



D&B Global Trade Exchange Program

Join Dun & Bradstreet's global network of trade data providers and receive powerful insight into the world of payments.

Dun & Bradstreet’s Global Trade Exchange Program facilitates the exchange of trade credit experiences allowing a network of data providers to share Accounts Receivable (AR) information with the business community. Thousands of companies in the U.S. and around the world report their trade payment information to Dun & Bradstreet. With the world’s largest commercial trade database, D&B annually processes more than 1.5B trade experiences. This insight, also included in D&B’s scores and ratings, allows companies to make more informed trade credit decisions, reduce D.S.O. (Days Sales Outstanding) and limit bad debt exposure. Participation in the world’s largest commercial trade network is free, and it’s a powerful way to let your customers know you expect to be paid promptly.

AS A D&B GLOBAL TRADE EXCHANGE PROGRAM PROVIDER, YOU’LL HAVE ACCESS TO THE FOLLOWING COMPLIMENTARY TOOLS AVAILABLE EXCLUSIVELY TO PARTICIPANTS:



Access to Payment Performance Insights

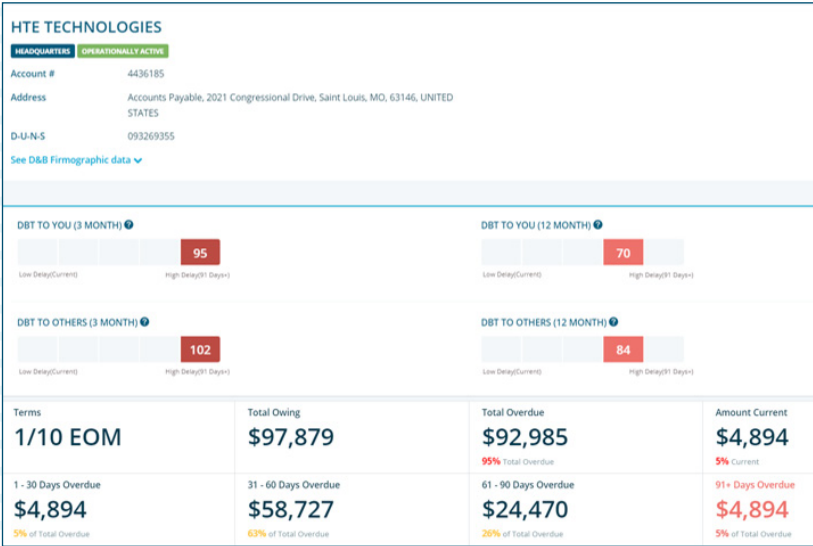
How does your customer portfolio compare to your peers? Payment Performance Insights, D&B’s newest cloud-based, global application, provides insight into how your customers pay you versus pay their other vendors and industry peers. This interactive platform showcases data in easy-to-read charts and graphs to visually display payment performance and benchmarking metrics. With this data, you’ll be able to better manage account receivables and account-level payment performance by identifying potential collection risks and opportunities. Leveraging these analytics will also help to improve portfolio performance and ultimately reduce overall customer delinquency.



Use of D&B’s Trusted Brand to Help You Get Paid Faster

Global Trade Exchange participants receive access to a proprietary electronic image (or labels) that can be placed on your invoices to “alert” your customers that their timely payments are appreciated and shared with D&B. One participant reports they get paid about 10% faster and the number of +90 day accounts in their portfolio is about 6% lower than average.

PAYMENT PERFORMANCE INSIGHTS



Drill down to an individual company to view exposure, payment manner, and 3/12 month payment manners to you as well as to the rest of the reporting universe. By seeing account-level payment delays towards you compared with delays towards others, you’ll gain insight to identify watch list accounts and opportunity to prioritize collection activities on specific accounts.

YOUR INFORMATION IS STRICTLY CONFIDENTIAL

D&B's Global Trade Exchange Program offers the means to share and access highly predictive payment experience information. Your company's participation is kept in strict confidence and not revealed to our customers when they access files in D&B's database, nor is it identified on any company report.

With D&B's confidential reporting, your customer data is secure at all times.

The Global Trade Exchange Program is free, confidential, and secure. Companies of all sizes can become approved partners in as few as 5 to 7 business days by completing the following:

- Simply download or export your Accounts Receivable portfolio to the electronic format of your choice and we'll do the rest.
- D&B accepts most file formats and provides secure technologies for file transfers.
- You will be assigned a dedicated Project Manager to ensure that the information from your portfolio is accurately presented.
- Quality assurance is important to us. D&B will return an audit of your processed accounts for your review to ensure the accuracy of your data and that it conforms to your company's credit standards and practices. We will not release your information without ensuring we have represented it correctly.

To learn more, please contact your Dun & Bradstreet Relationship Manager at **800-463-6362** or visit dnb.com/ca-en/products/finance-credit-risk/global-trade-exchange-program.html



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Accounts receivable data can have a significant impact on Dun & Bradstreet reports making it imperative that all potential trade suppliers be evaluated in a consistent manner. This qualification process is proprietary and will not be shared externally. Dun & Bradstreet reserves the right to deny participation in the Dun & Bradstreet Trade Exchange program.

ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect our customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world, rely on our data, insights and analytics. For more about Dun & Bradstreet, visit DNB.com. Twitter: @DnBUS

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