

BROCHURE

D&B Finance Analytics

CREDIT INTELLIGENCE

Dun & Bradstreet's industry-leading data and analytics, integrated into a powerful AI-driven credit management platform

AUTOMATED CREDIT MANAGEMENT

Increase Efficiency and Get Paid on Time

D&B Finance Analytics Credit Intelligence is a scalable platform that provides everything from comprehensive credit reports to end-to-end automation. Users can simply access credit reports that feature Dun & Bradstreet's proprietary AI-driven credit scores and ratings, or easily implement automated decisioning and account reviews.

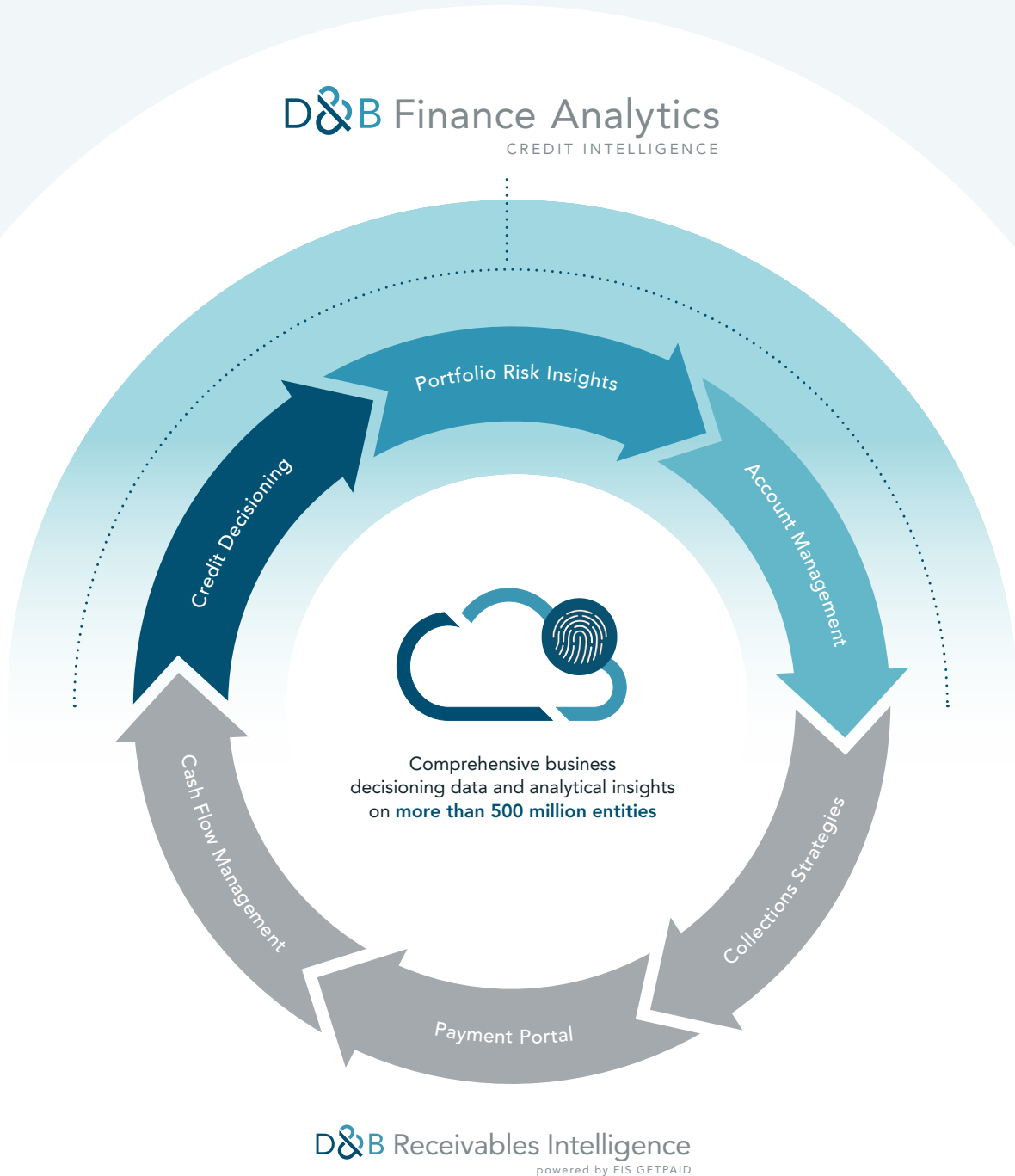
This flexible, global solution helps you return instant decisions on new credit applications, standardize your review processes to ensure credit policy compliance, conduct advanced portfolio and account analysis, and more effectively manage your account portfolio to better identify risk and opportunity.

