



USER GUIDE

Version 1.7

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Logging In

Jump to: [First-time Login](#) | [Resetting Password](#) | [Regular Login](#)

First-time login

Your company admin will be sending you a password reset link. Each initial password is one-time only use, and you will then be asked to reset the password for your own use from then on.

Resetting Password

A password reset email will be sent to your email address. Click on “RESET PASSWORD” in the email and follow the instructions below. **Note that the password reset link will expire in 3 days.**

Welcome to Transparently.AI

Hey Jie Ning Lee,

Please update your password using the link below:

Update Password

This link will expire in 3 days

Should you need any assistance or have any questions, contact us at support@transparently.ai. We're here to ensure that your experience is seamless and enjoyable. 🙌

Thanks for choosing Transparently.AI. We're stoked to be a part of your journey!

Warm regards,

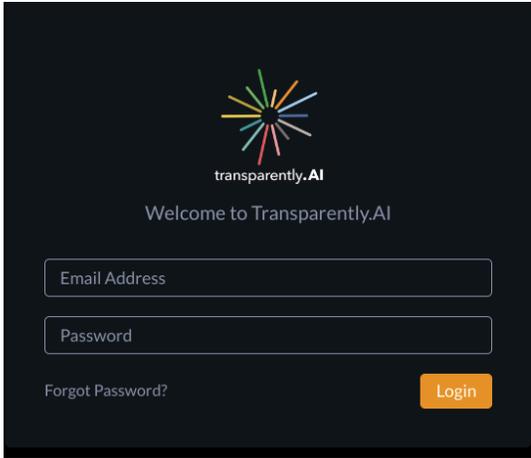
The Transparently.AI Team

P.S. Consider bookmarking our User Manuals for quick access in the future. And hey, if you ever have feedback or suggestions, we're all ears!

1. Enter *new password*
2. *Confirm* password
3. Click on Reset

Regular/Subsequent Login

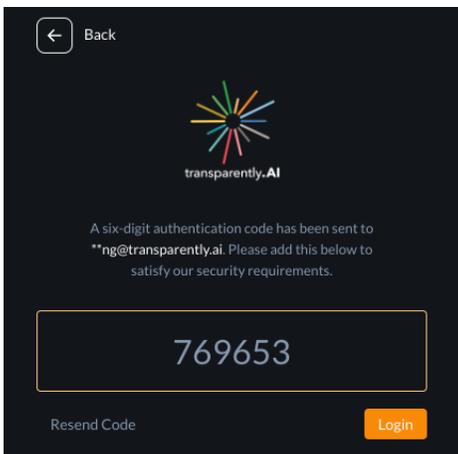
1. Enter your *email address* and *password*.
2. Click on **Login**. Once the details that you have entered are correct, Transparently.AI will allow you to enter the system after you have clicked on the **Login** button.



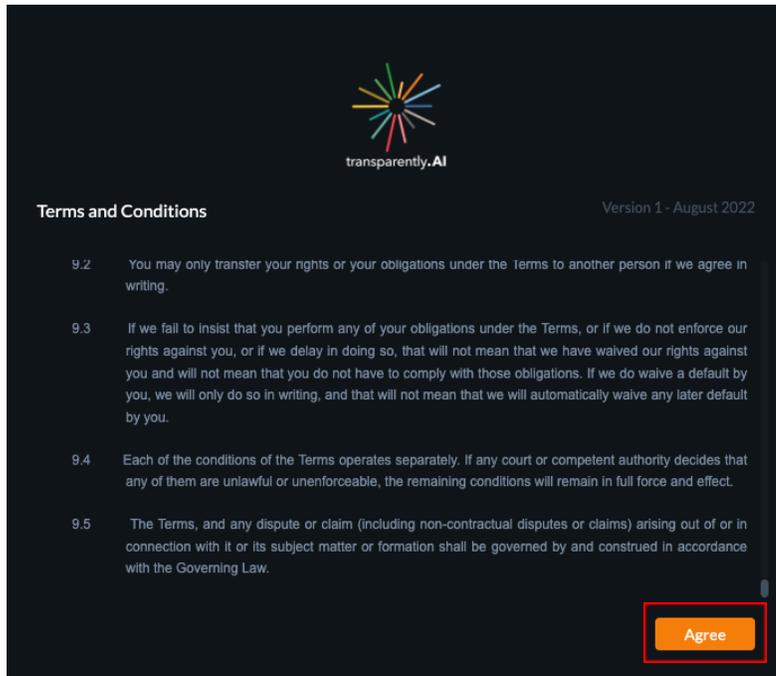
3. Click on your registered email to receive the authentication code (this is also the email ID you provided to your company representative (if any) and they have logged into the admin portal)



4. Click on **Login** once more. This authentication process ensures that your saved data remains confidential and accessible only to you through your registered account.

