

# D&B Credit Premium

Automate your credit evaluation processes for streamlined, customized, regulated, and consistent policies to render instant credit decisions.

D&B Credit Premium is the most advanced solution in the D&B Credit line of products. In addition to all of the features of both D&B Credit and D&B Credit Advantage, users can create a systematic approach to making credit decisions with this cloud-based risk management solution that applies your company's policies and allows you to define custom credit recommendations.



## WHEN YOU NEED TO ACCELERATE REVENUE

Now your entire credit team can apply the same rules to generate instant credit decisions and support consistent processes. Leveraging Dun & Bradstreet's industry-leading data and analytics, D&B Credit Premium streamlines the process for new credit applications to provide a clear and instant answer – Approve, Decline, or Needs Review.

Set up custom rules by determining which business data to integrate into your automated evaluation rules. D&B provides a wide range of data elements – from risk scores such as the PAYDEX that assess historical payment behavior to trade payments, financial information, and legal events - to ensure you have access to all the information most critical to your credit-decision process.



## WHEN YOU NEED TO ACHIEVE OPERATIONAL EFFICIENCIES

D&B Credit Premium captures and records every step of the evaluation process for each application, generating automatic, time-stamped documentation of critical events. This audit trail ensures complete and accurate records, which is critical for both internal and external reporting and fulfills audit and compliance requirements. Because D&B Credit Premium automates the new credit decision process, you can be certain that your credit policies are consistently applied every time.



## WHEN YOU NEED TO STANDARDIZE CREDIT AND COMPLIANCE POLICIES

By setting up the custom rules and applying the rules of your credit policy, you can maintain control of the credit review process while generating almost instant decisions on routine requests. Using your custom rules, D&B Credit Premium enables you to evaluate all the new customer applications in queue with the click of a button. This streamlined process helps your credit team to operate more efficiently and save valuable resources to handle the exceptions. You can even define explanatory or informational commentary to help your credit team further understand unique decisions.



Because D&B Credit Premium automates the new credit decision process, you can be certain that your credit policies are consistently applied every time.

To learn more about D&B Credit Premium, please contact your Dun & Bradstreet Relationship Manager or call **800-463-6362**.

Easily set up rules for new credit decisions by defining credit limits and payment terms.

Get instant and consistent credit decisions when defined criteria are met - such as Debt to Equity Ratio and a low number of pending liens.

Review previous decision results in the Audit Trail to set new credit limits and payment terms for applications that require re-decisioning.

The screenshots illustrate the Dun & Bradstreet Credit Premium interface for GORMAN MANUFACTURING, INC. The top screenshot shows the 'APPROVE CREDIT APPLICATION' modal with fields for 'Requested Credit Limit' (US\$ 100,000), 'Currency' (US Dollars (US\$)), 'Approved Credit Limit' (US\$ 100,000), 'Payment Terms' (Net 30), and 'Early Payment Discount'. The middle screenshot shows the 'Decision Results' section with buttons for 'APPROVED', 'PENDING', and 'DECLINED', and an 'OUTCOME' of 'Approved 1'. The bottom screenshot shows the 'TERMS' section with 'Approved Credit Limit' (US\$ 100,000), 'Payment Terms' (Net 30), 'Early Payment Discount', and 'Requested Credit Limit' (US\$ 100,000). It also includes a 'Reasons for this Decision' table with 'DECESSION-SATISFYING CONDITIONS'.

Reasons	Results	Met
Pending Liens Is Less Than or Equal To 10	5	✓
Debt to Equity Ratio Is Greater Than .6%	.8%	✓



#### 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](https://www.dnb.com). Twitter: @DnBUS

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