

# D&B Credit Premium

Automate your credit evaluation processes for streamlined, customised, 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 STANDARDISE 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.



## 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.



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To learn more about D&B Credit Premium, call +44 (0)800 001234.

# Automate Credit Evaluation

Easily set up rules for new credit decisions by defining key business data needed to evaluate a company.

Get instant and consistent credit decisions when defined criteria are met - such as a moderate overall risk and no key legal events.

Review all decision changes in the Audit Trail including decision overrides and new credit limits and payment terms.

Create Decision Outcomes

\* Required sections

APPROVED 1

DECLINED

NEEDS REVIEW

For Needs Review And (All of the following must be true)

Risk Assessment Overall Business Risk Level is greater than or equal to Low-Moderate

Legal Events Suit(s) and/or Judgement(s) equals No

Or (Any of the following can be true)

GORMAN MANUFACTURING, INC.

Tradestyle(s): GORMAN

ADD TAGS Tracking New Application

CREDIT APPLICATION: FC3W34LT

Select an Application

Date	Application ID	Decision	Outcome	Requested Credit Limit	Created By
06/27/2017 03:05 PM EDT	FC3W34LT	Pending	Needs Review	US\$ 100,000	Cora Crawley

Decision Results

DECISION OUTCOME OPTIONS

APPROVED PENDING DECLINED Needs Review Approve

GORMAN MANUFACTURING, INC.

Tradestyle(s): GORMAN

ADD TAGS Tracking New Application

CREDIT APPLICATION: FC3W34LT

Select an Application

Date	Application ID	Decision	Outcome	Requested Credit Limit	Created By
06/27/2017 03:05 PM EDT	FC3W34LT	Pending	Needs Review	US\$ 100,000	Cora Crawley

Decision Results

DECISION OUTCOME OPTIONS

APPROVED PENDING DECLINED Approved Define Credit Terms Review Further Re-Decision Decline Continue

TERMS

Approved Credit Limit	\$85,000
Payment Terms	Net 30 Days
Early Payment Discount	Net 10 Days - 5%
Requested Credit Limit	US\$ 100,000
Maximum Credit Recommendation	US\$ 90,000

Initial Decision

Decision Pending

Outcome Needs Review

Reasons

- Overall Business Risk Level is Greater Than or Equal to Low-Moderate. Results: Moderate
- Suit(s) and/or Judgment(s) Found Equals No. Results: No
- PAYDEX is Greater Than 45. Results: 60

Comments

- Direct or indirect indicators that speak to riskier payment behavior.
- Probe a bit deeper into trade details to confirm an approval.
- For approvals, apply conservative limits until business relationship has proven otherwise.

Rule QT Decisioning

Audit Trail

Date and Time of Event	Event Name	Triggered By	Message	Artifacts
12/02/2017 12:05 PM EST	Status Changed	Cora Crawley	The credit application status was changed	
12/02/2017 12:05 PM EST	Application Approved	Cora Crawley	The credit application was Approved.	
12/02/2017 12:05 PM EST	Credit Limit Applied	Cora Crawley	A credit limit of \$85,000 has been applied.	
12/02/2017 12:05 PM EST	Terms Applied	Cora Crawley	The payment terms are Net 30 Days and the early pay discount is Net 10 Days - 5%	
12/01/2017 11:05 AM EST	Initial Decision	Cora Crawley	New credit application.	



## 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](http://DNB.co.uk).

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