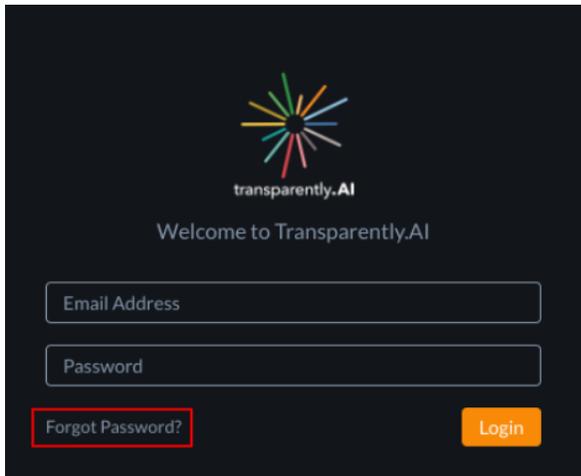


5. Next read the *Terms and Conditions*. To continue to the dashboard and Universe of Stocks, you will need to first scroll down this page to the end. The Login button will change color once you have reached the bottom of the page, and then you can continue by clicking on **Agree**.



Forgot Password

If you have forgotten your password, click on **Forgot Password** and follow the instructions below. This also applies if you have missed the 3-day timeline for your first-time password reset link.



The screenshot shows the login page for transparently.AI. At the top center is the logo, a colorful starburst with the text "transparently.AI" below it. Underneath the logo is the text "Welcome to Transparently.AI". Below this are two input fields: "Email Address" and "Password". At the bottom left, there is a link "Forgot Password?" which is highlighted with a red rectangular border. At the bottom right, there is an orange button labeled "Login".

Afterwards, you will be emailed a reset link. Here you reset your password as seen [above](#).

User Dashboard

Jump to: [Company Admin Dashboard](#)

After logging in, you will be directed to the dashboard. The dashboard contains the universe of stocks on the left-hand side, with search, filtering and watchlist functionality and the report for the selected stock (and selected stock year) on the right.

The screenshot shows the dashboard interface with three callout boxes:

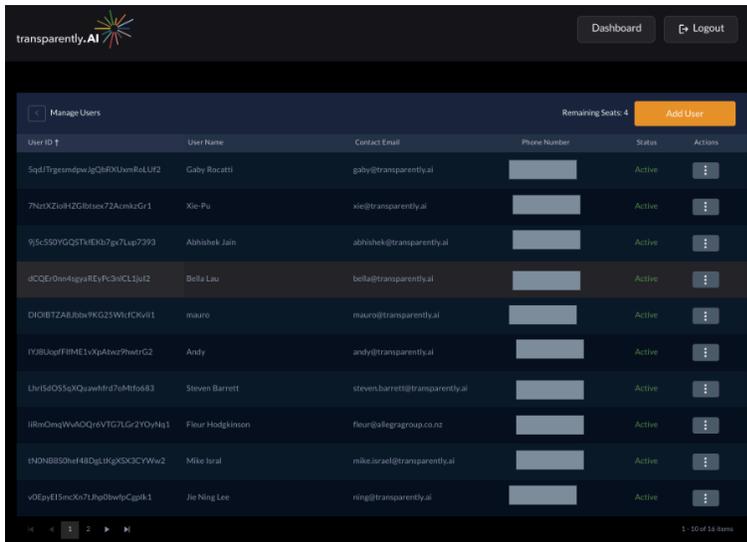
- Search, Filtering and Watchlists:** Points to the left sidebar containing search, watchlists, and filter controls.
- Selected Stock Report:** Points to the main content area showing details for GLOBAL.ENTM.HOLDINGS (Active) in 2018, including risk scores, charts, and analysis text.
- Filtered Stock Results:** Points to the table of filtered stocks on the left, with 'GLOBAL.ENTM.HOLD...' highlighted.

