BABSON COLLEGE
| F.W. Olin Graduate School of Business

creditrisk monitor®

Data as a Service

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Project Objectives

We developed a pricing and go-to-market strategy for CreditRiskMonitor's new API-based business intelligence product, addressing client demand for real-time, customizable, and integrable data solutions.

Key Findings

- The Market Is Ready for Embedded Data
- CRM's Data Platform Has Hero Product Potential
- Clients Prefer Transparent Pricing
- Competitors Are Innovating Quickly

Recommendations

- Elevate the API Product
- Adopt tier-based pricing strategy
- Build integration and enablement
- Pursue AI and platform partnerships

Strategic Opportunity

CRM can scale this product into a high-value data infrastructure, driving growth, retention, and enterprise footprint expansion.

Scope Of Work

Develop a pricing and go-to-market strategy for CRM's new API-based business data product to enhance adoption and market competitiveness.

Competitive Benchmarking

Learnings from key players (e.g., Dun & Bradstreet) to inform CRM's product evolution.

GTM Positioning:

Frame the product as a standalone offering, not a supplementary gateway.

Pricing Model Design

Recommend a customer-friendly, scalable pricing structure (e.g., license + API bundles).

Integration Readiness

Identify organizational needs to support seamless technical onboarding.

Strategic Takeaways – Aligning CRM to Market Dynamics
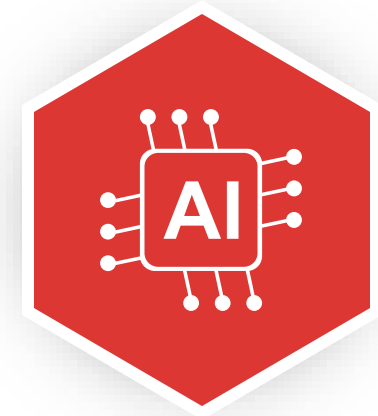
1

Shift Toward Data Delivery

2

Pricing Simplicity with Flexibility

3

Integration as a Product

4

Embrace AI-Powered Embedded Solutions

Market Opportunity Breakdown

TAM: $38.4B

SAM: $9.6B/Year

SOM: $1.6B/ Year

Credit Risk Monitor can capture in the next 3 years, in North America based on:

- Existing client relationships (40% of Fortune 1000 use CRM)
- New DaaS product launch (API-based)
- Driven by AI, ML, and real-time needs

Competitive Landscape- CRM Leads in Risk Scoring

Company	API Offering	AI Capabilities (Embedded in Risk Models)	Risk Scoring (Financial Risk)	Core Strength	Coverage
CreditRiskMonitor	Yes	Yes	Leading	Public co. financials	Extensive (global)
Dun & Bradstreet	Yes	Yes	Strong	Private co. insights	Very broad (millions)
FactSet	Yes	Yes	Moderate	Stock/market data	Strong in public firms
Rapid Ratings	Yes	Yes	Moderate	Predictive analytics	Moderate (private firms)

- All players offer API and AI capabilities.
- CRM leads in proprietary risk scoring depth.
- Need to modernize access to stay competitive.

Stakeholder Voices: Primary Insights from Key CRM Clients and Market Leaders

We gathered key insights from interviews with CRM clients (Honeywell Aerospace, Clarion Partners) and competitors (Dun & Bradstreet), focusing on integration challenges, pricing preferences, and competitive positioning.
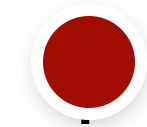
Honeywell

Demand for scalable solutions that seamlessly integrate with legacy aerospace data platforms.

CLARION PARTNERS

Emphasizes robust customization and pricing transparency for real estate asset management.

dun & bradstreet

Proactive market strategies leveraging advanced analytics and data quality as differentiators.

Key Point: These insights directly inform CRM's product development roadmap and strategic initiatives to sharpen market differentiation and client alignment.

Key Customer Insights – Clarion & Honeywell

Pricing Preferences

Both clients prefer predictable, license-based subscription models over per-call API pricing, emphasizing clarity and scalability in cost structures. This pricing approach supports broad multi-user access and fosters long-term relationships.

Integration & Automation Needs

Clarion uses CRM data for tenant risk dashboards but faces integration challenges requiring ongoing support, while Honeywell struggles with limited automation and workflow embedding.

Client Engagement Gaps

Both cited insufficient technical support; assigning integration specialists and offering on-site collaboration are recommended to strengthen partnerships and boost satisfaction.

Competitive Perspective –
Strategic Edge

dun & bradstreet

Strategic Positioning

D&B is broadening into marketing, sales, and finance intelligence, aligning with its $6.9B acquisition value and strategic vision.

