

D&B Credit Advantage

Personalize your credit risk management insight by combining your accounts receivable data with Dun & Bradstreet's industry-leading data and analytics.

D&B Credit Advantage, an advanced edition of the D&B Credit line of products, deliver a personalized credit risk management experience so you can strategically conduct new customer application reviews, account management, and collections prioritization.



WHEN YOU NEED DEEPER INSIGHT ON YOUR ACCOUNTS PORTFOLIO

In addition to all of the features of D&B Credit, with D&B Credit Advantage you'll be able to combine your A/R data with D&B's unrivalled predictive and performance-based credit scores and analytics to easily spot pockets of risk in your customer base. By seeing your data combined with D&B's, you can take specific action unique to your business to prioritize collections, mitigate the potential of write-offs, and take advantage of areas of opportunity.

Additionally, you can drill down to identify risk exposure by corporate family and display the risk in your portfolio by outstanding dollar and aging ranges.



WHEN YOU NEED TO PRIORITIZE COLLECTIONS EFFECTIVELY

D&B Credit Advantage can help you take a more strategic approach to collections management. After all, the longer accounts are past due, the less likely a company is able to collect in full. Use D&B Credit Advantage to not only to capture all your high-risk accounts, but also to see and follow up with your moderate and lower-risk customers—so you can collect faster and accelerate revenue.



WHEN YOU NEED TO OPTIMIZE CASH FLOW AND DRIVE PROFITABLE GROWTH

D&B Credit Advantage leverages D&B's proprietary diagnostic models to determine risk in the marketplace and calculate the predicted default rate for each account in your portfolio. That information - combined with your data on how accounts are paying you - helps you to benchmark and validate that your bad debt reserve is maximizing working capital.

Become more efficient and collaborate with other departments. With D&B Credit Advantage, you'll be able to provide sales opportunities for your business development and sales teams by identifying existing customers who represent a low credit risk but could have the propensity to buy more. And, corporate linkage reporting identifies your largest customer "families" so your team and sales can provide higher levels of service for greater customer satisfaction and loyalty.



**D&B Credit Advantage
can help you take a more
strategic approach to
collections management.**

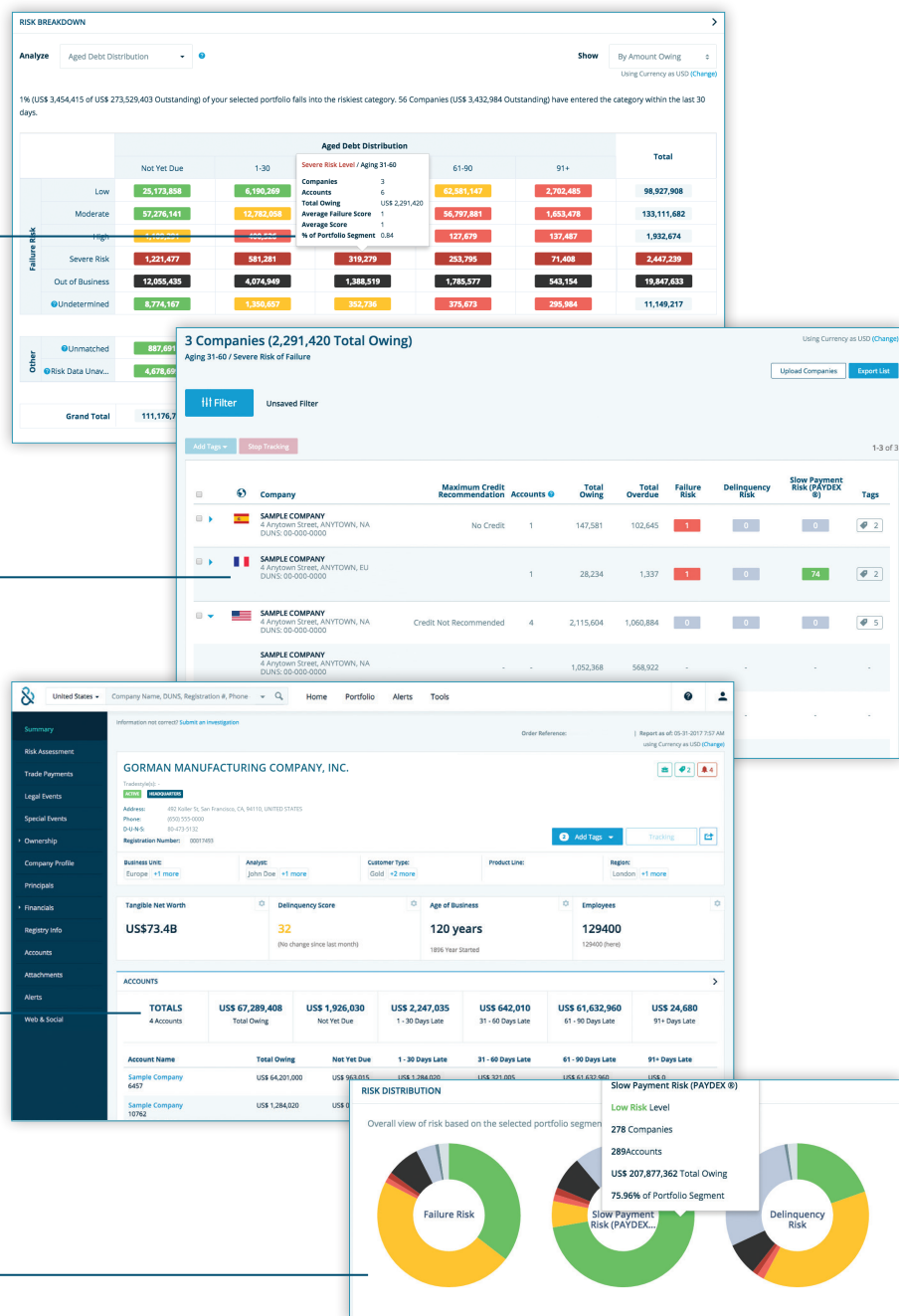
To learn more about D&B Credit Advantage, please contact your Dun & Bradstreet Relationship Manager or call (877) 727-0664.

Understand your current risk distribution of outstanding cash and riskiest accounts across your portfolio so you can improve cash flow based on your aging, collecting from your customers before they become severely delinquent with their payments.

Delve deeper in to your accounts portfolio to understand the relationships between businesses in your receivables, and their combined outstanding debt profile—revealing their total amount owed and the exposure to you.

View aged debt distribution of the total amount any single account owes you, to determine whether further action, opportunistic or protective, is required.

See the overall risk distribution of your portfolio with interactive, easy-to-understand graphs representing risk for failure, delinquency and slow payment.



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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