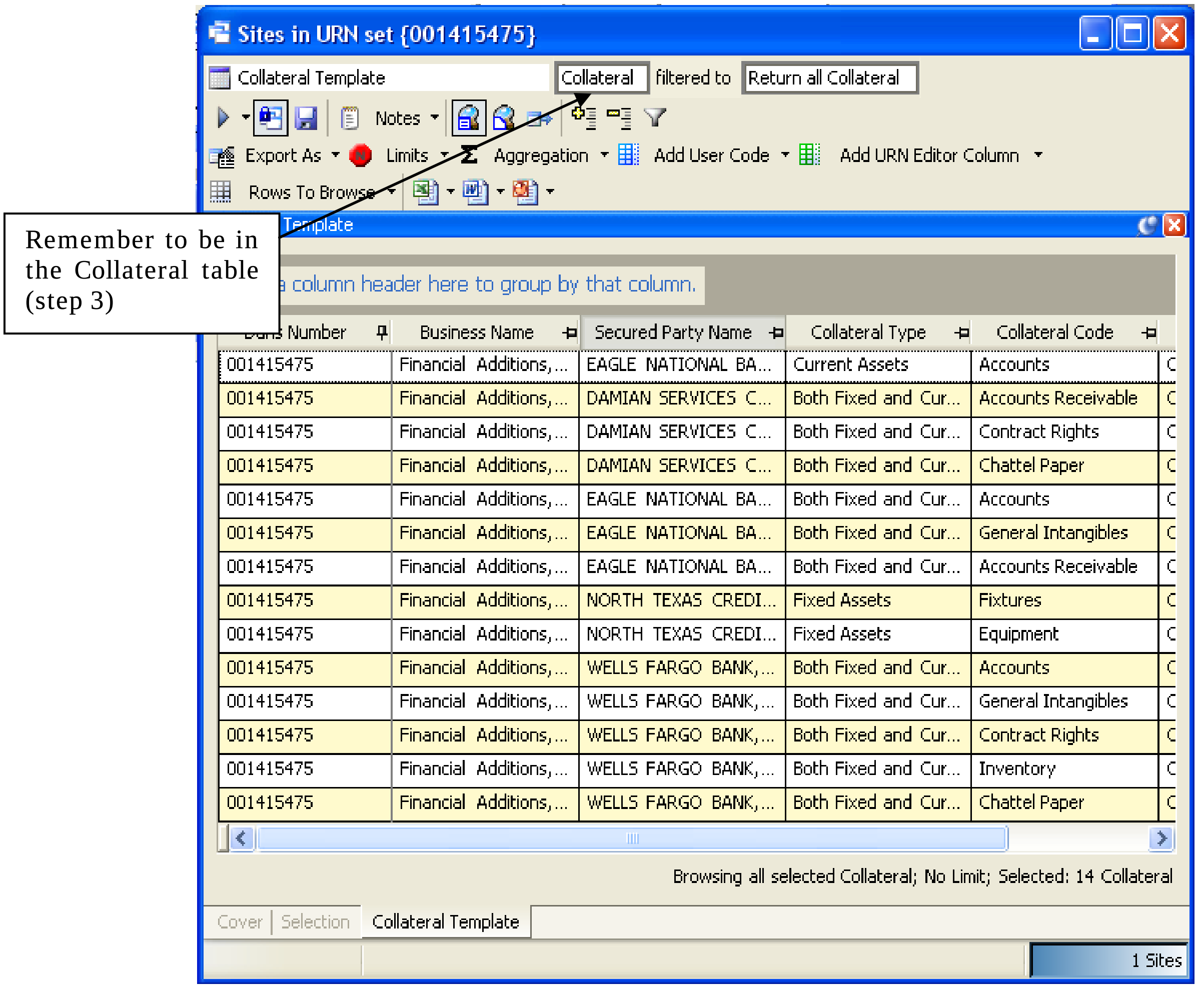
1. **If you have a DUNS# for a Debtor, use it when available.** Right from the System Explorer, find the Site folder, and the first element is ID Duns Number. Double click (or click & drag) the ID Duns Number. In our example, we are looking for Financial Additions in Dallas, Texas, DUNS# 00-141-5475).



2. Type in the DUNS# in the white box. Remember that no dashes are needed. The DUNS# should look like the one below. Then click the play button (▶) to begin your search Selection.



3. From here you can use a Data Grid to understand how many UCCs this debtor has filed. In our example, there are over 14 UCCs. Remember to resolve to the Collateral table.

