

DNBi Risk Management

Unparalleled Data Insight to Drive Profitable Growth



DNBi is a powerful, web-based credit risk management solution that offers Dun & Bradstreet's world-class data and robust predictive analytics. DNBi's intuitive, easy-to-use interface is delivered directly to your desktop for instant access to the best commercial credit intelligence, including payment history, financial information, and predictive scoring and analysis of more than 280 million companies worldwide — including small businesses.

DNBI RISK MANAGEMENT SOLUTION BENEFITS INCLUDE:

- 24/7/365 access to the world's largest global commercial database
- Powerful predictive scores and ratings, exclusive to Dun & Bradstreet, transform data into insight on future business performance
- The latest financial statements, trade data, and business news that refresh with every pull via Dun & Bradstreet's exclusive Live Reports
- Customizable dashboards and summaries for at-a-glance intelligence on company information
- Proactive monitoring for changes in a customer's financial strength
- Robust corporate linkage information on “related” entities provides deeper insight into risks and opportunities with your customers
- Wide range of customizable variables and filters
- Trend reporting that displays payment behavior and financial performance of individual companies over time
- Add-on modules provide end-to-end service capabilities that seamlessly automate and integrate with your business workflows
- Options for enhanced company trade data and analytics that provide more precise decisioning

DEEPER DATA IN A CHANGING WORLD

DNBi is an intelligent risk-management SaaS solution designed to help you to meet the challenges facing today's credit managers. You are being asked to do more with less. While you continue to focus on protecting your organization from risk, you are also being tasked with accelerating profitability, supporting business development by identifying sales opportunities and finding operational efficiencies for cost savings. The superior data and predictive analytics offered by DNBi give you the knowledge you need to make those critical decisions.

DNBi delivers three components critical to optimizing the efficiency and performance of your credit management operation:



BUSINESS INTELLIGENCE

Information and predictive analytics on more than 2, \$ million companies and their current—and future—ability to pay you.



ACCOUNT MONITORING

Customizable dashboards, filters and alerts that track financial status changes and deliver business condition updates.



PORTFOLIO ANALYSIS

Segmented views of your portfolio to help you pinpoint areas of risk and opportunity.

Dun & Bradstreet provides the world's most extensive commercial database, along with the ability to access and analyze this data efficiently. Improve your operating performance with smart, intuitive tools that boost your success.

DNBi provides a strategic, risk-based approach that enables you to efficiently manage credit risk and safely pursue revenue opportunities. With DNBi, you can: evaluate new applicants, manage and automate your credit review processes, and conduct advanced portfolio and account analysis.

DNBi provides a comprehensive suite of products to help with every aspect of your credit management cycle, including:

- Full-time access to the world's largest commercial database
- Portfolio segmentation capabilities that help you locate and assess the best opportunities for growth
- Rules-based automation that delivers greater consistency and velocity to your decision-making processes
- Advanced workflow options that allow you to manage your business portfolio in a single collaborative space

BETTER DECISIONS BEGIN WITH WORLD-CLASS DATA

Get the right data on the right companies—all in one place. Dun & Bradstreet has helped companies confidently make crucial decisions for more than 170 years. DNBi directly integrates data from the Dun & Bradstreet database, the world's leading source of commercial information and insight on businesses. Today, Dun & Bradstreet's global database provides up-to-date intelligence on more than 2, \$ million businesses worldwide—including small businesses.

In addition to basic history and operations information for each company, Dun & Bradstreet's business database includes a unique combination of:

- Payment and bank experiences
- Financial statements and more than 70 financial ratios and data elements
- Public filings (includes suits, liens, judgments and bankruptcies)
- Company and trade payment history
- Corporate linkage view of related entities
- Local database records from around the world
- Daily updates to ensure the most timely, accurate and complete information

WHEN IT COMES TO DATA, IT'S NOT JUST HOW MUCH. IT'S HOW DEEP

Our Small Business Risk Insight® (SBRI) is Dun & Bradstreet's repository of financial services payment performance information on loans, lines, credit cards, and leases. It delivers consolidated commercial financial data so you can make profitable small business lending decisions.