IN	Name	Domicile	RankPercent	RankPerSector	Rating
627898710...	GLOBAL.ENTM.HOLD...	UNITED STAT...	96%	97%	F
675388810...	ACTAVIA LIFE SCIENCES	UNITED STAT...	94%	92%	F
623283M10...	CYTODYN	UNITED STAT...	92%	89%	F
611586720...	BROWNIES MARINE G...	UNITED STAT...	91%	84%	F
646018810...	INTL.PRECIOUS MRLS...	UNITED STAT...	99%	98%	F
6055375Y			96%	97%	F
6809171			93%	97%	F
610568F20...	BRAVO MULTINATION...	UNITED STAT...	96%	92%	F
642327L3096	HELIOS AND MATHES...	UNITED STAT...	91%	88%	F
624450810...	NEW GLOBAL ENERGY	UNITED STAT...	95%	88%	F
6165773310...	ITONIS	UNITED STAT...	95%	91%	F
669833W4...	PANELBA.THERAPEUT...	UNITED STAT...	92%	96%	F

Company Admin Dashboard View

Read on for admin dashboard instructions if you are the company representative

Click on 'Manage Users' at the top right hand of the UI. It will lead you to the admin dashboard below, in which you will be able to control users' access in your company respectively. Here you will see a consolidated view of users in your company.

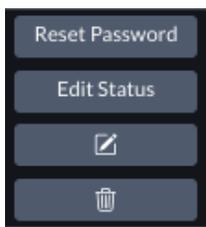


User ID ↑	User Name	Contact Email	Phone Number	Status	Actions
5qd17rgsmdpwJg2b6KUmRoLuf2	Gaby Rocatti	gaby@transparently.ai		Active	
7Nix2ZioHZOBtsu72AcnkzGr1	Xie-Pu	xie@transparently.ai		Active	
9J5c350YG5TfERb7p7Lp7293	Ashishk Jain	ashishk@transparently.ai		Active	
dCOv0m4qyaREyPc3hcLLjJ2	Bella Lau	bella@transparently.ai		Active	
DIOBTZABbb9K625WkCk9l1	mauro	mauro@transparently.ai		Active	
Y8UqpfFIME1vxpA4nc9mwrQ2	Andy	andy@transparently.ai		Active	
LvR5d55sXQuwhfr76Mfb683	Steven Barrett	steven.barrett@transparently.ai		Active	
lIRmCmqWuAQQvVIG7LGr2Y0Yhg1	Fleur Hodgkinson	fleur@legragroup.co.nz		Active	
rN0NB850uf4BDqLk9SXC3CYWw2	Mike Israel	mike.israel@transparently.ai		Active	
v0EYtE15mck7LJp0bwyCp3k1	Jie Ning Lee	ning@transparently.ai		Active	

1) Adding User

- Click on "Add User" button. Enter the "User Name", "Email" and "Phone Number" of the user. Note that all fields are required. Click Save.
- The user you have added will now receive a link to reset password and set up the account.

Click on  to find the drop down menu per user



2) Resetting Password

- Click on the 'Reset Password' button to generate a new password reset link for the user

3) Disable/enable user

- Click on the "Edit" to disable/enable the user

4) Changing the details of user

- Click on the “pencil icon” to change the mobile, email address or user name

5) Removing User

- Under the drop down menu, click on the “trash can icon” to delete a user

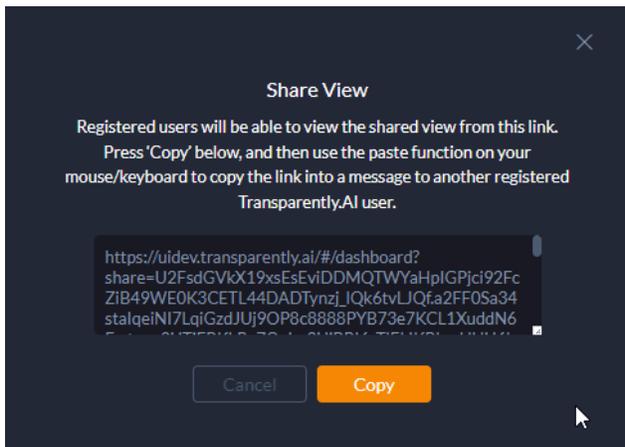
Click on ‘Dashboard’ to return back to your dashboard view.

Share View **Share view**

This feature allows you to share your view with other registered users on the same tenant. You are not able to share views with registered users from other contract licenses.

Click on the **Share View** button to the right of the dashboard

1. Copy the link
2. Share this link within a chat message or email to another registered user of Transparently.AI (as only registered users will be able to access the link). Alternatively, click the **Cancel** button if you wish to further define the view to be shared.

