



D&B Global Trade Exchange Program

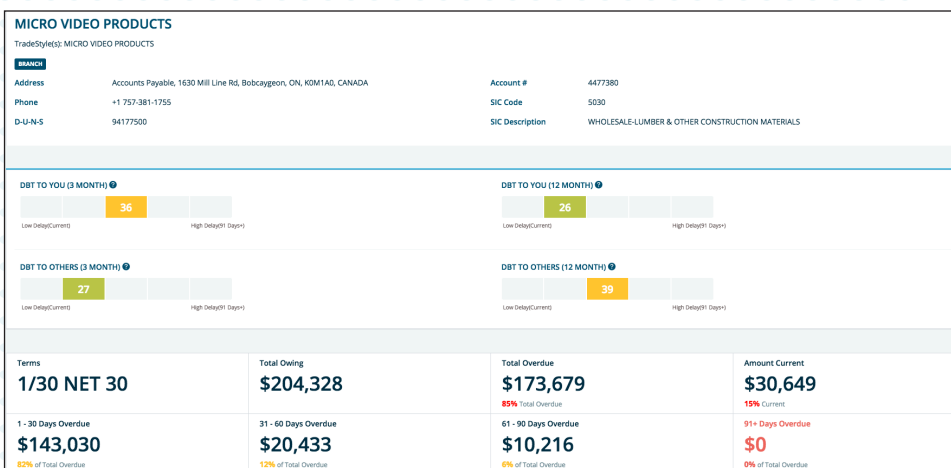
Join a Powerful Network of Data Contributors

INTRODUCTION

Dun & Bradstreet's Global Trade Exchange program facilitates the exchange of trade credit experiences allowing a network of data contributors 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 1.5 B in trade experiences. This insight, also included in Dun & Bradstreet'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 a powerful way to let your customers know you expect to be paid promptly.

 We report to Dun & Bradstreet
to better serve the credit community 

ACCOUNT BENCHMARKING DATA



[Drill down to an individual company to take a deeper dive](#) into exposure, payment manner, and 3/12 month payment manners to you as well as to the rest of the reporting universe.

AS A DUN & BRADSTREET GLOBAL TRADE EXCHANGE PARTNER YOU’LL HAVE ACCESS TO COMPLIMENTARY INTERACTIVE PLATFORM TO EVALUATE YOUR ACCOUNTS RECEIVABLE FILES



Access to Dun & Bradstreet’s new Customer Portfolio Benchmarking Platform

How does your customer portfolio compare to your peers? Backed by the power of the world’s largest B2B payment database, the new, interactive customer benchmarking platform is designed help to help Credit professionals with identifying collection risks and opportunities to reduce overall customer delinquency. Get free, cloud-based access to real-time global trade data to benchmark the performance of your credit policies and maximize your cash flow. Compare your customer base to the customer portfolios of all Dun & Bradstreet Global Trade Exchange Program participants in real time.



Access to Dun & Bradstreet’s Small Business Risk Insight (SBRI) for DNBi customers

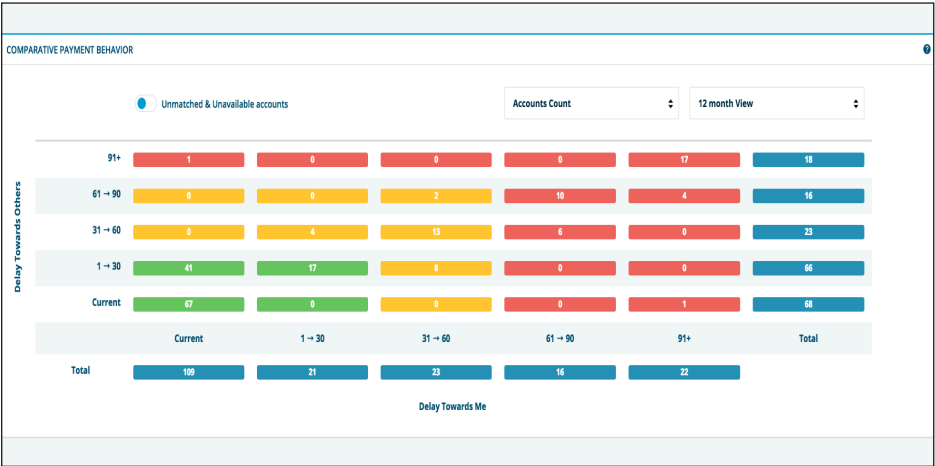
If you’re lending or extending credit to small businesses, SBRI is a rich repository of lending performance data from financial institutions on small businesses across the loan, credit card, and leasing industries.



Use of Dun & Bradstreet’s trusted brand to help you get paid faster

Dun & Bradstreet 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 Dun & Bradstreet.

PORTFOLIO SEGMENTATION ANALYSIS



Leverage insight of account-level payment delays towards you compared with delays towards others, provide insight to identify watch list accounts and opportunity to prioritize collection activities on specific accounts.

YOUR INFORMATION IS STRICTLY CONFIDENTIAL

Dun & Bradstreet's Global Trade Exchange Program offers the means to share and access highly predictive payment experience information. Your company's participation in the Trade Exchange Program 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 Dun & Bradstreet's confidential reporting, your customer data is secure at all times.

The Dun & Bradstreet Global Trade Exchange Program is easy, flexible and trustworthy. Here's how simple it is to join:

- ✓ Simply download or export your Accounts Receivable portfolio to the electronic format of your choice and we'll do the rest.
- ✓ Dun & Bradstreet can accept 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 reported accurately.
- ✓ Quality assurance is important to us. D&B will return a sample report 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.

Put the power of Dun & Bradstreet to work for your business.

For more information, visit our website at www.dnb.com/tradeexchange.

You may also contact your D&B Relationship Manager or our Customer Service Center at [1-800-234-3867](tel:1-800-234-3867).

If you are outside of the U.S., please visit our web site and select your country from the Country List and you will be connected to an information page or provided with the appropriate contact information.

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