When used in conjunction with Dun & Bradstreet's Commercial Credit Score (CCS), SBRI gives you a 360-degree view, revealing otherwise hidden parts of customers' payment behavior. Get details on exposure by obligation, delinquency, account balances and more.

The database in our SBRI program includes more than 59 million accounts from more than 200 financial institutions.

HAVE CONFIDENCE IN THE DATA YOU USE.

Dun & Bradstreet data undergoes the strictest evaluation method: the DUNSRight® Quality Process offers deep, unbiased insights into both publicly traded and private companies. Dun & Bradstreet collects, aggregates, edits and validates data from thousands of trusted sources daily using more than 2,000 separate automated checks. Our ability to turn an enormous stream of data into high-quality, reliable business information simply sets Dun & Bradstreet apart.

MAKE THE RIGHT CALL WITH EXCLUSIVE PREDICTIVE ANALYTICS

Dun & Bradstreet recognizes the importance of innovation in today's ever-changing environment. That's why Dun & Bradstreet continues to lead the way in the area of predictive analytics, developing the best solutions based on a constant stream of new data that makes your decision-making more precise and efficient.

With Dun & Bradstreet's powerful predictive scores and ratings, you can manage risk and answer questions critical to your business decisions:

- Is this a viable company?
- Should credit terms for this customer be reevaluated?
- What credit limit should be offered to new applicants?

Our exclusive, proven predictive analytics have helped businesses across the world make informed, reliable credit decisions.



CUTTING-EDGE DATA — AND THE TOOLS TO USE IT

DNBi Live Reports deliver a thorough credit-risk assessment, financial standing analysis, and the latest business news on current or prospective customers.

Our intuitive functionality provides a clear presentation of Dun & Bradstreet data, giving you the means to effectively apply the information and increase your insight. Our financial statement and robust trade data, combined with decision-ready predictive analytics, help you evaluate a company's financial viability. Make key connections, predict future performance, and integrate more data into your credit decision-making processes so you can act quickly for maximum efficiency and risk protection.

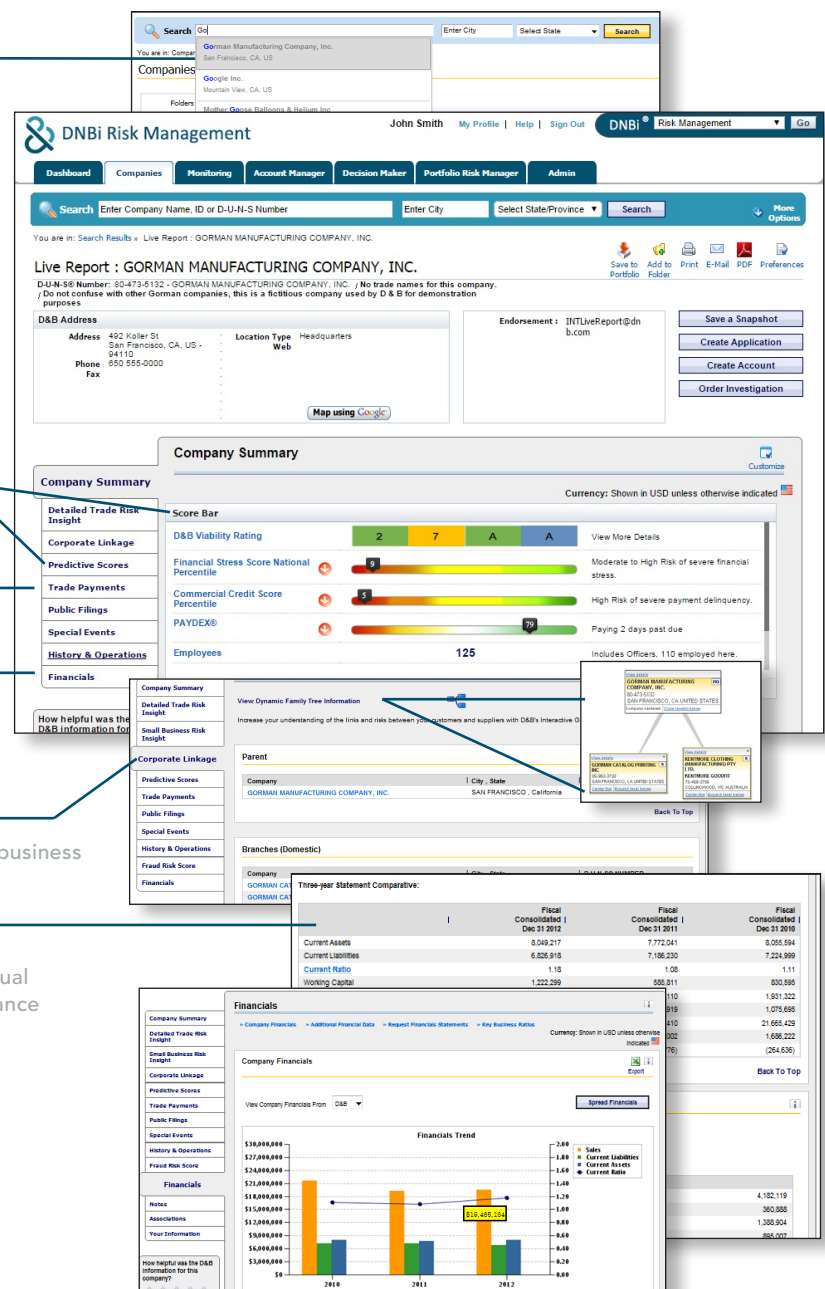
Use the powerful smart-search functionality to access the world's largest global commercial database and quickly pull results for companies you are researching.