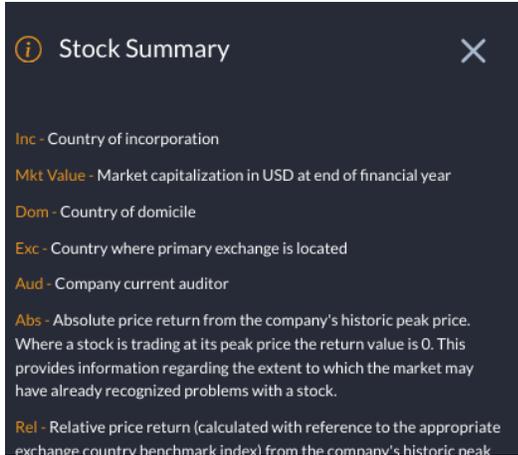


Get Support

If you need any assistance or have any feedback, click on ‘Get Support’ (next to share view) and use the resources provided in the pop-up.

Information

If you need more detailed information on the metrics provided on the dashboard, simply click the **i** icon.



User Settings

Jump to: [User Details](#) | [Update Password](#) | [Logout](#)

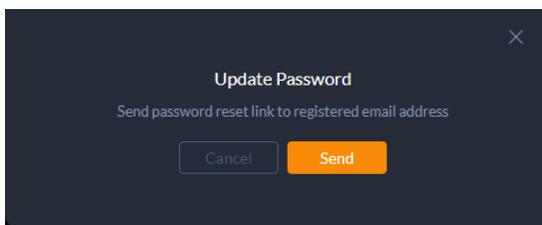
Click on the user icon on the far right of your dashboard to access and/or update user details.

User Details

This will display your full name, email address and phone number. Please check that these are correct, because we may contact you using these details and will use them for authentication purposes.

Update Password

Update your password by sending a password reset link to your email address. It is recommended that you change your password regularly to ensure the highest security standards for your data. Once you have clicked on the “Send” button, you will be able to change your password using the link sent to your registered email account.



Logout

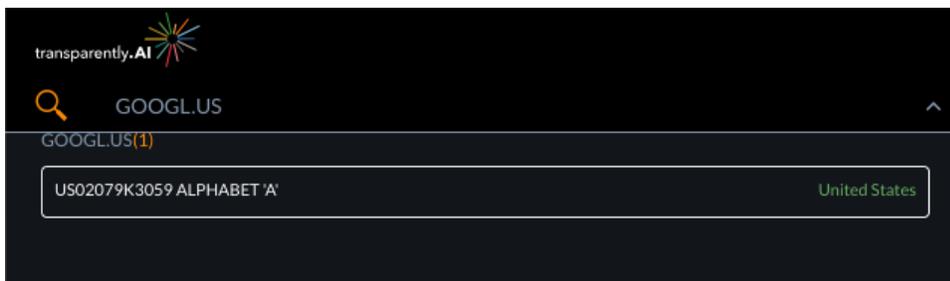
Click on **Logout** in the User Icon tab to log out. This presents you with a prompt for logging out. Click on **Finish** to confirm or **Cancel** to remain in the Transparently.AI system. It is recommended to log

out of each session to ensure your details and saved data remain confidential and accessible only through your registered Transparently.AI account.

Search

The search bar is in the top left of the dashboard. Use this to return results for specific stocks. The results of these stocks will be displayed to the left directly below the search bar. Click on one of these search results to see that specific stock's report in the center and right hand side of the dashboard. Our recommendation is to first search by ISIN code, followed by bloomberg tickers (CODE.EXC) or partial names.

Example of Bloomberg ticker:



Note:

- *Where a name change has occurred, the system is most likely to contain only the most recent name.*
- *It may be the case that the keyword employed in the search is not finding the desired stock because the stock's name contains an abbreviation of that word.*

Filters

Jump to: [Filter Selections](#) | [Filter Options](#) | [Saved Filters](#) | [Filter Results](#)

Use the filters to refine the list of stocks displayed based on your criteria. We recommend always filter by **exchange** first so the rest of the filters will refresh accordingly.

Filter Selections

Exchange - Filter by the Exchange country for a company, or select 'All' to include all companies regardless of the Exchange they trade on. Multiple selections may be made.

Risk Score – Filter by risk score range between zero (low risk) and one hundred (High Risk), representing a score of 0-100%.

Sector - Filter by the sector a company operates in or select 'All' to include companies from every sector. Multiple selections may be made.

Industry Group - Filter by Industry or select 'All' to include all companies from every industry. Multiple selections may be made.

Auditor - Filter by Auditor or select 'All' to include all companies regardless of their Auditor. Multiple selections may be made.

Risk Rating - Filter by risk rating range between A+ (highest quality) to F (lowest quality).