D&B Finance Analytics Credit Intelligence delivers Dun & Bradstreet's trusted global data in an easy-to-use platform for credit teams to quickly see the right information and easily manage and monitor their global portfolio. Anchored by the Dun & Bradstreet D-U-N-S® Number, the solution provides in-depth insight for comprehensive risk assessments, with global corporate family trees and globally consistent financial statements available on entities in more than 220 markets.

As a trusted industry leader for almost two centuries, Dun & Bradstreet is a market leader in commercial credit decisioning, with many of the top businesses in the world using our risk management solutions. This new credit-to-cash solution unlocks the power of our data and insights throughout your finance ecosystem.

Easy-to-Implement, Easy-to-Use Configurable Applications

In addition to industry-leading credit reports, D&B Finance Analytics Credit Intelligence features three additional advanced applications — Decision Maker, Portfolio Insight, and Account Manager.



When paired with D&B Receivables Intelligence powered by FIS GETPAID, the solution provides powerful insights and technology to help you accelerate success throughout your credit-to-cash processes.

Decision Maker

Automate credit decisioning with AI-driven global credit intelligence for comprehensive risk assessments to help quickly onboard customers, set the right terms, collect payment on time, and improve working capital. Base credit recommendations on your credit policies and the latest financial information from Dun & Bradstreet to efficiently and quickly pre-screen and render instant credit decisions.

Decision Maker includes an online credit application that can be easily configured and allows for applicants to upload additional documents such as financial statements. In addition, you can also receive the D&B Credit Check for Salesforce app, which offers real-time point-of-sale credit decisioning for sales teams.

Decision Maker completely transforms your process, resulting in:

- Faster credit decisions
- End-to-end visibility into decisioning
- Improved collaboration with sales

The image displays two screenshots of the Decision Maker software interface. The left screenshot shows the main dashboard with a summary of applications and a table of application details. The right screenshot shows the 'Configure Your Credit Application' form.

Dashboard Summary:

- Applications: 9
- Approved: \$460,500
- Average Time to Decision: 1.48 Days
- Median Approval: \$55,000
- Longest Current Pending Application: 4 Days
- Approval Rate: 66.6%
- Pending Rate: 11.1%
- Decline Rate: 22.2%

Table of Applications:

Application	Applicant	Date Applied	Requested Amount	Date Decided	Status
Online Credit Application	Goodwin Services 22 Dolphin's Barn Dublin D08 W974 Ireland	06/01/2023	76,500.00	06/01/2023	Approved
Credit Application	KONEX TRADING Franz-Joseph-Strasse 456 80891 München, Germany	06/01/2023	85,000.00	06/01/2023	Manager Review Required
Credit Application	Condux Electrics 111 Winfall Dr Manchester M40 7BX United Kingdom	06/01/2023	55,000.00	06/01/2023	Further Review Required
Credit Application	German Printing Co., Inc 1254 Boulevard Métropolitain Montréal, CA, H1S 1A4 Canada	05/18/2023	14,800.00	06/01/2023	Declined
D&B Credit Check for Salesforce	Genesis Installation 321 Waverly Ave Holtsville, NY, 11742 United States of America	05/18/2023	28,500.00	06/01/2023	Approved
Online Credit Application	GORMAN MANUFACTURING COMPANY, INC 492 KOLLER ST SAN FRANCISCO, CA, 94110 United States of America	01/13/2023	15,750.00	06/01/2023	Approved