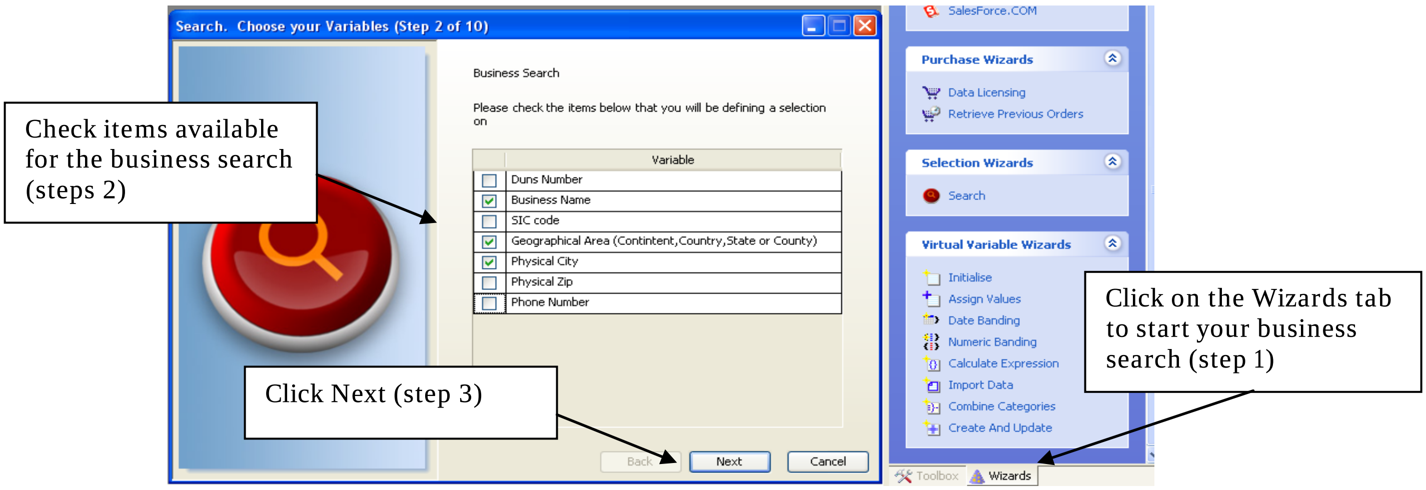


Steps to Looking up a Debtor via the Selection Wizard

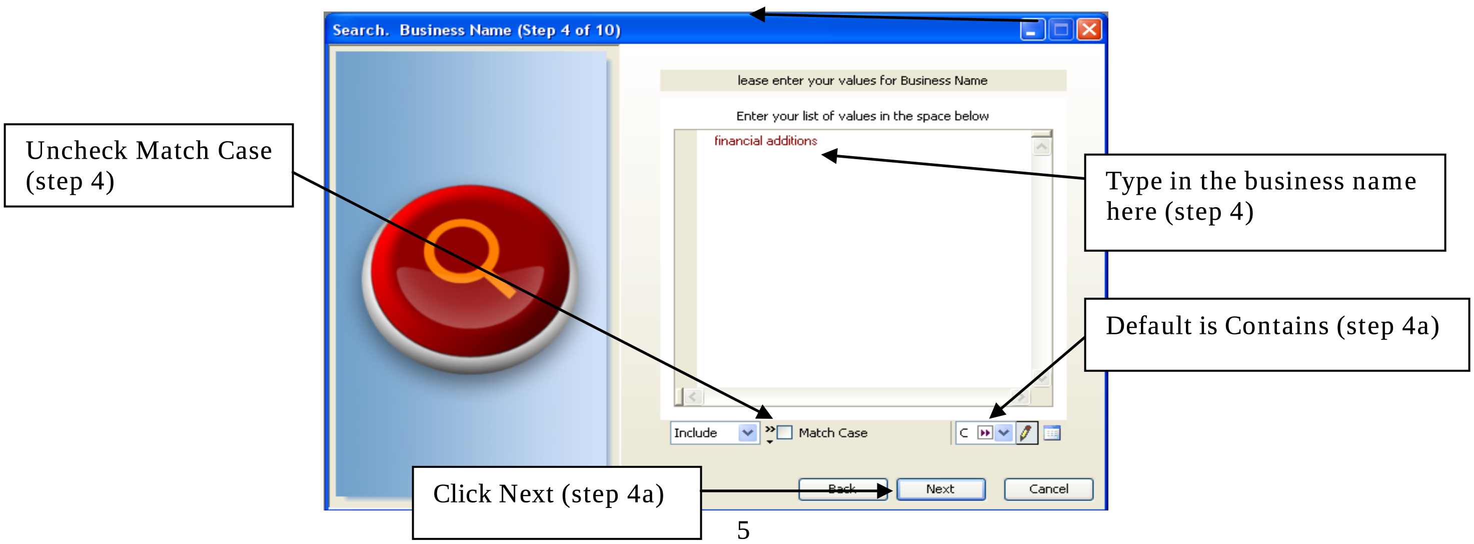
Wizards are designed to be used in a sequence of dialogue boxes which lead you through series of well defined steps.

1. Go to the Wizards Tab located at the bottom right of your screen. Find the **Selection Wizard** and click on Search 

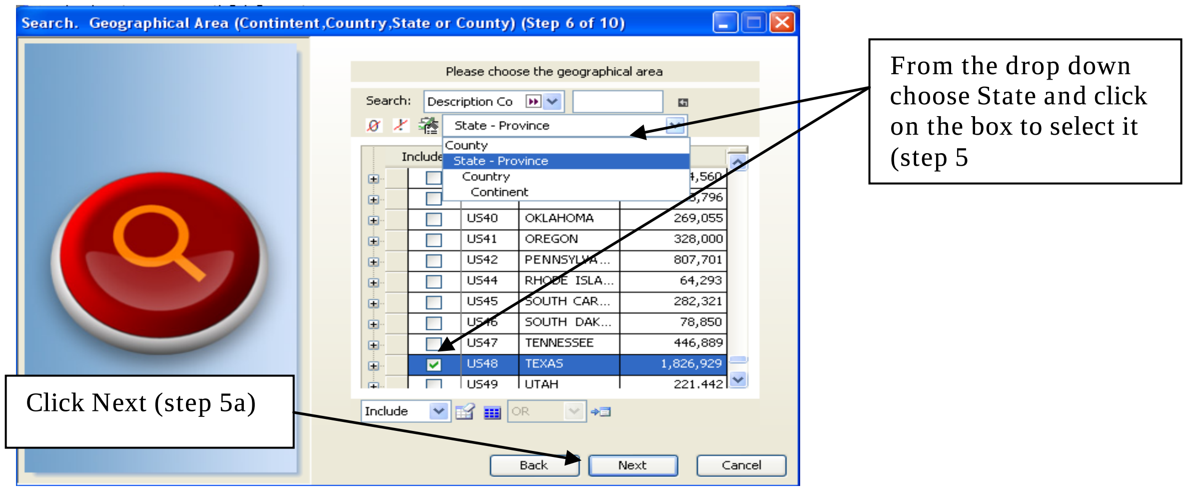
2. Check the items you have on the business (i.e. company name, city, state, etc.). Please note that the more information you include it will cut down on your search time. At a minimum, a company name is needed. **The best practice is to use a DUNS# (if available, type the DUNS# with no dashes).**
3. For our example, of Financial Additions in Dallas Texas, we have the Business Name, Geographical Area (State of Texas) and Physical City (Dallas). Then Click Next.