Domicile - Filter by the Domicile a company operates in (principle business location) or select 'All' to include all companies regardless of their Domicile. Multiple selections may be made.

Incorporation - Filter by the country of Incorporation of a company, or select (ALL) to filter all companies regardless of the Incorporation country. Multiple selections may be made.

Status - Filter by the trading status of a company to select Active, Delisted, Suspended, or select (ALL) to return results for all stocks. Multiple selections may be made.

1 Year Change- Select a range for the 1 year change in the risk score. For example, a range of 0 to 50 would select stocks where the risk score had increased over the previous year by 0 to 50 percentage points.

Market Cap Decile -1=Large - Select a range between one (01) and ten (10) to vary the Market Cap Decile. Each decile represents 10% of the available stock universe sorted by size each year. For example, selecting a range of 1 to 2 would filter for the largest 20% of stocks, by market capitalization, for the selected financial year.

Year - Select the year for which results will be returned for a stock. If there is no company data for a given year, then the stock data will not appear for that given year. ***Importantly, this filters for the year.*** Alternatively, after selecting a stock, then select years for that stock in the separate year selection at the top of the middle panel.

Note that years are financial year ends for companies. Hence, the most recent financial year may be the previous calendar year; e.g. in calendar 2022 the most recent financial year for a stock may be 2022 or 2021 (or even earlier if the company has been slow to file returns).

Filter Options

Apply Filter

Apply Filter - After filters are selected, click on 'Apply' to see results.

Save Filter

Save Filter - Use the Save Filter button to save the selected filter options.

1. Give your filter selection a unique name.
2. Click on Save Filter.

Clear

Clear - Use the Clear button to clear all the filter selections and return the filter to the default settings.

[Hide](#) [Show](#)

Hide / Show - Toggle the **Hide and Show Button** to hide the filter options and view more of the results.

Saved Filters

Use the **Saved Filter** tab to access your saved filters.

- **Load your filter** - you will then need to click on 'Apply Filter' to see the results.
- **Delete Filter** - Select your filter and then click on the trash can to permanently delete it.



Filter Results

After adjusting the filters, results are displayed below the filter setting options, as follows. Note there may be multiple pages of results available given a maximum of 100 stocks per page. Additional pages may be viewed by selecting the numbered pages at the bottom of the list.

ISIN	Name	Domicile	RankPercent	RankPerSector	Rating
US83086J2006	SKYE BIOSCIENCE	UNITED STAT...	100%	100%	F
CA02137W2...	ALTAIR RESOURCES	CANADA	100%	100%	F
CA79957A20...	SANATANA RESOURCES	CANADA	100%	100%	F
US71880W4...	PHIO PHARMACEUTI...	UNITED STAT...	100%	100%	F
CA27966L30...	EDESA BIOTECH	CANADA	100%	100%	F
US92765F10...	VIRACTA THERAPEUT...	UNITED STAT...	100%	100%	F
IL0011313900	GALMED PHARMACE...	ISRAEL	100%	100%	F
CA00430K86...	ACASTI PHARMA	CANADA	100%	100%	F
NL0015000Y...	TME PHARMA	GERMANY	100%	100%	F
CA00905T10...	AION THERAPEUTIC	CANADA	100%	100%	F
US15117F80...	CELLECTAR BIOSCIEN...	UNITED STAT...	100%	100%	F
BMG216341...	CHINA ECOTURISM G...	HONG KONG	100%	100%	F
715610...	ORONOVA ENERGY	CANADA	100%	100%	F
CA17178G30...	CIELO WASTE SOLUTI...	CANADA	100%	100%	F

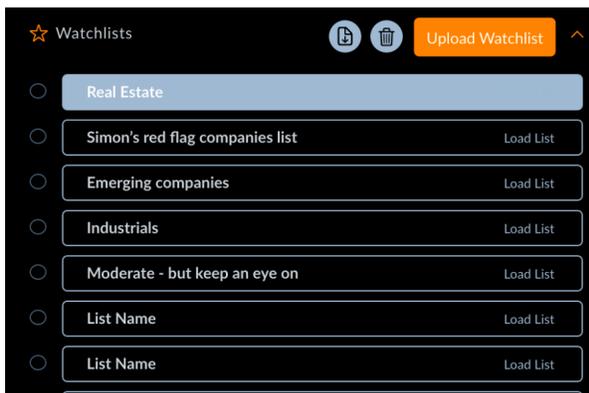
1 2 3 4 5 ... 100 items per page 1 - 100 of 40342 i

Watchlists

Jump to: [Loading](#) | [Deleting](#) | [Downloading](#) | [Uploading](#) | [Saving](#)

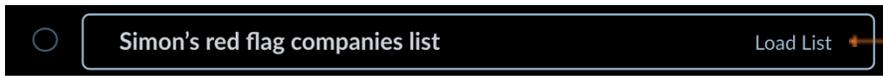
Note that Bloomberg tickers are not available for the Watchlist function yet.