Transform data into insight and evaluate future business performance using Dun & Bradstreet's exclusive predictive scores and ratings in the at-a-glance Score Bar and on the Predictive Scores page.

Access the latest financial statements, trade data and business news—information is refreshed with every report pull.

Leverage robust linkage information that identifies business relationships within a corporate family tree.

View trend reports and graphs to analyze an individual company's payment behavior and financial performance over time.





ACCOUNT MONITORING

PROACTIVE RISK MONITORING TO PINPOINT CHANGES QUICKLY

DNBi's account monitoring helps you efficiently supervise your accounts to ensure your risk level is minimized after you extend credit. Risk monitoring, customizable dashboards, and alerts provide an early warning when there is a change in a customer's financial condition or payment behavior. You can set DNBi's monitoring options to fit your credit management practices, based on your risk tolerance and need for customization.

Use the monitoring options in DNBi to:

- Manage total risk exposure and drive down bad debt by noting severe delinquencies and changes in financial health of accounts in your portfolio.
- Enhance corporate governance by ensuring all accounts are monitored consistently according to your corporate standards.
- Improve cash flow and decrease operational expenses by prioritizing collections efforts.

View the indicator burst on the Monitoring tab to see the number of unread severe alerts on companies you are tracking.

Set alerts to activate when major changes occur, so you can respond quickly if action is needed.

Create alert profiles to notify you when major events occur on accounts you are tracking, such as bankruptcy, judgment, or other significant news, so you can quickly and efficiently protect your business.

Program alerts and notifications to automatically email designees assigned to handle special event reviews.

The screenshot displays the DNB Risk Management interface. The top navigation bar includes tabs for Dashboard, Companies, Monitoring, Credit Network - BETA, Account Manager, Decision Maker, Portfolio Risk Manager, and Admin. The Monitoring tab is active, showing a search bar and a list of alerts. The alerts list includes columns for Date, Alert Type, Company, Folders, Description, Status, and Options. The alerts are categorized by date and type, with a legend indicating symbols for Upward Trend, Down Trend, Informational, Bankruptcy, and Severe Risk.

Below the alerts list, there are three panels:

- Alerts Options:** A panel for selecting alert profiles and conditions. It includes a section for "Please select conditions that you wish to be alerted for this alert profile" with checkboxes for "Commercial Credit Score Class", "Goes Above", "Goes Below", "Falls By", and "Rises By".
- Send alerts to these addresses:** A panel for specifying email addresses for alerts, with fields for "Email" and "Name".
- Alert Options:** A panel for selecting events to be alerted on, with checkboxes for "Bankruptcy", "Burglary/Embezzlement", "Business Deterioration", "Criminal Proceedings", "D&B Rating", "Fire/Other Disaster", "High Risk", "Information Alert", "Judgments", "Liens", "Other Announced Events", "Suits", "New Fiscal Financial Statements Received", and "New Interim Financial Statements Received".