Configuration Form: Configure Your Credit Application - Online Credit Application

The configuration form includes sections for:

- Build Application Score
- Company Identification
- Company Information (Shipping Address, Contact Information, Profile, Business Identification, Request)
- Company Financials
- Trade and Bank References
- Account Information
- Guarantor
- Shipping Address (Country or Region, Primary address street, Secondary Street Address, Shipping City, State/Province, Zip code)
- Add a Question to Shipping Address

Portfolio Insight

Gain visibility into your portfolio with Portfolio Insight. Its global portfolio management capabilities and enhanced reporting help you understand total potential risk and identify growth opportunities.

Easy-to-read charts and graphics provide a clear view of risk breakdown and trends to help you understand current risk distribution of outstanding dollars and riskiest accounts through such segmentations as industry, location, aging buckets, and credit limit utilization — even calculating a bad debt reserve.

With its configurable alert capabilities, you can receive notifications when a business's information changes and take action to stay on top of risk.

Portfolio Insight completely transforms your process, resulting in:

- End-to-end visibility into global risk distribution
- Improved portfolio monitoring
- Ability to identify growth opportunities

The screenshot displays the Portfolio Insight interface. On the left, a sidebar menu includes sections like 'Alert Profiles' and 'Event Rules'. The main area shows a 'Portfolio Summary' with filters for 'Companies in Portfolio' (11,507) and 'Accounts in Portfolio' (12,795). Below this is a 'RISK BREAKDOWN' matrix comparing 'Slow Payment Risk (Paydex)' on the y-axis and 'Overall Business Risk' on the x-axis. The matrix uses a color-coded scale from green (Low) to red (Severe) to indicate risk levels. A 'Riskiest Companies' table below the matrix shows metrics for 'Total' and 'Last 30 days'. On the left side of the dashboard, there are two panels: 'Alert Profiles' showing a 'Severe' profile with 'Score Rules' (e.g., 'Average Days Beyond Te...', 'D&B Rating - Risk Indicat...') and 'Event Rules' (e.g., 'Bankruptcy/Insolvency', 'Ceased Trading').

Account Manager

Transform account reviews with automated monitoring alerts to review potential high-risk accounts before they may go to collections or impact your bottom line. Monitor your entire customer base by combining your credit policy, accounts receivable data, and the latest Dun & Bradstreet analytics to notify you when you need to take action.

Account Manager runs automated reviews daily, looking for positive and negative changes in the credit risk quality of each aging account in your portfolio. When a significant change occurs, the account is flagged for further evaluation, which can lead to reevaluating credit (increasing or decreasing credit limits) or changing terms — or, if a risk is identified, placing a credit hold or sending to collections.

Account Maker completely transforms your process, resulting in:

- Clear insight into aging receivables
- Improved account management
- Reduced days beyond terms

The screenshot displays the Account Manager interface. At the top, there's a navigation bar with tabs: Dashboard, Workspace Library, Alerts, Account Manager (selected), Decision Maker, Portfolio Insight, and Tools. Below this is a search bar with 'United States' and 'All States' dropdowns, and a search input field containing 'Enter Company Name, ID, or D-U-N-S Number'. The main content area is titled 'ACCOUNT MANAGER AGING ROLL UP (LAST IMPORT ON: 03/16/2021)'. It features two tabs: 'View Trend Summary' (selected) and 'View Trend Graph'. A table on the left shows aging data with columns for 'Aging Data', 'Value', and '%'. To the right of the table is a donut chart showing the distribution of accounts across different aging categories. Below the table is a sidebar menu with options like 'Account Admin', 'Manage Reporting', 'Define Credit Limit & Terms', etc. On the right side, a 'Rule Details' panel is open, showing 'Account Rule' information such as 'Rule Name: Credit Hold Advised - Review Accounts' and 'Outcome: Credit Hold Advised'. Below that, 'OR Conditions' are listed, including 'Bankruptcy Found: Is True' and '61+ Days Past Due %: Is Greater Than Or Equal To 10'.