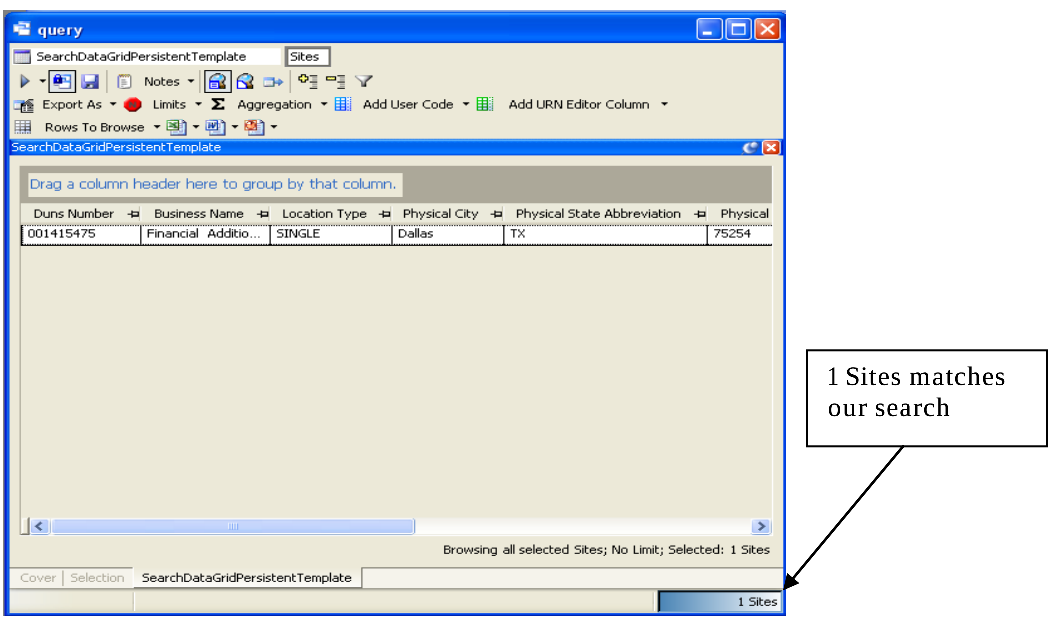
4. In the white box type in the business name. We will continue to use our example, Financial Additions in Dallas, Texas. At the bottom of the screen make sure to uncheck the Match Case box as this will allow you not to worry about capitalization.
    a. Please note that the "Contains" is the default for performing a business search. You can open this and choose a different option, depending on your needs and knowledge of the text you are searching. Click Next



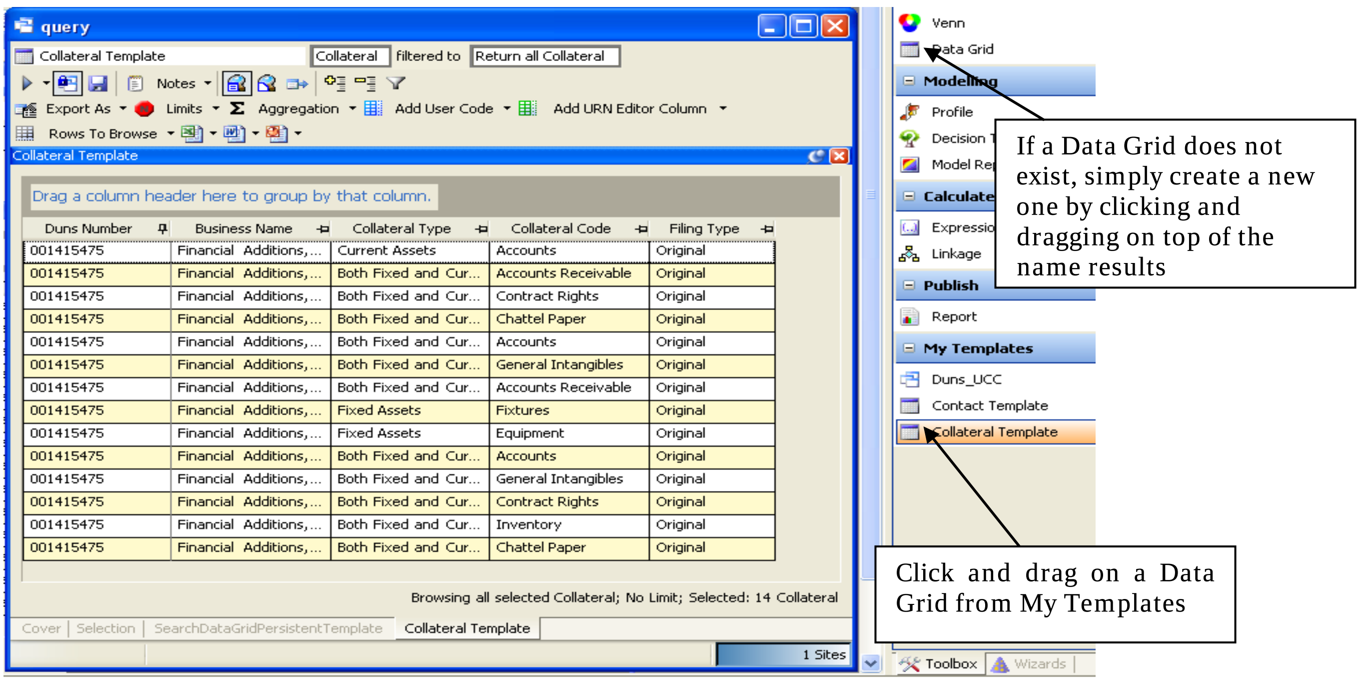
5. Next dialogue box is to choose the geographical area (if you checked and selected it at the beginning of the business search). In our example, we are searching for Financial Additions in Dallas, Texas. The next 2 dialogue boxes will ask you to enter this information (first you will select a State from a table, next step will be to type in the name of the city)
   a. Click on Next



