

Enterprise Risk Assessment Manager eRAM

*Powering global operational efficiencies to help drive growth,
manage credit and maximize working capital*





ONE SOLUTION FOR A COMPLEX WORLD

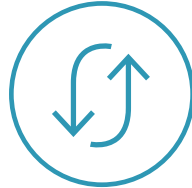
Powered by the world's most robust commercial intelligence database, Dun & Bradstreet's **eRAM** delivers global operational efficiencies to help drive growth through data integration – increasing the consistency, collaboration and visibility your finance organization needs to manage credit and maximize working capital.

Achieving growth in an increasingly fragmented, regulated and global business environment is no easy task. It's time to make your growth efforts easier—and faster. How might you influence the growth trajectory of your business if you could deliver a centralized view of your customer data and information, automate your most critical decisioning processes and streamline your workflows?

With eRAM, you can:

- Deliver a global, unified view of customer relationships across geographies and systems
- Drive operational efficiencies across disparate teams and functions within the finance organization
- Accelerate sales revenues of profitable customers and shorten the sales cycle

Today's finance executives are tasked with understanding and managing the health of their organizations across disparate data sources, geographies and locations. eRAM is a powerful solution to help you manage the complexity within the organization so you can visualize the steps you need to take to grow. Integrate your customer data, normalize and centralize your insights, speed up your internal processes and experience a more consistent, collaborative and visible finance operations ecosystem.



CONSISTENCY

Create a holistic treatment and approach to decisioning, policy management and reporting for a complex account portfolio—regardless of geography.



COLLABORATION

Allow disparate teams and systems to communicate in real time—enabling you to understand complex customer linkages instantly, access consistent information across departments and decrease the order-to-cash cycle within both centralized and decentralized organizations.



VISIBILITY

Find and pursue new business opportunities, reduce operating expenses and increase productivity by consolidating data from multiple systems into one, normalized source of customer insight.

eRAM helps you achieve consistency, collaboration and visibility in your finance organization



CONSISTENCY

AUTOMATE DECISIONING AND ACCOUNT REVIEWS

eRAM allows you to customize and automate decisioning and account reviews based on your company-wide policy – combining Dun & Bradstreet data and scores with your customer data automate the decisioning process, set credit limits and selling terms.

DISCOVER GLOBAL OPERATIONAL EFFICIENCIES

eRAM facilitates process governance across geographies, enabling true consistency in data flow and work streams.

ACHIEVE A GLOBAL SHARED SERVICE CENTER ECOSYSTEM

eRAM provides the ability to control your global risk policies across systems and borders — offering the same flexibility and customizability as more resource-intensive SAP projects and custom applications — without taking years and risky investments to implement.



COLLABORATION

GENERATE YOUR OWN CUSTOM SCORES

eRAM empowers you to leverage your own data combined with ours to create custom scorecards enabling you to make decisions faster—and help sales close deals quicker.

TURN DATA INTO INTELLIGENCE TO FIND NEW REVENUE

eRAM allows you to use your portfolio data to generate customer profiles to share with sales and business development to create better targeting strategies for new customer acquisition.

FIND UNTAPPED EXISTING OPPORTUNITY

eRAM helps you understand how accounts are linked across the enterprise or multiple divisions so you can instantly understand customer relationships and where sales could be doing more business.

MANAGE YOUR ENTIRE ACCOUNT PORTFOLIO WITH ONE VIEW OF THE TRUTH

eRAM allows you to centralize all customer files from disparate systems, currencies, divisions and countries in a normalized view to help you quickly chart your path to growth.



VISIBILITY

LEVERAGE WORLD CLASS SCORES AND ANALYTICS

eRAM delivers all of D&B's global scores & risk indicators in a packetized format for use in scoring, reporting and analytics

MANAGE CASH FLOW MORE EFFECTIVELY

eRAM facilitates evaluating risk across your enterprise portfolio to strategically prioritize collections by any combination of aging, risk or dollars.



Features



Centralized administration of a corporate risk policy across the enterprise



Integration with in-house systems, leveraging data from ERPs or CRMs for scoring or return instant decisions with in-house systems



Customizable decisioning standards created by division, geography, industry, individual decision maker or any other criteria



Consistently refreshed global portfolio scoring data, eliminating annual reviews and identifying where risk has shifted



Interactive dashboard instantly highlights targeted and actionable information based on a user's filtered set of accounts



Automated credit decisions for over 220 countries



Globally consistent data for 220 countries delivered in single or multi-currency database.



Automated decision policies include: scoring, credit limits, exceptions, collections policies and selling terms.



Flexible access to system via the internet, phone, tablet, in-house systems (web services/APIs) or a custom web page

For more information about eRAM, call 877-727-0664
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