



Decide with Confidence

D&B Commercial Credit Score on Small Businesses (CCS-SB)

Reduce Risk so You Can Take Advantage of Small Business Opportunities

How do you make small business decisions today?

While many agree that small businesses represent a tremendous opportunity, they also agree that making an accurate risk assessment can be challenging. That's because neither commercial nor consumer data alone can present a comprehensive profile of a small business:

- A small business's commercial credit history is usually limited or unavailable
- Information you find is often self-reported and unreliable
- A principal's consumer credit usage is frequently blurred between personal and business needs

But assessing small business credit risk need not be difficult. You can overcome the challenges by incorporating the right combination of data **and** analytics into your existing decision-making process. The result? Better small business decisions.

Small businesses are not consumers

When you lack commercial credit information, using the business principal's consumer score will not give you an accurate reflection of a small business. This is because even when small business owners use consumer credit to finance their businesses, their use is very different from that of typical consumers. They work with higher credit lines and have more open accounts—behaviors that may be negative for consumers but are customary for small businesses.

Small businesses are unique

To most accurately assess small business risk, you need to consider all available information and how it relates to expected payment behavior. Only a predictive score specifically designed to assess how a small business will pay as a commercial entity will arm you with the insight you need to take advantage of small business opportunities with minimal risk.

D&B's CCS-SB gives you the complete picture of a small business

D&B CCS-SB is designed specifically to evaluate small businesses—those with 15 or fewer employees. It's a suite of models that uses all data available—both commercial and consumer—to ensure that you are making the best business decisions.

CCS-SB blends D&B's world-class statistical business modeling expertise and high-quality commercial information with

Small businesses are a vital segment of our economy: 99.7% of businesses are small and they represent an estimated 50% of U.S. GDP.

Source: Small Business Administration (SBA)

consumer data from TransUnion, a leading consumer reporting agency, to help you better predict how your small business customers and prospects will pay their commercial bills.

Use this insight to:

- Auto approve/decline more accounts
- Focus valuable resources to review borderline accounts
- Offer appropriate credit terms and line amounts
- Extend credit or offer cash only

Results you can count on

CCS-SB can improve your small business risk assessment by providing:

More accuracy, with up to 69% improvement in predictive power over a standard commercial credit score.

When looking at the worst-scoring 20% of companies for:	CCS-SB improves* predictive performance by:
All small businesses (15 or fewer employees)	13%
Small businesses with 1 commercial trade	27%
Small businesses with no commercial trade	69%

**Improvement over CCS 8.0*

More coverage, returning more scores on more of your small business inquiries, so you can minimize risk while taking advantage of the opportunity small businesses represent.

More convenience, providing access to both commercial and consumer information through one trusted source.

Start using CCS-SB today

Call D&B at 1.800.234.3867 to learn more, or contact your Relationship Manager.

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