6. The screen below shows the end result of 1 Site.



7. If you have a Data Grid saved in My Templates, simply click on it and drag & drop on top of the business search results. This will allow you to view all UCCs filed by Financial Additions in Dallas, Texas. There a total of 14 UCCs filed by this company
    a. If you do not have a Data Grid saved, simply click on the Data Grid icon and drag it on top of the search results, from here you need to choose the elements (or fields) you wan to view from the System Explorer.



Steps to adding Firmographic Information to a Selection:

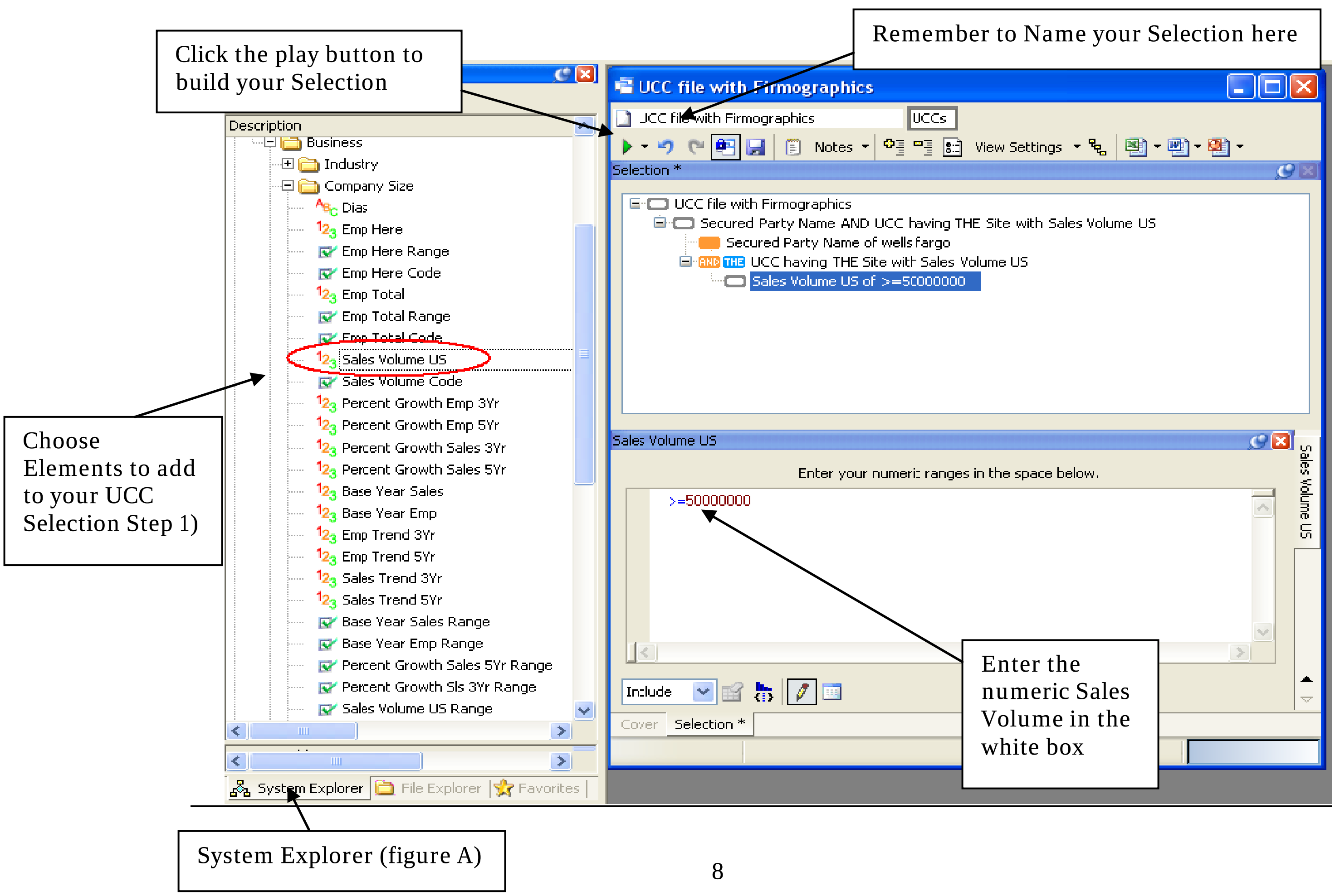
Depending on the application, you can add firmogrpahic information on top of your UCC Selection. For example, if you need to target specific businesses by company size or industry, you can add specific site information on top of your Selection to filter by; Sales Volume, Employee size, SIC Code, State, etc.