Product & Integration Capabilities

They offer advanced AI/ML tools and seamless integrations with platforms like Salesforce and Tableau, enabling customizable workflows and embedded intelligence for clients.

Market Differentiation

D&B's modular data feeds and automation capabilities demonstrate superior technical enablement, setting a high bar that CRM needs to address urgently to retain enterprise clients.

# Potential Integrations- Trends Across Analytics and CRM Platforms

BI & Analytics Tools

Companies use external risk data like D&B and RapidRatings to power real-time analytics and simplify access via platforms like Snowflake.

CRM Integrations

Competitors embed real-time risk alerts in CRM systems, meeting growing demand for instant insights to support sales decisions.
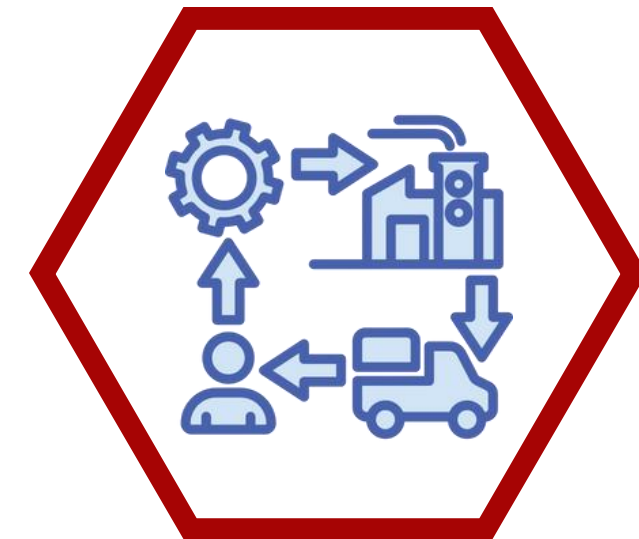
Supply Chain–Focused BI

Sievo and IDICO focus on spend analytics, while Kinaxis and o9 Solutions lead in capacity planning and predictive analytics.

Strategic Integration Opportunities

ERP Systems Overview-

- **Value:** Integrating risk scores facilitates automation of credit checks, payment terms, and supplier onboarding processes.

- **Best Practices:** D&B maintains strong partnerships (e.g., SAP Ariba, Oracle ERP), and RapidRatings provides financial health scores to these systems.

Strategic Integration Opportunities

Procurement & Supply Chain Platforms Overview-

- **Value:** Embedding financial risk data directly into procurement workflows enables proactive management of supplier risks.

- **Best Practices:** SAP Ariba currently integrates D&B data; both SAP Ariba and Coupa leverage RapidRatings. This functionality is frequently offered as a premium add-on for supplier risk management.

The Future of DaaS:
Positioning CRM for Long-Term Differentiation
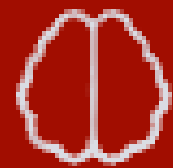
Predictive Intelligence at Scale

Monetizable AI Layers

Fully Modular API Marketplace

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Embedded Smart Reports & Alerts

Cross-Function Use Case Expansion

Integrations as Competitive Moat

Value Proposition: Embedded Risk Intelligence for Enterprises

"With CRM's DaaS API Connect, you can embed actionable risk intelligence at the point of decision."

- 96% predictive FRISK® and PAYCE® scores
- $3T+ trade data and deep private company coverage
- Plug-and-play integration across ERP/BI/CRM stacks
- Dedicated onboarding, integration support, and enterprise tooling

- Targeting mid-to-large enterprises managing thousands of counterparties.
- Integration with major ERP/CRM/BI systems like SAP, Oracle, Power BI, Salesforce

Go-to-Market Strategy

🎯 Strategic Imperatives

- **Monetize at Scale**: Upsell API to existing enterprise clients with complex risk workflows

- **Embed in Workflows**: Position CRM data as an operational layer, not just analytics

- **Build Tech Ecosystem Fit**: Prioritize integration with top ERP/CRM/BI stacks (SAP, Oracle, Salesforce, Power BI)

- **Prove Value Fast**: Use pilot case studies to validate speed, ease, and financial impact

🎯 Ideal Customer Profile(ICP)-Driven Targeting

- **Risk Leadership (Credit Risk Directors, CFOs)** → Improve predictability and compliance

- **Procurement Heads** → Automate supplier viability checks

- **BI/IT Developers** → Integrate API into live dashboards, CRMs, and custom portals

- **Credit Analysts** → Eliminate manual exports and enable real-time risk alerts

Positioning: "Real-Time Risk Intelligence. Delivered via API. Built for the Way You Work."