Aging Data	Value	%
Current	131,727,301.69	69.47%
1-30 Days Past Due	31,231,124.68	16.47%
31-60 Days Past Due	13,473,978.11	7.11%
61-90 Days Past Due	7,910,933.61	4.17%
91+ Days Past Due	5,278,676.74	2.78%
Total Outstanding	189,622,014.83	100%
Total Outstanding - Imported	189,530,748.8	

Aging Data	Value
1+ Days Past Due	57,894,713.15
31+ Days Past Due	26,663,588.46
61+ Days Past Due	13,189,610.35
91+ Days Past Due	5,278,676.74
Credit Sales	NA
% Prompt	0.00

Rule Name	Value
Rule Name:	Credit Hold Advised - Review Accounts
Outcome:	Credit Hold Advised
Modified Date:	06/01/2023
Country or Region:	United States & Canada

OR Conditions.

If any of the following conditions and all of the AND conditions are met, the decision generate.

Bankruptcy Found:	Is True
Liens (Open) - Value:	Is Greater Than 5,000
Out of Business Indicator:	Is True
61+ Days Past Due %:	Is Greater Than Or Equal To 10

Make Confident Decisions with Credit Intelligence

Make confident credit decisions with Dun & Bradstreet's unrivalled business insights and predictive analytics on more than 500 million companies in the Data Cloud. Company reports in Credit Intelligence also feature timely third-party web and social information, such as the latest business headlines, social media posts, and management changes.



Summary

The Summary of a company's credit report features proprietary data, including the Overall Business Risk and the Maximum Credit Recommendation, and Dun & Bradstreet's most popular risk scores and ratings — the D&B® Failure Score, the D&B® Delinquency Score, the D&B PAYDEX®, and the D&B® Rating.



Trade Payments

The Data Cloud has one of the world's largest commercial trade data networks. Reviewing a company's payment patterns with others in the past can help to indicate how quickly a company is likely to pay its bills in the future.



Legal Events

Past and present legal activities can impact a company's financial stability and operations. Legal events include bankruptcy or insolvency events and other public filings such as judgments, lawsuits, liens, and UCC filings.



Financial Information

Dun & Bradstreet provides comprehensive financial information on publicly traded and privately owned entities. Where available, financial data is provided over a period of up to 5 years, which can be critical when determining credit limits and lending terms.



Ownership

Dun & Bradstreet has one of the largest and most complete collection of corporate family tree information. In D&B Finance Analytics you can view the corporate family tree of more than 120 million linked companies around the world. By understanding your corporate exposure across these hierarchies, you can uncover new revenue opportunities and hidden risks.

D&B Fraud Risk Insights

D&B Fraud Risk Insights combines comprehensive business data, specialized fraud knowledge, advanced machine learning, and powerful analytics to help pinpoint business fraud, provide insights to enhance due diligence, and further protect your business' bottom line.



D&B Fraud Risk Insights can be accessed directly in D&B Finance Analytics Credit Intelligence to quickly help evaluate the fraud risk of a company of interest and enhance your credit decisioning process.



D&B FRAUD RISK ANALYTICS help pinpoint three of the most prevalent types of fraud affecting businesses today: business identity theft, business misrepresentation, and first payment default. The fraud risk assessments return numerical scores, levels of fraud risk, and the top factors contributing to the assessment results. These insights can help guide next steps and can identify areas where further due diligence may be needed.