At the bottom right, there is a detailed view of a financial statement for GORMAN MANUFACTURING COMPANY, INC., showing a balance sheet and income statement.



PORTFOLIO ANALYSIS

PRIORITIZED AND SEGMENTED VIEWS CAPTURE THE RISKS AND OPPORTUNITIES

DNBi's customizable dashboard and summaries provide at-a-glance intelligence on the companies that are most critical to your business. The dashboard displays summary-level information of your portfolio's current aggregate risk and risk trends, while also identifying the highest-risk companies in your portfolio. DNBi's completely customizable functionality lets you determine which companies to display on your dashboard and observe the data in segmented views.

Review the information that's most important to your workflow using the dashboard.

DNBi Risk Management

Dashboard Companies Monitoring Account Manager Decision Maker Portfolio Risk Manager Admin

Search Enter Company Name, ID or D-U-N-S Number Enter City Select State/Province Search

You are in: Dashboard

Dashboard

Top 15 Companies by Most Risk

Company Name
1 AMERIPAK LLC
2 GOOGLE INC
3 BEEF PACKERS, INC
4 AM INC
5 GORMAN COMPANY INC
6 GOOGLE INC
7 WIRELESS SERVICES CEN
8 FAMILY ENDOWMENT PA
9 ANDXTER INC
10 YAHOO! INC
11 WELDING METALLURGY,
12 TUSCARORA TOBACCO,
13 FRED'S, INC
14 PACKAGING SPECIALTIES
15 PACE COMMUNICATIONS

Customize Top Companies Section

Display Options Show top companies in this folder Maximum table size: Companies from Country: All Companies 15 US Why?

Table Columns Available Fields to Display: Commercial Credit Score Commercial Credit Score Class Credit Limit (Live Report) DUNSRight Updated Date Financial Stress Score Financial Stress Class Total Outstanding (Live Report)

Selected Fields to Display: D-U-N-S Number PAYDEX® Financial Stress Score Percentile Commercial Credit Score Percentile D&B Alerts

Sort the table by: Commercial Credit Score Percentile Sort Order: Most Risky to Least Risky

Update List

Keep mission-critical information at your fingertips by personalizing your dashboard in a few easy steps.

Customize Dashboard

Add or remove sections for your dashboard

Online Credit Application This section will display recent applications.

US News Ticker Preview The News and Alerts link in the center of your portfolio are displayed here.

Recent Alerts Preview The News and Alerts section contains companies in your portfolio. The top of the section displays a list of recent alerts.

Portfolio Risk Distribution Preview The Portfolio Risk Distribution section displays Distribution charts on the Dashboard and quickly gauge the aggregate risk in the graph you can see a list of companies.

Top Companies Preview The Companies section will display a filtered list of companies added to your D&B portfolio. You can configure this section to display companies from specific folders.

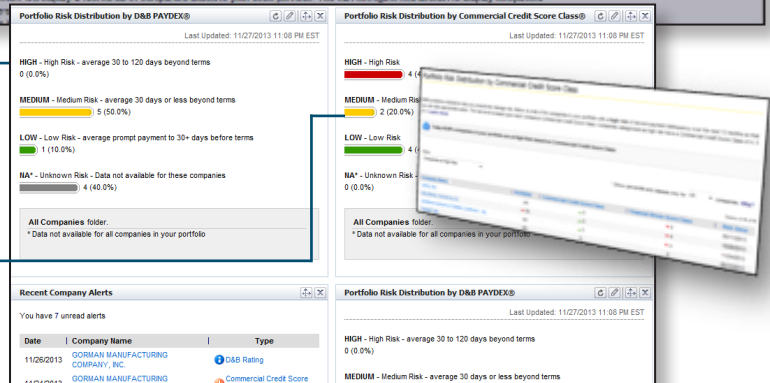
Recent Company Alerts

You have 65 unread alerts

Date	Company Name	Type
00/00/0000	GORMAN MFG CO INC	PAYDEX
00/00/0000	GORMAN MANUFACTURING COMPANY, INC	Commercial Credit Score Class
00/00/0000	GORMAN MFG CO INC	PAYDEX
00/00/0000	GORMAN MFG CO INC	Commercial Credit Score Class
00/00/0000	GORMAN MFG CO INC	Financial Stress Score Class

View More

See portfolio level distribution of D&B risk scores for all the companies in your portfolio, which enables you to quickly gauge your aggregate risk and opportunity.