Execution Playbook – 3-Pillar GTM Framework

Market Activation Across **Demand**, **Brand**, and **Field Enablement**

Demand Generation	Brand Visibility	Field Team Enablement
• **Account-Based Marketing (ABM) campaign**s mapped to ICPs using ZoomInfo • **Email-to-demo sequences** with use-case landing pages • **Integration demos** at CFO/Risk/Procurement events • **API call trial program** for developers via sandbox	• **Co-branded webinars** and content with partners (SAP, Salesforce) • **Thought leadership campaigns** focused on "Embedded Intelligence" • **Hero client proof (**e.g., Clarion, Honeywell) for trust-building • **PR push**: Product Hunt, Finextra, CIO/Procurement trade media	• **Persona-specific playbooks** with ROI frameworks • **Technical FAQs** and quick-start integration kits • **API evangelism**: TAMs, solutions engineers, onboarding support • **Learning loop**: field feedback → roadmap refinement

Go-to-Market Strategy: Metrics & Milestones

Key Success Metrics

Category	KPI Target (First 12 Months)
Adoption	20-40% from existing client base
Engagement	Avg of x endpoints used/client, monthly API call growth
Revenue	$10M ARR contribution, 25% upsell from platform users
Satisfaction	• Under 6 weeks onboarding • NPS > 60 among API users
Ecosystem	3–5 major integrations shipped + marketplace listings

Timeline Highlights

Month 1–2
Launch → MVP live, top 5 client outreach

Month 3–5
Pilot implementations, case study development

Month 6–8
Go live with 10+ clients, publish first integration success

Month 9–12
Partner marketing, industry thought leadership, scale adoption

Tier-Based Pricing Strategy 💵🪙

Starter-
$2,500

For small businesses starting with financial risk monitoring

Businesses Monitored	25
API Access	Core Only
News Platform	❌
Alerts / Notifications	Email Only
Historical Data	❌
AI Summaries	❌
Extra Features	❌

Professional
$5,000

For growing businesses needing comprehensive monitoring tools

Businesses Monitored	75
API Access	All Indicators
News Platform	✅
Alerts / Notifications	API Webhooks
Historical Data	5 years
AI Summaries	✅
Extra Features	Benchmarking

Enterprise
$11,500

For large organizations with advanced risk monitoring needs

Businesses Monitored	200
API Access	All + Worldwide
News Platform	✅
Alerts / Notifications	Event-Driven Webhooks
Historical Data	10 years
AI Summaries	✅
Extra Features	Benchmarking + End Points

Custom
Custom Quote

Tailored solution for specialized requirements and integrations

Businesses Monitored	Unlimited
API Access	Full + Custom
News Platform	✅
Alerts / Notifications	Custom Workflow
Historical Data	Full Archive
AI Summaries	✅
Extra Features	Benchmarking + End Points

Add-On Services

Historical Explorer Pack-
Extended Time-Series API + Full Archive Access

$1,200
Ideal for: Quants, Researchers, Analysts

Global Insights Pack-
Worldwide access + International Public Sector Data + Multilingual News

$2,000
Ideal for: Multinational Corporations

Compliance Pack-
Watchlist API, Enhanced Due Diligence, Regulatory Filings

$2,500
Ideal for: Legal, KYC/AML, Compliance

Risk Intelligence Pack-
FRISK®, PAYCE®, Peer Benchmarking, Portfolio Aggregation Tools

$3,500
Ideal for: Risk Teams, Treasury, Investors

Enterprise Integrator-
ERP/CRM Connectors, Custom Data Mapping, Priority SLA

$5,000
Ideal for: Large Enterprises with Custom Needs

Our Interactive Pricing Calculator

Client Name	Honeywell
Tier Type	Enterprise Tier
Additional Services	Yes
Type of Add-On Service	Global Insights Pack
Contract Period	5

Enterprise Tier			
Tier Price	11,500	Additional Service	Yes
		Cost for Service	2,000
Total Flat Rate	11,500	Total Additional License	-

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Subscription Total	$	11,500	$ 12,075	$ 12,679	$ 13,313	$ 13,978	$ -	$ -
Additional Service Total	$	2,000	$ 2,100	$ 2,205	$ 2,315	$ 2,431	$ -	$ -
Discounts								
Total Cost	$	**13,500**	$ **14,175**	$ **14,884**	$ **15,628**	$ **16,409**	$ **-**	$ **-**