D&B FRAUD RISK ANALYTICS

Overall Fraud Model Risk
 Status Reason: Potential fraud risk identified

High

Comments

- High risk identified by business misrepresentation machine learning model
- High risk identified by Identity Theft machine learning model

Detailed Fraud Model Results

Business Identity Theft

High MEDIUM LOW

- Business is identified as a shell company or holding company
- Email address has free or disposable domain
- Business identified as high risk of ID theft, fraud on fraud risk network

MODEL SCORE: **0.77**
 HIGH RISK THRESHOLD: **0.70**
 SCORE RANGE: **0 - 1**

Business Misrepresentation

High MEDIUM LOW

- Business email domain conflicts with input data
- Business incorporation date conflicts with input data

MODEL SCORE: **0.99**
 HIGH RISK THRESHOLD: **0.70**
 SCORE RANGE: **0 - 1**

First Payment Default

VERY HIGH HIGH MEDIUM LOW **VERY LOW**

- Proportion of number of inquiries on the business by non-depository credit institutions over the last 3 months as compared to the previous year
- Average loss probability of businesses within the locations probability of businesses within the location.

MODEL SCORE: **0.000170**
 HIGH RISK THRESHOLD: **0.000621**
 SCORE RANGE: **0 - 1**



D&B FRAUD RISK SIGNALS are designed to detect suspicious information and known fraudulent activity — such as business identity discrepancies, anomalous business behaviors, digital data issues, and more! These fraud attributes give you the evidence to back up your decisions and provide deeper insight on those entities flagged as high risk that may require further review.

D&B FRAUD RISK SIGNALS

Standard Signals
 Status Reason: Potential fraud risk identified

Business Identity Verification for Mismatches		
Input	Input	Details
Business Name	Gorman Manufacturing	Gorman Company
Address	123 Main St, JACKSONVILLE, FL 12345	123 Broad St., JACKSONVILLE, FL 12345
Applicant Name	John Smith	Jim Smith
Phone number	9878767656	2126550220
Number of Employees	123456	91846
Business Incorporation Year	2011	2013
Business URL	123456	91846
Business IP Address	123.456.789.123	456.789.123.456

Business Identity Validation Based on Input	
Input	Input
Phone unreachable	9878767656
Mailing Address undeliverable	123 Main St, JACKSONVILLE, FL 12345
Email unreachable	john@gormanmanufacturing.com



D&B BUSINESS VERIFICATION leverages Dun & Bradstreet's proprietary data match service and identity attributes to verify legitimate businesses, flag invalid or discrepant identity data, and provides Dun & Bradstreet business data on the entity.

D&B BUSINESS VERIFICATION SUMMARY

Match Quality Information
 Status Reason: One or more input data not matched with D&B cloud data

Confidence Code	Details
8	These patterns tend to have a strong match on name with decreasing correlation to individual address elements, supported by derived attributes

Match Grade Profile	Details
Business Name	Input Business Name is considered the same as Business Name in D&B cloud file
Street Number	Input Street Number is considered the same as Street Number in D&B cloud file
Street Name	Input Street Name is considered the same as Street Name in D&B cloud file
City	Input City has some similarity as City in D&B cloud file
State	Input State has some similarity as State in D&B cloud file

D&B Finance Analytics Features

Dun & Bradstreet's Proprietary Risk Scores and Ratings

D&B PAYDEX®

The D&B PAYDEX provides a unique monetarily weighted numerical indicator of how a firm has paid its bills in the past and is a proprietary measure of historical trade payment performance, based on trade experiences reported to Dun & Bradstreet.

D&B® FAILURE SCORE

The D&B Failure Score predicts the likelihood that a business will seek legal relief from its creditors, cease business operations without paying all its creditors in full, voluntarily withdraw from business operation and leave unpaid obligations, go into receivership or reorganization, or make an arrangement for the benefit of creditors over the next 12 months based on information in the Data Cloud.

D&B® DELINQUENCY SCORE

The D&B Delinquency Score predicts the likelihood that a company will pay in a severely delinquent manner (10% or more of their obligations 91+ days past term), seek legal relief from creditors, or cease operations without paying all creditors in full during the next 12 months.