1. After you have selected your UCC criteria, continue to choose your data elements located on the **System Explorer** tab (figure A) on the left side of the screen. Click the elements located under the Description bar that you want to include by dragging and dropping them onto your Selection. (Step 1 in diagram)

   The main Selection options are:
   - Pick List (shown as a green check)
   - Alpha Text (shown with A/B/C)
   - Numeric Text (shown with 1/2/3)

   If you choose the Alpha or Numeric Text options you will have to type in your criteria in the white box at the bottom of the Selection.

2. In the example below, we selected Sales Volume US and need to enter the numeric ranges in the box. We are looking for business that have greater than or equal to $50,000,000. Please note that no special characters are needed such as: $ sign or commas.
3. Once you have enter the firmographic criteria you need, click the Play button ( ) and follow Steps 2-4 above in Steps to Creating a Selection to Save and Export your work.

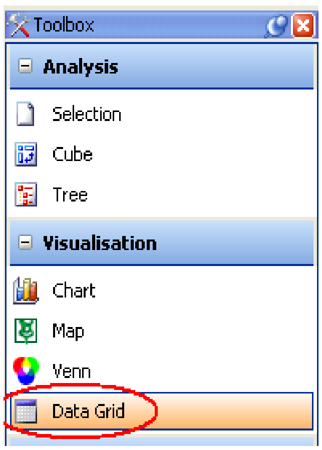


Steps to Creating Data Grids

To View the data in your Selection you will need to click and drag a **Data Grid** on top of your Selection. A **Data Grid** is a two dimensional view of the results of a selection. Each row in the Data Grid is a site within the selection.

1. Put your cursor over the **Data Grid** icon in the **Toolbox** (Reminder, the **Toolbox** is located on the right of the screen.)

2. Hold your left mouse down, drag the **Data Grid** on top of the selection and drop it (circled in red below). A new screen will show up on top of your selection, which is the **Data Grid**.



3. From the **System Explorer** tab select the variables you want included in your Data Grid by dragging and dropping them into the gray area of the Data Grid. (Reminder: The **System Explorer** tab is located on the left of the screen next to the **File Explorer** tab).

   The variables will export in the order they are shown within the Data Grid template. You can move a variable by putting your cursor on the column heading, holding your mouse key down and then dragging it to the new position.

   You can group your Data Grid by any variable by dropping it in the "Drag a Column Here to Group by that Column" drop zone. (See Step 3 in diagram)

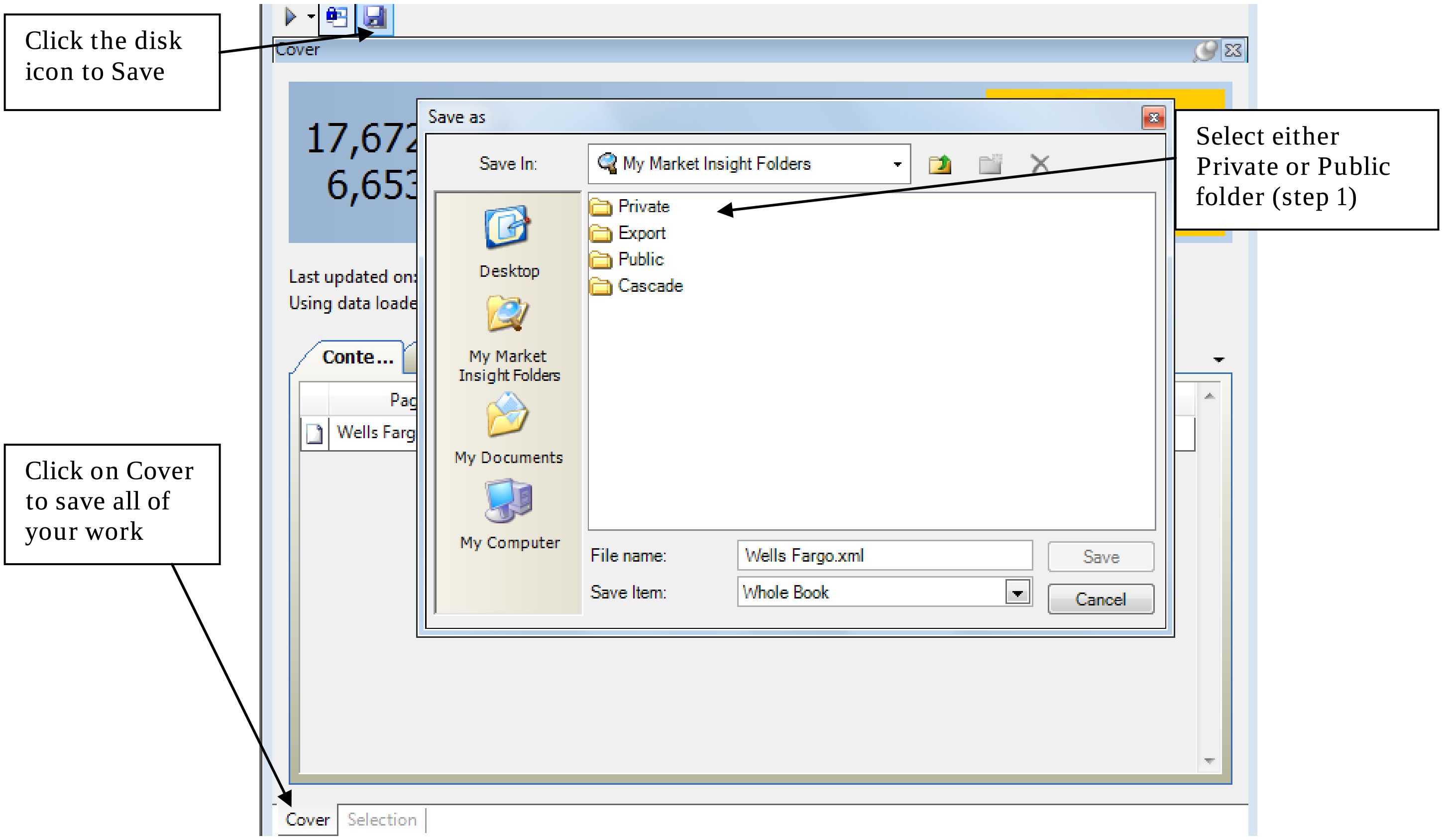
4. After you have selected all of your criteria, run your Data Grid by clicking the green Play Button ( ) located in the upper left corner of the Data Grid.