Total Subscription	$	63,545
Total Additional Services	$	11,051
Total Contract Value	$	**74,596**

Elevating API Delivery from Add-On to Anchor: A Scalable Growth Lever

Complementory API
Initially offered as a side channel for limited integration flexibility

Embedded Enabler
Adopted into client BI Tools & ERP platforms for operational insights

Strategic Anchor Product
Primary delivery method across client use cases; core to GTM Stratergy
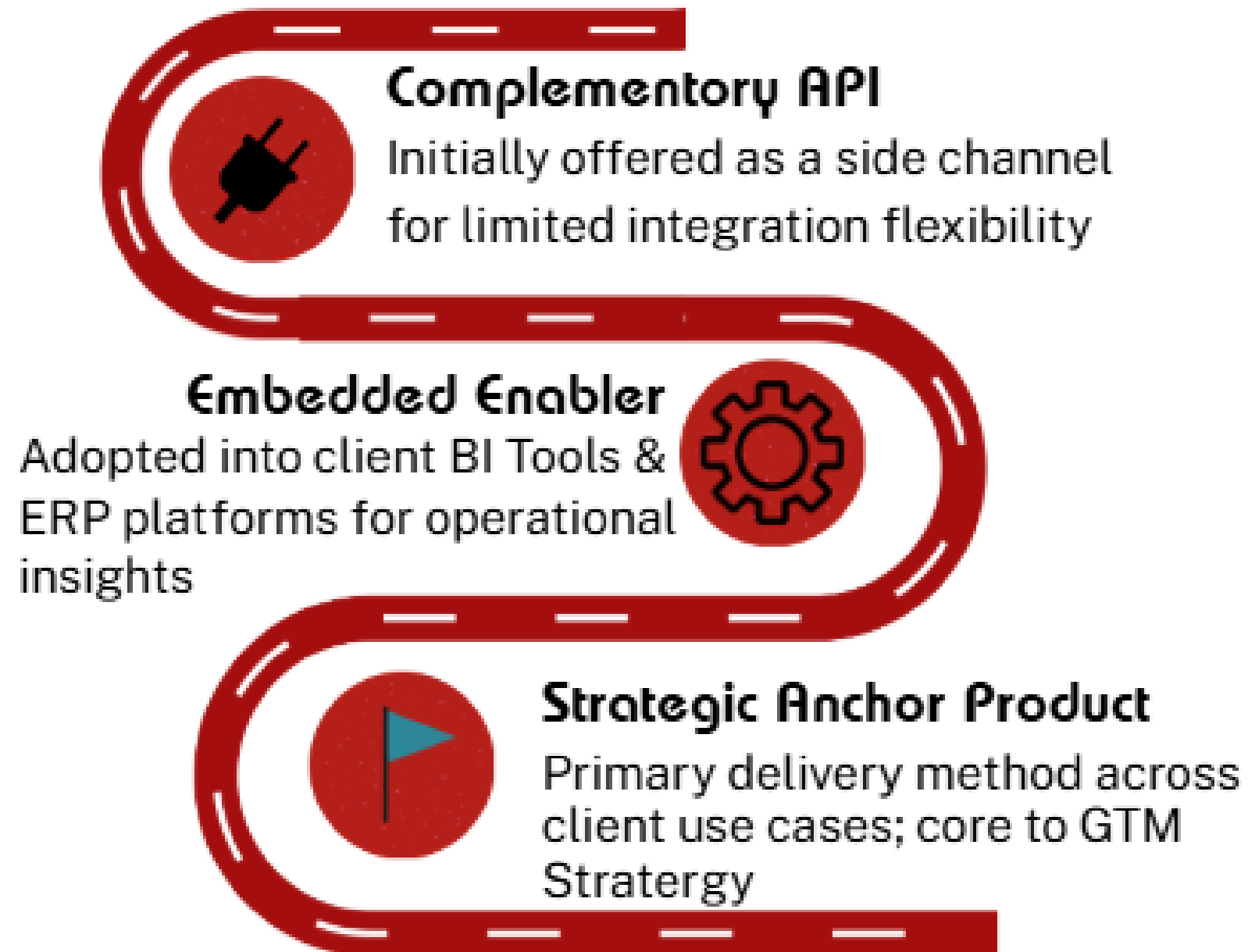
Embedded = Sticker:
Integration into existing workflows (e.g. Salesforce, SAP) increases switching cost and loyalty
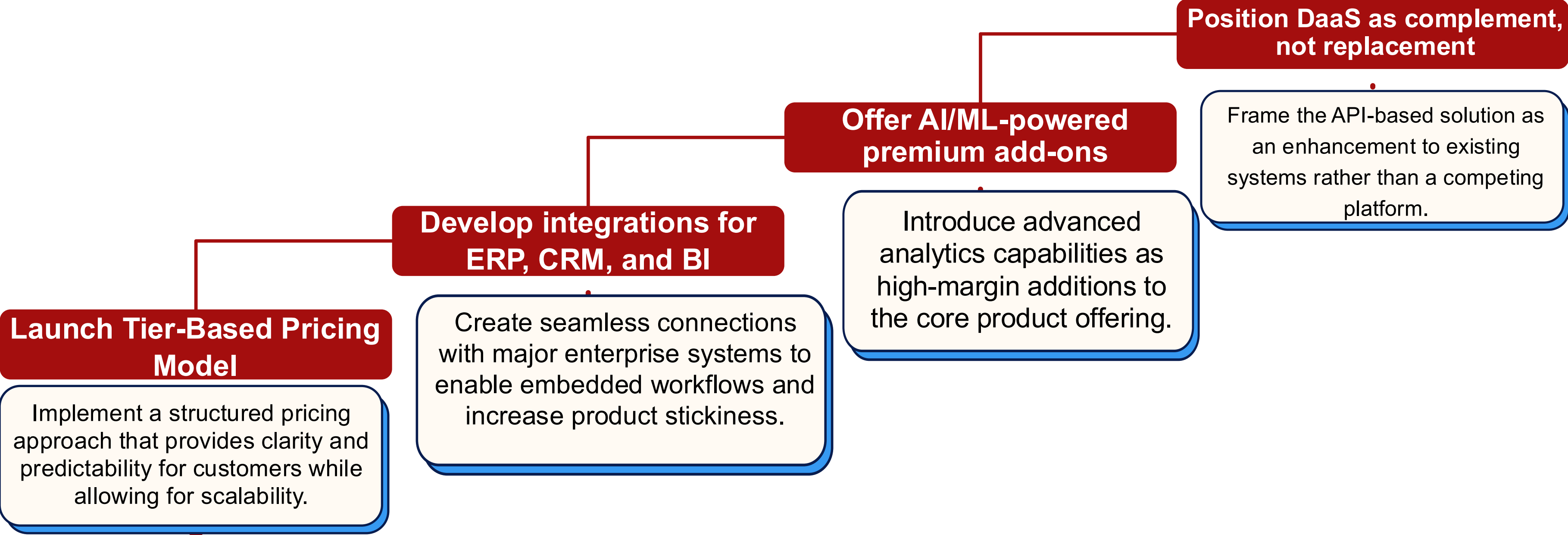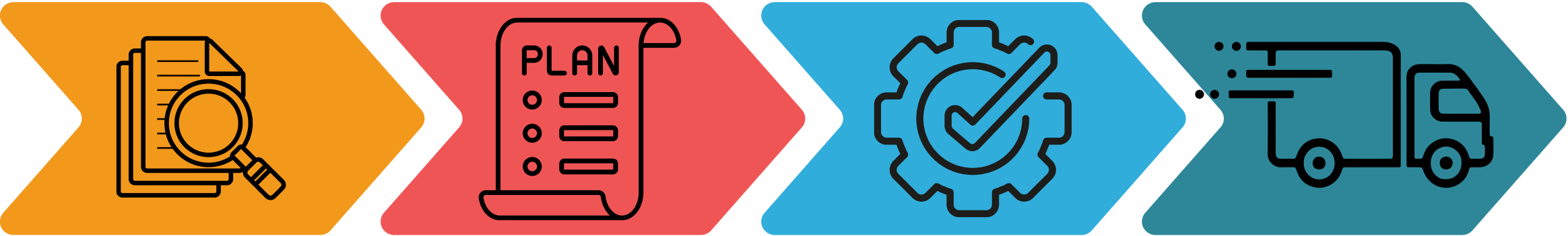
Expansion > Replacement
Doesn't replace SaaS- It expands CRM'S role across use and decision layers

