**Manage Credit Risk**

**Drive Profitable Growth**

# D&B Credit

Modern Risk Management Solutions

# Data-inspired decisions - the role of finance & credit has evolved.

Dun & Bradstreet's industry-leading data and analytics are now delivered through a modern, easy-to-use interface to help you manage business credit risk, drive profitable growth, and integrate analytics across your business.

Credit and finance professionals are under more pressure than ever to not only manage risk—but also to drive profitable growth and integrate their businesses with data. Proactive management of your customer portfolio is a must and credit terms cannot be determined on a reactive, case-by-case basis. Faced with threats of economic uncertainty, rising bankruptcy and fraudulent activity, modern credit and finance professionals are tasked with developing a strong, analytically-driven strategy to guide their organisations toward a culture of data-inspired decisions.

Taking an active role in shaping their organisations' customer-focused initiatives, modern credit and finance professionals are finding innovative ways to leverage rich, actionable data and analytics to manage risk and successfully grow their organisations.

D&B Credit          D&B Credit          D&B Credit          D&B Credit
                    REPORTER            ADVANTAGE           PREMIUM

Dun & Bradstreet offers several modern risk management solutions through its D&B Credit line of products. Each of them equips credit and finance professionals with unparalleled data, analytics and insight to help with everything from evaluating new credit applicants to managing risk and identifying opportunities for growth – all while making better business decisions. With a user-friendly, intuitive interface, these cloud-based solutions – fueled by D&B's industry-leading data and analytics – provide intelligent risk assessment. Powerful segmentation tools, personalised alerts, and configurable credit reports make driving profitable growth more efficient than ever by helping to build valuable relationships – with customers, partners and colleagues.

## THE D&B CREDIT PRODUCT LINE INCLUDES:

✔ FULL ACCESS TO MORE THAN 285 MILLION GLOBAL COMPANY RECORDS

✔ POWERFUL ANALYTICS AND SCORES TO HELP YOU UNDERSTAND TOTAL RISK AND OPPORTUNITY

✔ A CLOUD-BASED, INTUITIVE INTERFACE THAT'S EASY TO USE

## MAKE CONFIDENT CREDIT DECISIONS

Anchored by the Dun & Bradstreet D-U-N-S® Number, you can access in-depth intelligence and get a clear credit story for easier, faster decisioning. Receive access to proprietary predictive and performance-based credit scores and analytics such as the Overall Business Risk Assessment and the Maximum Credit Recommendation. Additionally, credit and finance professionals can review trade payment data, legal events, corporate family trees, and other third-party web and social information, that enable them to assess and make a credit decision on individual companies.

## EFFICIENTLY MANAGE YOUR CUSTOMER BASE

Leverage a clear and customisable view of all accounts. Organise, monitor, and get reports based on characteristics that are most important to you to prioritise collections. With customisable filters, you get rich understanding of credit patterns and trends to help predict slow-paying accounts and even business failure to help reduce days sales outstanding (DSO) and optimise cash flow.