Save groups of stocks in watchlists. View, delete, upload, and save **watchlists** via the **Watchlists** tab.



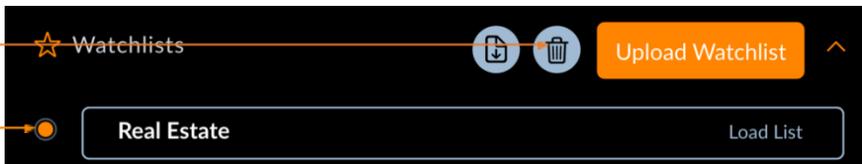
Loading Watchlists

Click on the **Load List** to view all stock companies which are saved into a selected watchlist.



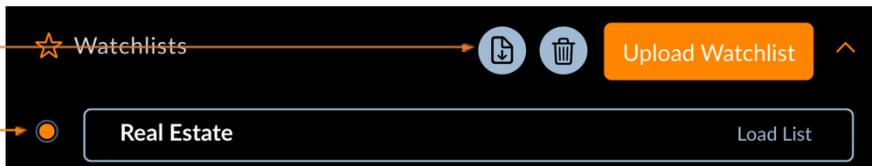
Deleting Watchlists

1. Select the watchlist and
2. Click on the **delete icon button** beside the Upload Watchlist button (this automatically displays a popup confirmation to make it sure the user still wants to delete the selected watchlist).



Downloading Watchlist

1. Select the watchlist and
2. Click on the **export button** (this automatically exports the watchlist into a csv file format).



Note that the code reference provided within downloaded watchlists is the ISIN code.

Note that for Bloomberg users, functions such as =BDP will recognize ISIN codes. For example in your file you can type the formula: =BDP(A1 & " isin","NAME") where field A1 contains the ISIN code. Alternatively, to convert an ISIN code to a Bloomberg code use =BDP(A1 & " isin","TICKER_AND_EXCH_CODE").

Upload Watchlist **Uploading Watchlists**

You can upload a CSV watchlist file

1. Click on **Upload**
2. Select the watchlist CSV file from your device

3. View the uploaded watchlist

Note:

1. We recommend you view a downloaded watchlist (steps provided above) to see correct formatting for watchlist files. Not all information in downloaded watchlist files is required to successfully upload a watchlist. ***The minimum required information is a column of ISIN codes in the csv file with the first row containing the text “ISIN”, as seen in the example below.***
2. Other codes such as exchange tickers and Bloomberg codes cannot be entered. Codes must be ISINs. For Bloomberg users these are easily available using =BDP(A1 & “ Equity”,”ID_ISIN”) in an Excel spreadsheet, where field A1 contains the Bloomberg ticker and exchange code. There are also free online services for searching for ISINs, e.g. <https://www.isin.org/isin-database/>.

	A
1	isin
2	US5854641009
3	KYG2238D1043
4	US8172252046
5	US5608141058
6	KYG3002T1195
7	US24464F3038
8	KYG4052M1033
9	VGG2161P1320
10	US8293991043

Saving to Watchlists

Use the star **Watchlist** button to add a stock to a **Watchlist**. You will see this icon to the far right of a stock in the stock results next to the stock’s risk score. There is also a star watchlist button beside the Full Report button in the top right corner of the screen. The latter watchlist button will add the stock currently displayed in the center/right hand side of the screen.