Market Differentiation
Competitors like D&B thrive on integration-first strategy-CRM must lean

Execution Plan for Scalable DaaS Growth

Position DaaS as complement, not replacement

Frame the API-based solution as an enhancement to existing systems rather than a competing platform.

Offer AI/ML-powered premium add-ons

Introduce advanced analytics capabilities as high-margin additions to the core product offering.

Develop integrations for ERP, CRM, and BI

Create seamless connections with major enterprise systems to enable embedded workflows and increase product stickiness.

Launch Tier-Based Pricing Model

Implement a structured pricing approach that provides clarity and predictability for customers while allowing for scalability.
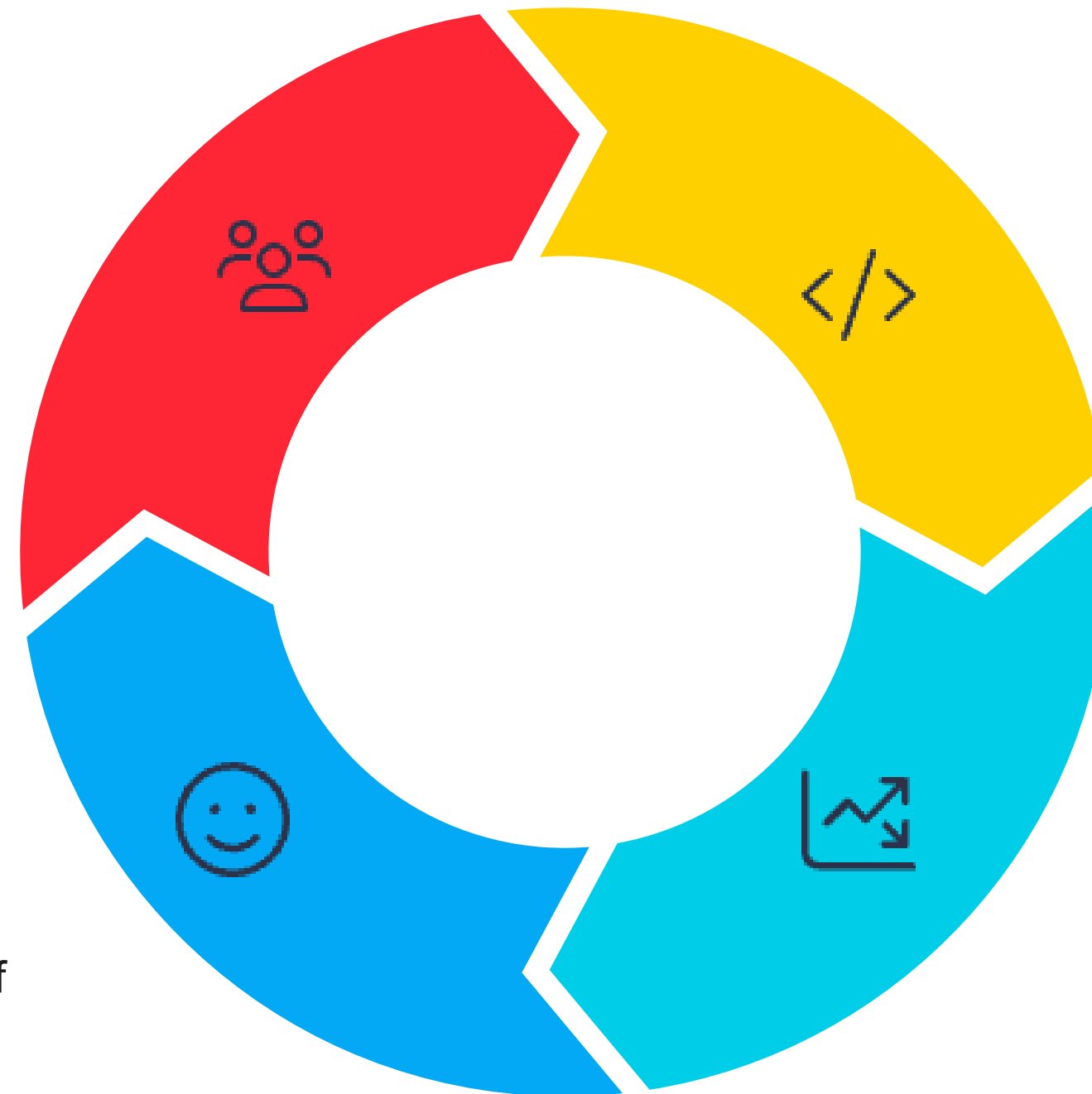
Defining Success – Key metrics for launch & growth

Customer Acquisition & Onboarding

- API call volume growth (monthly run rate)
- Number of active API endpoints per client
- % of clients integrating data into external platforms (Salesforce, Tableau, SAP)

API Engagement & Adoption

- API call volume growth (monthly run rate)
- Number of active API endpoints per client
- % of clients integrating data into external platform (Salesforce, Tableau, SAP)