   Once your Data Grid is complete you have many column options, by right clicking on the column heading including: (See Column Options in diagram on next page)

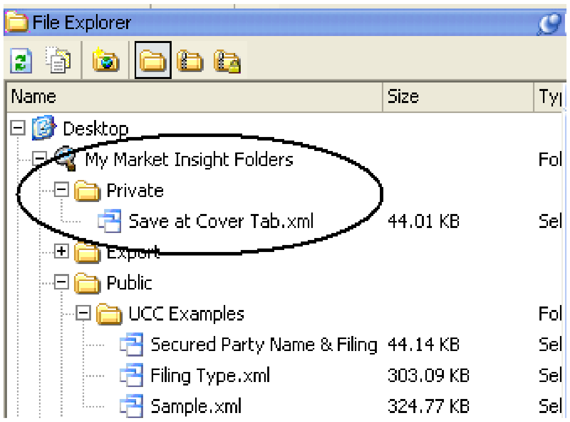
   - Change the Column Heading
   - Aggregation
   - Sorting
   - Remove columns

<u>Steps to Save a File</u>:

1. To Save a file, click on the disk icon located at the top left hand corner.   Then select My Market Insight folder and choose either Private or Public. Any work saved in the Private Folder is only viewed by you. Any work saved in the Public folder can be viewed by others who have access to Market Insight. **Best practice is to save your work at the Cover tab as this will save your entire workbook.**



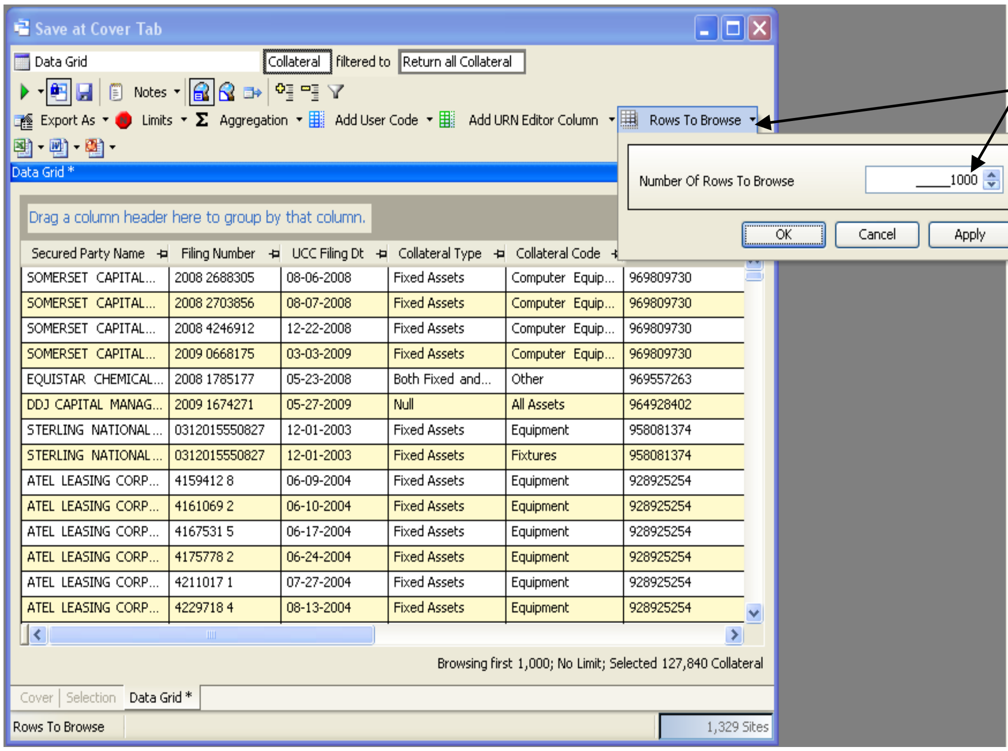
2. You will find your Saved work in File Explorer. In our example, it is store in the Private folder. If you need to access you work, simply double click or click and drag anywhere onto your workspace (gray work area or screen).