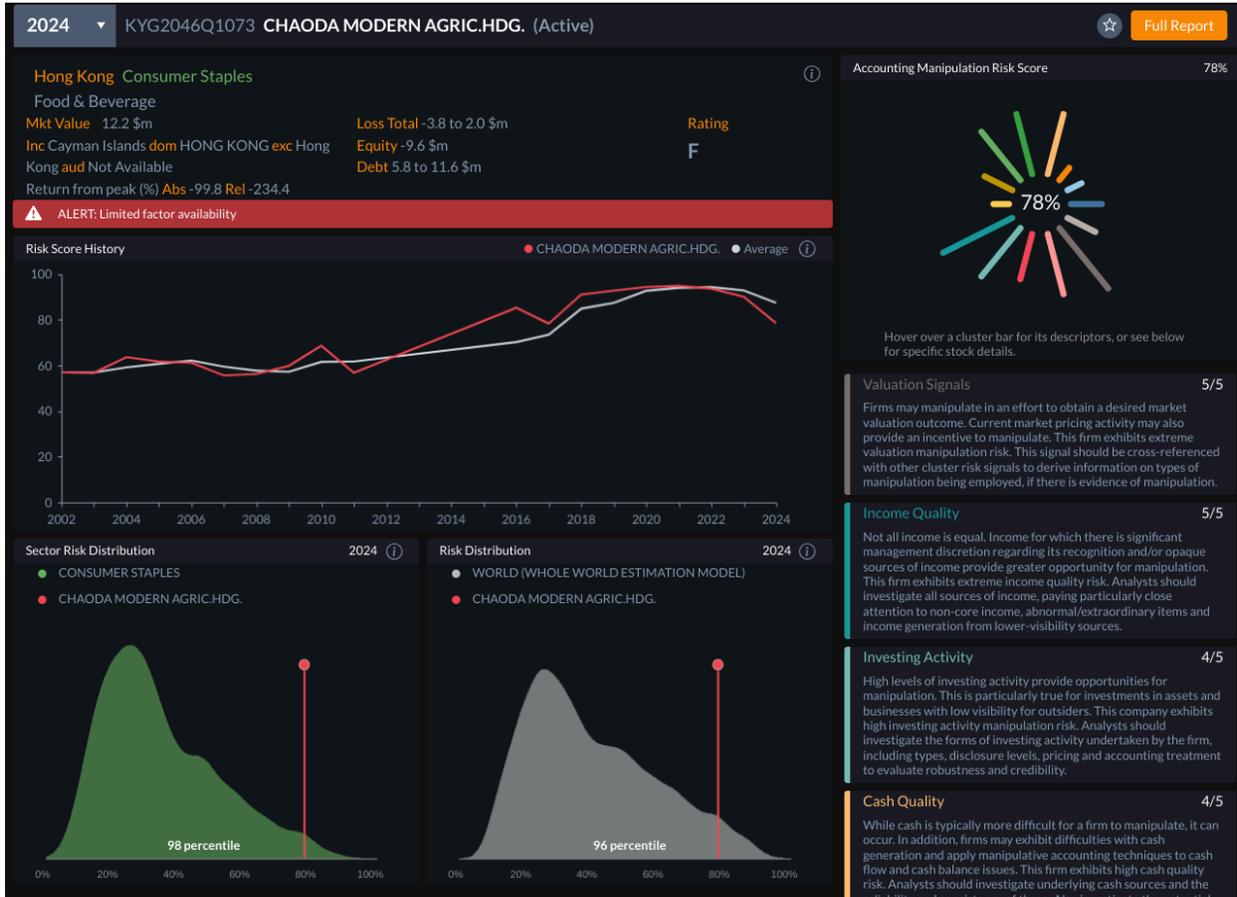
This allows you to monitor the progress of the selected stocks in your Watchlist. If you have more than one Watchlist, click on the **add** button to the right of each Watchlist to add that stock to that Watchlist.

IMPORTANT: Watchlists are saved on the user’s computer. Transparently.AI does not see these lists nor do we store these lists. They are saved in your browser cache. Hence, if you clear your cache or access the platform from a different computer the watchlists you saved will not be visible. This is a security feature to ensure we have no visibility regarding user watchlists.

Reporting

Jump to: [Risk Trends](#) | [Charts](#) | [Risk Score](#) | [Reporting](#)

When a stock is selected, the stock details will be displayed.



Viewing Data by Year

Reports display data for a single year. Use the **Year** dropdown menu at the top-left of the central panel to select the year you wish to view results by. Only years for which data is available will be displayed. In rare situations this may mean consecutive years are not available. **Note that there are two separate year selections. One within the filtering panel (LHS), for filtering purposes and one for varying years for a selected stock in the middle panel, as seen at the top left of the screenshot above.**

Charts

There are three (3) principal charts for each company result for a given year: Risk Score History, Sector Risk Distribution, and Risk Distribution according to the model selected. These are displayed in the central panel of the dashboard and detail the history of the estimated stock manipulation likelihood for

the selected stock against the 3-year average for that same stock (main chart), the risk score for the selected stock compared with the distribution of risk scores for that stock's sector and the selected financial year (bottom left) and the risk score of the selected stock compared with the distribution of all stock risk scores within that stock's geographical region (bottom right), respectively.

The distribution charts are important measures of the significance of a risk signal.