Customer Satisfaction

- Net Promoter Score (NPS) trends among integrated clients
- Post-integration satisfaction scores (ease of use, support experience)
- Churn rate of API-only and hybrid users

Retention & Upsell

- Monthly recurring revenue (MRR) from API-based contracts
- Upsell rate from existing CRM/SCM platform users
- Expansion revenue from added API modules/licenses

Building Scalable Growth and Smart Data Delivery
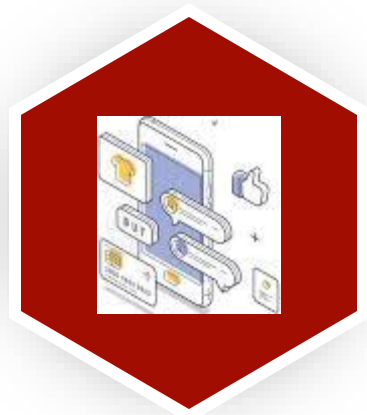
1 — **Product & Platform**

"Finalize API MVP, prioritize high-impact features, and enable modular product access."
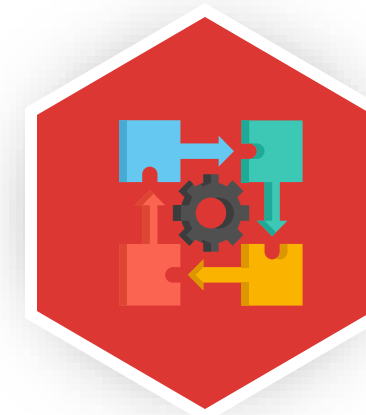
2 — **Pricing Strategy**

"Beta launch with anchor clients, align pricing by segment, and position as CRM's core intelligence layer."

3 — **Go-To-Market (GTM)**

"Finalize tiered licensing, pilot with clients, and optimize pricing through feedback."

4 — **Integration & Enablement**

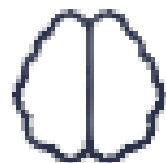"Expand integration support, build onboarding kits, and assign technical account managers."

THANK YOU

The Future of DaaS:
Positioning CRM for long-Term differentiation

Predictive Intelligence at Scale

Deploy machine learning to detect early risk signals across portfolios—industry shifts, payment behaviors, regulatory anomalies—and surface them proactively.

Monetizable AI Layers

Introduce tiered AI features—custom scoring models, anomaly detection engines, sector benchmarking—for Professional/Enterprise customers. Position as high-margin add-ons.

Fully Modular API Marketplace

Allow clients to "build their own" risk toolkit via à la carte endpoints. Mirror best practices from platforms like Salesforce AppExchange and AWS Marketplace.

The Future of DaaS:
Positioning CRM for long-Term differentiation

Embedded Smart Reports & Alerts

Enable auto-generated dashboards and push-based alerts within clients' native systems (e.g., SAP, Salesforce) to reduce manual analysis and improve decision speed.

Cross-Function Use Case Expansion

Move beyond credit teams — develop modules tailored for procurement, treasury, legal, and investor relations. This broadens internal adoption within client firms.

Integrations as Competitive Moat

Invest in technical partnerships and SDKs to ensure frictionless integration with major platforms (e.g., Tableau, Workday, Oracle) — making CRM's product stickier and harder to displace.

Tier-Based Pricing Strategy 💵

Feature	Starter	Professional	Enterprise	Custom
Tiered Base Model				
Base Price	$2,500	$5,000	$11,500	Custom Quote
Number of Businesses Monitored	10	100	200	Unlimited
API Access	Core Indicators Only	All Standard Indicators	All + Worldwide Access	Full + Custom Feeds
News Platform	Add-On ($)	Included	Included	Included
Private Sector Data	Basic	Enhanced	Enhanced	Enhanced + Custom Reports
Public Sector Data	Basic	Enhanced	Enhanced	Enhanced + Cross-Border
Worldwide Access	Optional Add-On ($)	Optional Add-On ($)	Included	Included
Historical Data	Not Included	5 Years	10+ Years	Full Archive
Risk Scores (FRISK®, PAYCE®)	Optional	Included	All Scoring Models	Custom Models
Alerts / Notifications	Email Only	API Webhooks	Event-Driven Webhooks	Custom Workflow
Extra Features	Not Included	Peer Benchmarking	Peer Benchmarking + Portfolio End Point	Peer Benchmarking + Portfolio End Point
AI	Not Included	Points of interest and m	Points of interest and material questions	Points of interest and material questions
AI Business Summary	Not Included	Included	Included	Included
Confidential Financials API Upload	Not Included	10 uploads	50 uploads	Unlimited
ERP/CRM Integration	Manual Export	CRM Connectors	ERP + CRM Connectors	Full Integration Suite
Support Level	Email (48hr SLA)	Email/Chat (24hr SLA)	Dedicated Manager (12hr)	White-Glove (SLA-Driven)