## MONITOR YOUR ACCOUNTS IN REAL TIME

Mitigate risk and manage credit changes through configurable alert profiles. Receive notifications via email, dashboards and reports that let you know the moment a business begins to pose a higher level of risk or opportunity. For example, if a customer's scores improve, you can set less stringent payment terms by increasing their credit limit on their next order. Getting alerted to changes allows for quick decisions on low-risk accounts so you can focus on the more complicated decisions and minimise fraud.
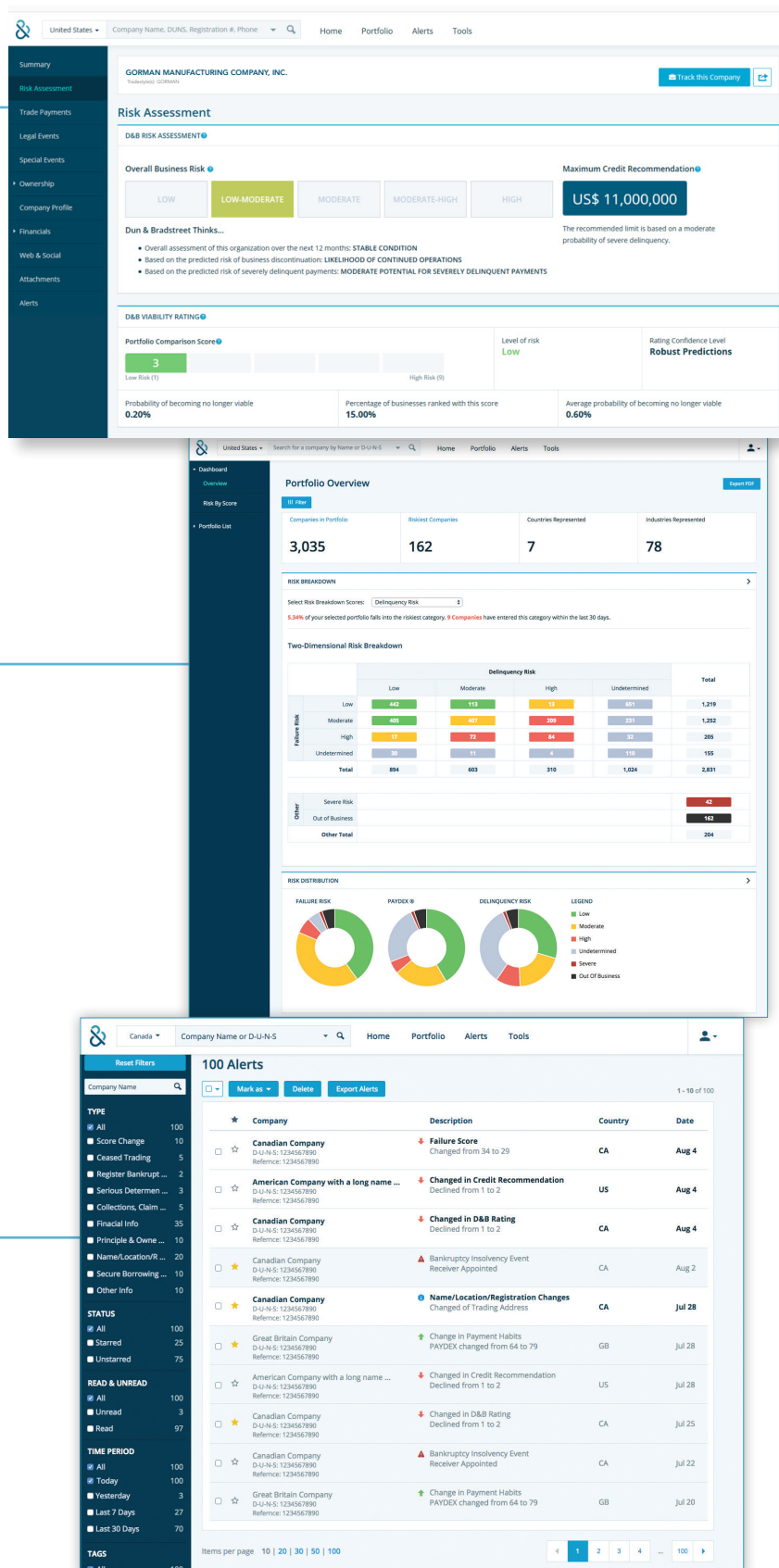
# Intelligent Risk Assessment with a User-Friendly, Intuitive Interface

D&B Credit contains Dun & Bradstreet's most robust and reliable business credit scores and ratings, alongside comparative analysis with millions of businesses. Tools like Overall Business Risk and Maximum Credit Recommendation will give you a clear view of your potential partner's or vendor's financial situation and the exact credit risk they pose.

Easily add customers to your portfolio and organise them by relevant characteristics.

Generate an almost limitless number of tags to create the segments that help you be more efficient.

Get alerts when and how you want to see them via email updates and in product dashboards.