D&B® RATING

The D&B Rating provides an indication of creditworthiness and consists of two parts. Financial Strength: an indication of firm size based on employee size or financials. Risk Indicator: an overall evaluation of creditworthiness based on information available such as trade payment history, length of operation, employee numbers, and financials.

OVERALL BUSINESS RISK

The Overall Business Risk is a high-level risk evaluation that assesses a company using the best available scores, ratings, and indices. The Overall Business Risk is scored on a five-point scale, from low to high risk, with additional statements describing the business's current and future health.

MAXIMUM CREDIT RECOMMENDATION

The Maximum Credit Recommendation suggests the greatest amount of credit that Dun & Bradstreet suggests extending, based on monthly payment terms. The amount is the total value of goods and services that the average creditor should have outstanding across multiple accounts and invoices — not necessarily the maximum amount it can afford. The recommendation is based on a historical analysis of similar companies in the Data Cloud.



Restricted Party Screening

D&B Finance Analytics also helps to enhance your regulatory risk assessments with Restricted Party Screening. Screen entities against government sanctions and watchlists, including for politically exposed persons (PEPs), as well as adverse media. Restricted Party Screening helps businesses make decisions on the right entities with the right data, mitigating the right level of financial and regulatory risk in one cost-effective solution.

D&B Blended Score

Harness the power of market-leading commercial and consumer credit data to gain predictive insight into delinquency risk and expansive coverage of micro and small businesses, enabling you to:



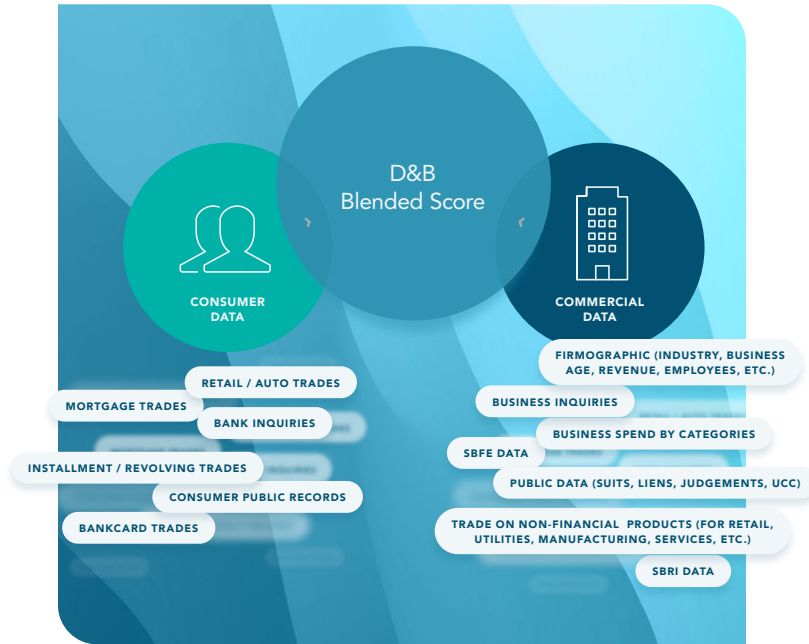
MAXIMIZE EFFICIENCY AND PROFITABILITY with faster and more accurate credit decisions on micro and small businesses



PROTECT YOUR BUSINESS from financial risk and losses with predictive intelligence derived from commercial and consumer credit data



LEVERAGE A SINGLE PROVIDER with superior matching and up to 94% hit rate for more consistent risk assessment and decisioning



The D&B Blended Score predicts the likelihood that a business will pay its bills in a severely delinquent manner (90+ days past term) or seek legal relief from creditors over the next 12 months, based on the commercial information in Dun & Bradstreet’s files as well as

consumer credit information from a leading consumer credit bureau on a business’ principals. The D&B Blended Score is available on the majority of US-based businesses, even micro and small businesses without established commercial credit relationships.