Making Integrations Work – Key steps for smooth execution
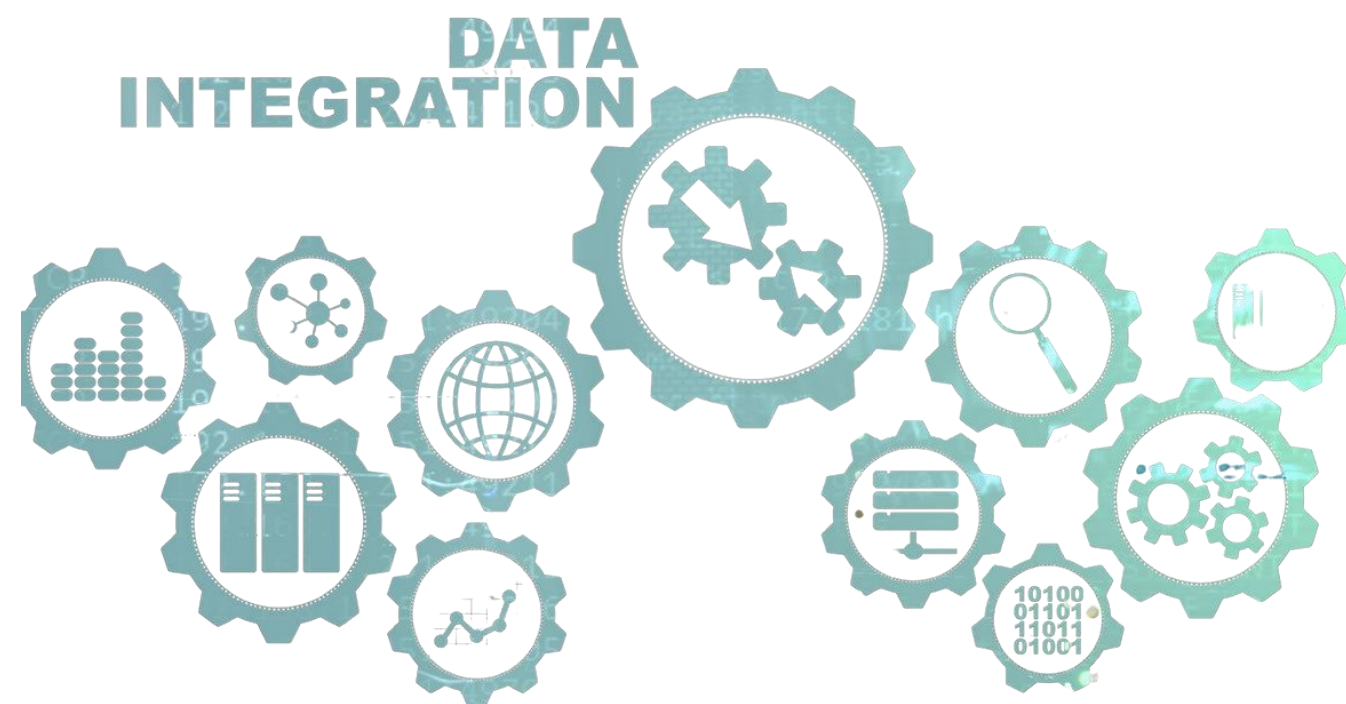
Understanding Integration Systems

- Familiarize with different system architectures, APIs, and platforms such as Salesforce, SAP Ariba

- This ensures CRM fits technically and data flows seamlessly between ERP and CRM modules.

Making Integrations Work – Key steps for smooth execution

Mapping Workflows and Use Cases

- Value derives from aligning integrations with user workflows. Simply adding FRISK or PAYCE scores isn't enough; understanding data usage is essential.

- Teams should analyze use cases carefully to configure intelligent triggers.

- A thorough understanding of CRM data and its applications is critical

Making Integrations Work – Key steps for smooth execution

People Behind the Product – Culture and Customer Focus

- Success requires hiring talent from integration platform teams (SAP, Coupa, Salesforce) to accelerate learning.
- Maintain dedicated support for smooth ongoing operations.
- **Goal:** Make integrations feel seamless, as if set up just once.

Key Point: Beyond technology, CRM integrations require team expertise, cross-system knowledge, and customer-centric focus to deliver real competitive advantage.