- The vertical red line represents the risk score for the selected stock and selected year. e.g. if the risk score is 60%, the vertical red line on both distribution charts will be positioned at 60%.
- The shaded section of each chart represents the distribution of all of the risk scores for the selected year according to the selected region model (RHS), and sector and year (LHS). The text in white against the x-axis states where the company's risk score is relative to all other stocks.

For example, if the risk score is 60%.

- Depending on the shape of the distribution, the percentile score on the selected region model chart may read 80%.
- This means the selected company has a risk score of 60% and, compared with all other companies in the year, it is in the bottom 20% (i.e. worst 20%) because its score is worse than 80% of other companies. Simply put, 80% of the chart lies to the left of the vertical red line.

The sector risk distribution chart is read in the same fashion as above.

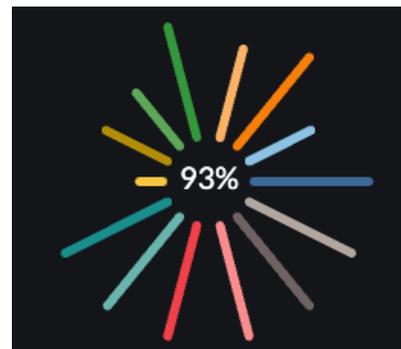
This means the user has the score and can see where that score lies relative to other companies that year and relative to other companies in the selected firm's sector.

You can also use the information icon for a description of each chart.

About the Accounting Manipulation Risk Score

This section shows the overall accounting manipulation risk score for the selected stock and year. The colored rays represent the contribution of each of 14 clusters of characteristics to the risk score. The longer the ray, the larger the contribution of that cluster to the overall score. By hovering over a line a popup box will appear that provides the cluster score (1-5) and a description of the cluster.

Below the chart is a scrollable box that lists all clusters, sorted from highest to lowest score contribution, and a description of each.



Full Report **Full PDF Report**

Click on the **Full Report** button in the top right of the screen to display the full PDF report, which can be downloaded and shared. It is a record of the information for a selected stock.

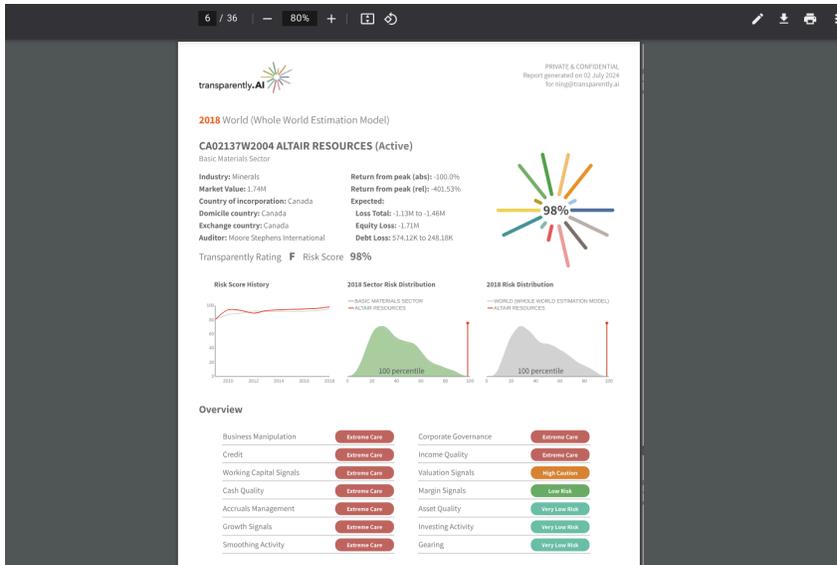
The report contains information on all clusters that have been highlighted ‘Extreme Care’, ‘High Caution’ and ‘Investigate Further’. Each cluster has up to three additional factors that provide more detailed information/guidance regarding features of the company driving the cluster score, and in turn the overall risk score.

Summary

Valuation Signals		Extreme Care
Book Value	Extreme Care	
Price to CF	Extreme Care	
Size	Extreme Care	
Income Quality		Extreme Care
Other Non-Operating Income	Extreme Care	
Non-Core Businesses	Extreme Care	
Cash Quality		High Caution
Change In Non-Production Assets	Extreme Care	
Profitability	High Caution	
Non-Production Assets Issues	High Caution	

The report may be downloaded, saved and printed.

Example of PDF Report



Appendix 1

About our models:

- Our models are defaulted to compare all companies against all other companies globally.
- For users with US OTC stocks access, the US OTC stocks will be using the US OTC model.
- We do not include companies in the banking and insurance.
- We do not include companies with less than 3 years of financial history

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