Step to Export a Data Grid to Excel:

1. Click on the "Transfer to Excel" icon ( ) on the Data Grid.

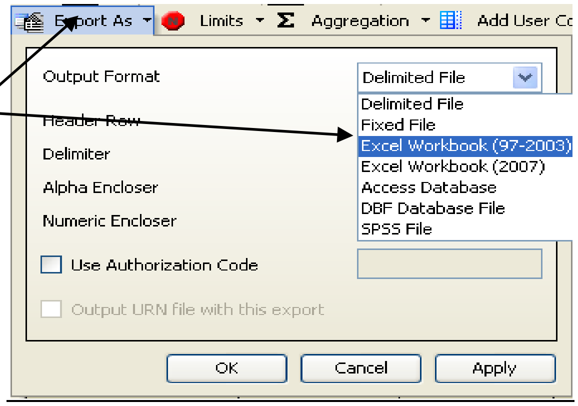
The default number of rows in a data grid is set to 1,000. If you use the Transfer to Excel to export your records, **you must first change the "Rows To Browse" to the appropriate Number Of Rows To Browse and make sure to click the build button again ( ).**



Click Rows To Browse to change the 1,000 browsing limit

Please note: if you have a large file to Transfer to Excel, the best practice is to use the Export As function and select Excel Worbook from here. The reason for this is because you could potential run into a Memory Error. Excel resides on your local computer and if you have other applications, documents, spreadsheets, etc. open you could run short on memory resources. Please see next page for more information Exporting a Data Grid file.

Click Export As and choose the output format to Excel from here for large files

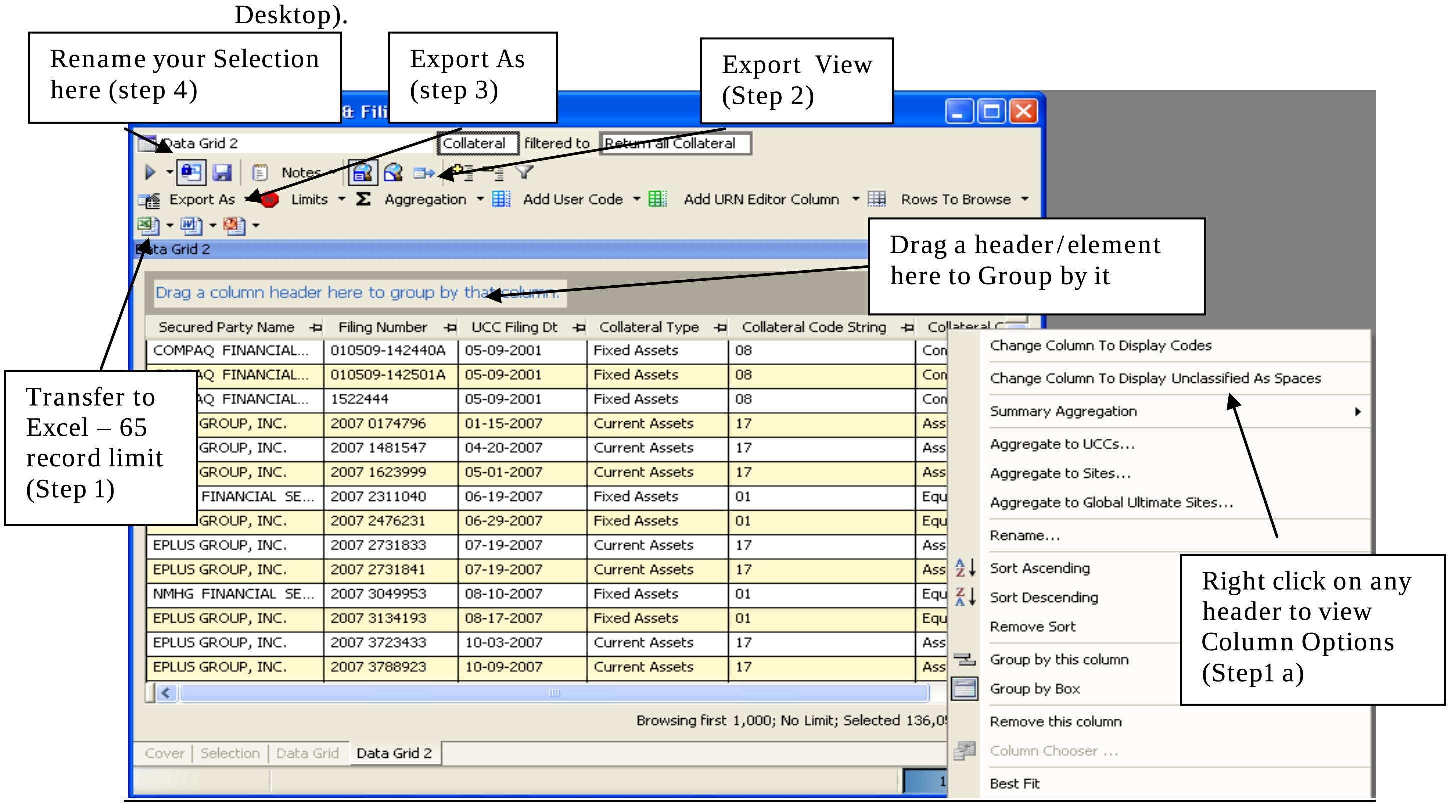


<u>Steps to Exporting a Data Grid File not using Excel</u>:

2. Click on Export View Button () on top of the Toolbar to ensure all fields will export the way you need.
    a. If you need to change the view, simply right click on the header to view Column Options

3. To export click on the Export As button. Here you can make the choice for your preferred output format. Change the options if needed and click OK:
    - <u>Output Format</u>: Determines the type of file to export.
    - <u>Header Row</u>: If applicable, determines what headers are included.
    - <u>Delimiter/Alpha Encloser/Numeric Encloser:</u> Determines the characters used

4. Rename your data grid in the white box located in the top left hand corner of the Data Grid (our example reads Data Grid 2).
    b. Then Save your Selection by clicking on the Disk icon. A box will open up and click on My Market Insight Folder. From there choose which sub-folder to save it in: Public or Private folder. Remember that the Public and Private folders are located in the **File Explorer** Tab and your work is stored there.
    c. The data file you have exported is on the Market Insight Server. To transfer the file to your PC, use the right click Copy and Paste Windows function (copy it from the folder you placed it in and paste it to any of your local PC storage areas listed below in the **File Explorer** tab, for example to the Desktop).