D&B BLENDED SCORE

D&B Blended Score

High (670) 550 Low (101)

Details

Score Card ID: Business and Individual Score
 Date Created: 12/05/2022
 Included Individual(s): Mark Gregory Wadsworth, Mary Ferguson

Mark Gregory Wadsworth | **Mary Ferguson**

Mark Gregory Wadsworth

SSN: XXX-XXX-9999 | Address: 123 Main St, San Francisco CA 94110

VantageScore 4.0	CreditVision New Account Score	CreditVision Bankruptcy 2.0 Score
2	23	4

TOTAL ACCOUNTS

Total Number of Accounts	Total Number of Open Accounts	Number of Credit Card Accounts	Maximum Balance of Open Accounts	Total Balance of Open Accounts
24	20	8	\$50,450 <small>Last 12 Months</small>	\$24,500 <small>Last 12 Months</small>

Open Accounts

Current Open Accounts	20
Total Verified Payment Amounts (Last 3 Months)	\$12,589
Percentage of Accounts Opened (Last 24 Months)	4%

Commentary (Ordered Most to Least Significant)

- Higher risk industry based on delinquency rates for this industry.
- Evidence of recent payment experiences paid later than 30 days.
- Recent high balance past due.
- Limited time in business.
- Payment information indicates negative payment comments.

Visit dnb.com/blended-scores to learn more >

Small Business Data Repositories

Credit Intelligence offers additional access to two separate small business data repositories — Small Business Risk Insight® (SBRI) and the Small Business Financial Exchange™ (SBFE). Both data repositories are exclusive to US businesses that participate in the SBRI program, or are SBFE members or SBFE non-exchange participants that contribute data.

● SBRI

SBRI is Dun & Bradstreet's proprietary repository of financial services payment performance information on loans, lines, credit cards, and leases. It delivers consolidated commercial financial data to help you make profitable small business lending decisions. When used in conjunction with D&B® Delinquency Score, 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.

● SBFE

SBFE is a consortium of small business financial services payment data, of which Dun & Bradstreet is a Certified Vendor. The robust predictive power of combining SBFE Data™ and Dun & Bradstreet's innovative data and analytics provides improved transparency in your small business portfolio. This delivers more than 900 SBFE attributes derived from detailed SBFE account data to provide highly predictive characteristics, which can be bundled with more than 150 additional Dun & Bradstreet attributes in a single custom data packet. You can anticipate a minimum predictive lift of 20%, resulting in improved risk discrimination and account profitability across the credit lifecycle.

D&B Finance Analytics Credit Intelligence is an AI-powered credit management platform that seamlessly integrates Dun & Bradstreet data and analytics for improved business performance.

With D&B Finance Analytics Credit Intelligence, you can:



MAKE CONFIDENT DECISIONS

Leverage the Data Cloud for informed risk assessments



ENHANCE BUSINESS INSIGHT

Understand total potential risk with end-to-end visibility



INCREASE EFFICIENCY

Automate credit decisioning and account reviews

Visit dnb.com/credit-intelligence to get started with a personalized demonstration.

Powered by Business Credit Data You Can Trust

Trust one of the global leaders in business decisioning data and analytics to help your company grow and thrive. D&B Finance Analytics connects users to the Dun & Bradstreet Data Cloud, which offers comprehensive decisioning data and analytical insights on more than 500 million business — both small businesses and the companies that make up the majority of the world's GDP.

Dun & Bradstreet has extensive coverage of small, private businesses — nearly 98% of businesses in the Data Cloud are small and mid-sized businesses. Our global trade data network is one of the largest in the world, and our Data Cloud contains the broadest and deepest set of commercial data and analytical insights available, informing intelligent actions that deliver a competitive edge. These and other financial attributes allow Dun & Bradstreet to deliver predictive scores and ratings that help clients make better decisions. That's why companies of all sizes around the world rely on Dun & Bradstreet.

ABOUT DUN & BRADSTREET®

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant—even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB).

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