# Get to Know the D&B Credit Line of Products

## D&B Credit

View Dun & Bradstreet's unrivaled predictive and performance-based credit scores and analytics, as well as trade payment data, legal events, corporate family trees, and other third-party web and social information. Credit reports and dashboards are configurable in this global solution, so you can easily view the information that's most important to you. With D&B Credit, you'll be able to make confident credit decisions using the world's largest commercial database.

## D&B Credit
### REPORTER

Make quick assessments of potential credit partners with easy-to-understand reports that provide an overview of a company's financial health. D&B Credit Reporter gives you the benefits of Dun & Bradstreet's market-leading data, with flexible features and pricing so that you can choose the subscription level that best fits your needs.

## D&B Credit
### ADVANTAGE

Personalise your credit risk management insight by combining your accounts receivable data with Dun & Bradstreet's industry-leading data and analytics for smarter decision-making. With D&B Credit Advantage, you can personalise your global risk assessments and your credit risk management insight by combining your data with ours. By bringing your data into the solution, D&B Credit Advantage gives you a view of total outstanding debt in your entire portfolio. Then, it's blended with Dun and Bradstreet's predictive scores, so you get a risk view within the portfolio. The result? More informed credit risk management and the ability to utilise customer segmentation to pro-actively manage risk and opportunity across your customer base using both your experience and Dun & Bradstreet's data.

D&B Credit Advantage affords you a clear and complete picture of your portfolio and customer relationships through matching, cleansing and appending Dun & Bradstreet's best-in-class data to all of your accounts.

## D&B Credit
### PREMIUM

Designed to enable a systematic and automated approach to credit decision making D&B Credit Premium is the solution to automate your global credit policies. So, instead of reading a credit report and other payment variables and then coming up with a credit recommendation, you'll be able to configure the parameters of what customers get automatically approved for credit and at what amount. And once a customer has been brought on board, your credit policies can be reapplied to ensure you target growth as your customers grow. Because the data is already in place and aligns with your workflows, the entire credit decisioning process becomes automatic. It doesn't get any easier or more efficient than that.

# Product Feature Comparison Chart

The D&B Credit line of products provide everything you need to manage business credit risk, drive profitable growth, and integrate analytics across your business.

| | D&B CREDIT REPORTER | D&B CREDIT | D&B CREDIT ADVANTAGE | D&B CREDIT PREMIUM |
|---|:---:|:---:|:---:|:---:|
| Business Credit Report Access | ✓ | ✓ | ✓ | ✓ |
| Scores & Analytics | ✓ | ✓ | ✓ | ✓ |
| Trade Payment Data | ✓ | ✓ | ✓ | ✓ |
| Corporate Family Tree Charts | ✓ | ✓ | ✓ | ✓ |
| Legal Event Filings | ✓ | ✓ | ✓ | ✓ |
| Monitor Accounts with Alerts | ✓ | ✓ | ✓ | ✓ |
| Country Risk Report Access | ✓ | ✓ | ✓ | ✓ |
| Manage and Segment Customer Portfolio | | ✓ | ✓ | ✓ |
| Global, Unlimited Credit Report Access | | ✓ | ✓ | ✓ |
| Audit Trail of Credit Decisions for Compliance | | ✓ | ✓ | ✓ |
| Personalised Customer Portfolio Management Using Your Own Data | | | ✓ | ✓ |
| Custom Credit Scorecards | | | | ✓ |
| Custom Rule Setup for Automated Credit Decisions | | | | ✓ |

**Manage Credit Risk**

**Drive Profitable Growth**

**Integrate Your Business**

To learn more about D&B Credit, call +44 (0)800 001234 or visit dnb.co.uk/dbcredit

# dun & bradstreet

GROWING RELATIONSHIPS THROUGH DATA

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In the UK, Dun & Bradstreet Limited is certified to ISO 27001 and is authorised & regulated by the Financial Conduct Authority in relation to providing credit references on non-limited companies.

## ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect 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.co.uk. Twitter: @dnbukteam

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