dun & bradstreet

DNBi Risk Management

Advanced rules-based capabilities to automate and standardize credit policies and account management

DNBi offers advanced rules-based capabilities to support complex credit risk management needs. Its configurable modules provide end-to-end risk management coverage that combine your own company data with Dun & Bradstreet's business intelligence on more than 300 million company records worldwide—letting you make decisions on new credit applications instantly, standardize your credit review processes, conduct advanced portfolio and account analysis, and manage your account portfolio more effectively.

WITH DNBi, YOU'LL BE ABLE TO:

- **Automate & Standardize Credit Reviews**
  Leverage rules-based capabilities to automate routine credit decisions and account reviews to support needs for efficiency and growth.

- **Perform Advanced Portfolio and Account Analysis**
  View and analyze your A/R combined with Dun & Bradstreet's intelligence. Use one-click analytic reports for risk, exposures, and segmentation to evaluate portfolio performance and enrich your account management strategy.

- **Improve Your Customer Service**
  Connect credit with business information platforms to deliver faster sales, business process efficiencies, and a superior customer experience.

KEY FEATURES OF DNBi:

- Dun & Bradstreet's powerful predictive scores and ratings that transform data into insight on future business performance
- The latest financial statements, trade payment data, and business news that refresh every time a Live Report is accessed
- Configurable dashboards and summaries for at-a-glance intelligence on company information; as well as a range of customizable variables and filters
- Proactive monitoring for changes in a customer's financial strength
- Robust corporate linkage information that provides deeper insight into family tree connections with other companies
- Trend reporting that displays payment behavior and financial performance of individual companies over time
- Integrates with Salesforce for immediate pre-qualifying credit decisions on new requests from salespeople

MODERN FINANCE FOR A CHANGING WORLD

DNBi is designed to help you to meet the challenges facing today's credit professionals - 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 reducing costs through operational efficiencies. DNBi gives you the right knowledge and tools to make support those expanded goals.

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

BUSINESS INTELLIGENCE

Company information and predictive analytics on more than 300 million companies and their current—and future—ability to pay you, for comprehensive credit risk assessment.

ACCOUNT MONITORING

Configurable dashboards, filters, and alerts that track financial status changes and deliver business condition updates so you can take immediate action on accounts to mitigate risk.

PORTFOLIO ANALYSIS

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

A CONFIGURABLE CREDIT SOLUTION TO MEET YOUR UNIQUE NEEDS

CREDIT DECISIONING

Automate the credit evaluation process on new accounts to increase speed, accuracy, and consistency

ACCOUNTS RECEIVABLE MANAGEMENT

Automate the credit management process on existing accounts to better control reviews efficiently manage cash flow

PORTFOLIO MANAGEMENT

Access reporting features to proactively perform account reviews, prioritize collections, and benchmark your bad debt reserve.

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 from the Data Cloud, which offers the world's most comprehensive business data and analytical insights The Data Cloud encompasses more than 300 million business records, which represent the companies that make up the majority of the world's GDP, as well as small businesses Dun & Bradstreet also makes 2 billion yearly updates to our global trade database (the largest in the world); these map to 200 million unique trade experiences, shining a light on companies' ability to pay. These and other financial attributes allow us to deliver best-in-class predictive scores that help you manage financial risk.
In addition to basic history and operations information for each company, the Data Cloud 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

SMALL BUSINESS INSIGHT

DNBi offers additional access to two separate small business data repositories - Small Business Risk Insight® (SBRI) and the Small Business Financial ExchangeTM (SBFE). Both data repositories are exclusive to participants of D&B's Global Trade Exchange Program.

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 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.

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 D&B's innovative data and analytics provides improved transparency in your small businesses 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 D&B 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.

DNBi MODULES AT A GLANCE

	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?	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?	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	– Centralized electronic credit file – A/R aging roll up, metrics and trends – Customizable scorecards and credit limit calculations – Corporate linkage and exposure reporting	– Customizable decision scorecard (applies consistent rules to existing applications) – User approval limits – Equifax bureau access – Ability to input trade and bank references	– Customizable credit applications – Internal automatic alert when an application is submitted – Customizable terms and conditions	– 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	– 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	– 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	– Create customized credit applications – Brand credit applications with your company logo – Easily publish applications on your company website	– 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

Better Data. Better Insights. Better Performance.

Dun & Bradstreet helps improve business performance through data and analytics. For more information about DNBi, please call us at

ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk, and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity. Twitter: @DunBradstreet

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