Steps to saving work onto My Templates

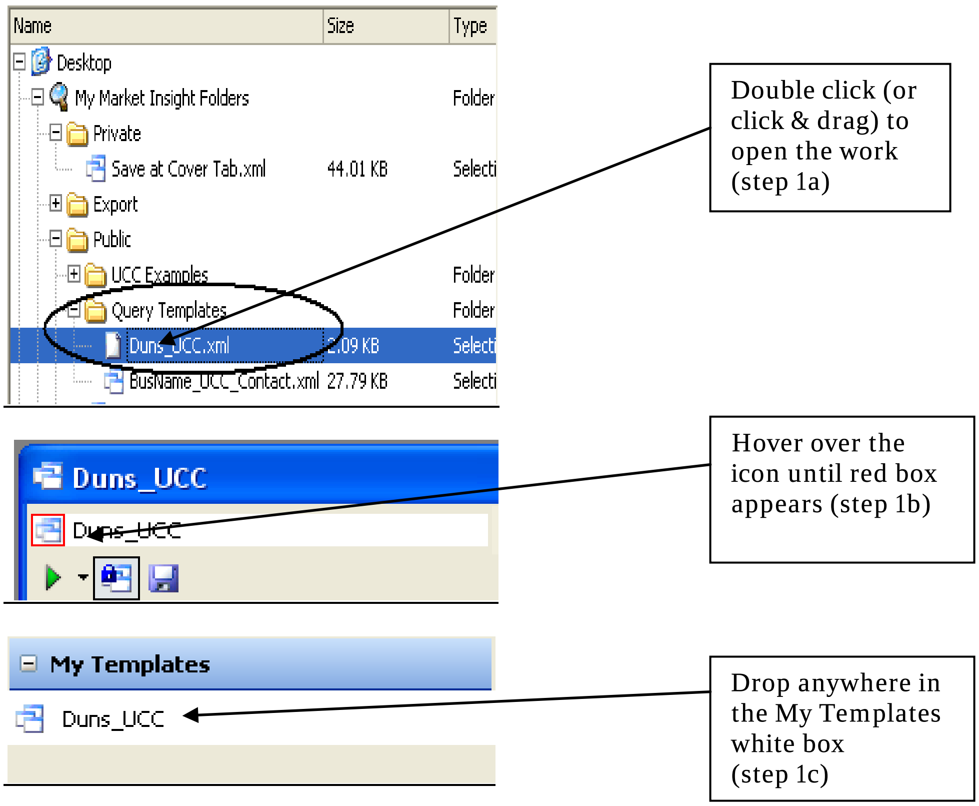
Market Insight makes it possible to save settings (i.e. Selections, Data Grids, etc.) onto My Templates. **It is best practice to save them in My Templates. This will ensure that the original settings (or template) are saved in My Templates by your Market Insight User ID / Password.**

1. For example, we will go to the Public Folder, then the Query Templates sub-folder and find the DUNS UCC file.

    a. Double click to open (or simply click & drag) to open it.

    b. Hover over the icon until a red box appears. Then click on it drag it onto My Templates.

    c. Then drop it in.



Best Practices in leveraging UCC data for marketing applications:

Targeting the Competition

- Use to understand which businesses have a secured financial agreement with a given financial institution
- Once the UCC information is matched to a business, you can conduct marketing campaigns based on specific criteria including Geography, industry, Size, and Secured Party name

Disruption Campaigns

- Use UCC information to target businesses who have secured financing with an entity that is going through M&A activity.
- Match UCC Secured Party Name data of the acquired institution to their Secured customer base, taking advantage of uncertainty in the marketplace and potential lapses in customer service and accessibility

Market Analysis

- Understand the extent of a competitor's customer base
- Match UCC Secured Party name to their customers, in order to understand the level of penetration in specific market segments.
- Find new prospects in the marketplace.
- Identify established buyers, lessening risk in today's volatile market. Use UCC information to look for trends in purchasing and use that information to set future sales strategies.

UCC Layout and Data Dictionary

UCC dictionary.xls

Market Insight Layout and Data Dictionary

MI Data Dict
Hierarchy - SDMR.xls

Appendix A

The best practice when working with the D&B's UCC File is to first begin your Selection at the UCC File level. The reason being is you always start by searching ALL the UCC filings and then apply any filters (or criteria) to that universe.

Your Market Insight contains two tables: D&B Site table and the UCC Secured Party Name Data table. Both databases contain different information.

- The D&B Site information contains D&B's North American business universe of about 28 million records. This is a one to many relationships, meaning one business record to many UCC filings
- The UCC Secured Party name information contains about 63 million UCC filings. This is a many to many relationship, meaning there are many secured parties to many UCC filings.

Again, remember the best demonstrated practice is to start your Selection at the UCC file level.