Use the Portfolio Risk Distribution charts to view the companies in each risk category, and click on any business listed to open a Live Report for more detailed information.



AT A GLANCE

ADD-ON DNBI MODULES INCREASE YOUR EFFECTIVENESS

Whether you're making decisions on new credit applications, or managing your account portfolio, DNBI offers powerful add-on modules to provide end-to-end risk management coverage.

	DNBI RISK MANAGEMENT	D&B ACCOUNT MANAGER FOR DNBI	D&B DECISION MAKER FOR DNBI	D&B ONLINE CREDIT APPLICATION FOR DNBI	D&B PORTFOLIO RISK MANAGER FOR DNBI
WHO USES IT?	Risk managers, credit managers, treasury and collections departments	DNBi customers who need to monitor their customer base for changes in credit quality	DNBi customers with a high number of new prospective customers	DNBi customers who require a fast, uniform way to create and process credit applications	DNBi customers who manage a portfolio of 300+ accounts
WHAT ARE ITS BENEFITS?	Fast and easy access enables you to make efficient credit reviews and decisions with Dun & Bradstreet's insight and data	Proactively manage risk by blending your credit policy, A/R data and Dun & Bradstreet business information for faster and more uniform decision-making	Make better, faster credit decisions on new applications, by applying Dun & Bradstreet information to your credit policies	Improve productivity and accuracy for faster credit processing and improved customer service	Manage business risk and opportunities more strategically with an aggregated view of your entire portfolio
KEY FEATURES	<ul style="list-style-type: none"> – Dun & Bradstreet's global database – Monitoring and alerts – Predictive scores and indicators – Access to SBRI® (trade tape participation required) 	<ul style="list-style-type: none"> – Centralized electronic credit file – A/R aging roll up, metrics and trends – Customizable scorecards and credit limit calculations – Corporate linkage and exposure reporting 	<ul style="list-style-type: none"> – Customizable decision scorecard (applies consistent rules to existing applications) – User approval limits – Equifax bureau access – Ability to input trade and bank references 	<ul style="list-style-type: none"> – Customizable credit applications – Internal automatic alert when an application is submitted – Customizable terms and conditions 	<ul style="list-style-type: none"> – 13 customizable one-click reports that pinpoint areas of risk and opportunity – Segment portfolio with a set of 130 data filter elements – Consistent, repeatable processes to calculate and validate bad debt reserve
KEY BENEFITS	<ul style="list-style-type: none"> – Accessible 24/7/365 – Easily complete credit decisions and reviews – Customize your workspace based on your needs – Automate and integrate with add-on modules 	<ul style="list-style-type: none"> – Automate a picture of your credit risk using your A/R data and Dun & Bradstreet business information – Apply credit policy consistently – Prioritize accounts daily via workflow management – Conduct full audit trail tracking 	<ul style="list-style-type: none"> – Apply consistent credit policy across existing accounts – Create faster and more uniform decision-making processes – Automate immediate decisions on credit limits and escalation routing – Conduct full audit trail tracking 	<ul style="list-style-type: none"> – Create customized credit applications – Brand credit applications with your company logo – Easily publish applications on your company website 	<ul style="list-style-type: none"> – Adjust credit policies based on changes in or distribution of risk – Prioritize collections, manage credit limits, and provide high-quality prospects to your sales department – Focus on segments of greatest risk and opportunity to reduce costs and grow revenue

DNBi helps forward-thinking companies manage their credit and risk decisions more efficiently and effectively. DNBi's comprehensive suite of intelligent reporting and powerful management tools protects businesses from risk while streamlining the credit approval and management processes.

For more information about DNBi and its customizable extension modules, please call us at [877.727.0664](tel:877.727.0664) or visit dnb.com/credit-management.



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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.com.

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