



Risk Management  
Solutions



## D&B® Risk Assessment Manager™

*The control you want. The flexibility you need.  
And the insights you never expected.*

Changing corporate business strategies. Changes in the economic landscape – pro and con. Changes in the way your customers do business with their customers. The more changes your company faces, the greater the challenges to effective risk management. Not only are you expected to streamline your operations for maximum efficiency, but you're also expected to use risk management as a strategic tool to enhance – and protect – the bottom line.

Yet with more people in more places involved in decisioning, how can you be confident that everyone is following corporate standards for granting credit? With operations in different regions, countries and currencies, how can you be confident that you have a global understanding of your exposure – in every sense of the term? In an era of constant mergers and acquisitions, how can you be certain that you haven't inadvertently taken on more exposure

to a single corporate entity than you are comfortable with? With the sales force hungry for business, how can you make sure everyone withstands the pressure to bend the rules to close a deal? And with every morning's paper bringing news of yet another corporate financial calamity, how can you anticipate, recognize and manage changes in risk instead of standing in the creditors' line in bankruptcy court?

Meeting these complex risk management challenges with confidence demands easier access to complete information, more decentralized decisioning with centralized control and absolute flexibility. The ideal solution combines customized automated decisioning with the power of portfolio analytics so that you can leverage critical risk management data as a strategic tool. That solution isn't just an ideal. It's here today in D&B Risk Assessment Manager.

*“A Fortune 100 communications services company used D&B Risk Assessment Manager to accelerate the credit decision making process, streamline serviceability, facilitate immediate customer attention, and perhaps most valuable to the bottom line, ensure company wide compliance with credit policies.”*

## Automated Decisioning Improves Consistency and Maximizes Efficiency

*A U.S. manufacturer of kitchen, bath and office cabinetry was hampered by a credit decision process that took as long as two weeks to a month. By using D&B Risk Assessment Manager to develop optimal credit lines for each account, they were able to reduce decision time to a matter of minutes.*

Delegating credit decision making is always a concern in a large enterprise. D&B Risk Assessment Manager gives you the confidence to delegate by automating most decisioning, making it easy for your team to follow the rules you have created. With RAM, you create as many customized, rules-based credit scorecards as you desire that combine both dynamic D&B data and your own customer information files.

**Maximum flexibility.** Your RAM scorecards can include your own payment experience, the D&B PAYDEX score, key financial ratios, the size of the customer's company, the amount of your exposure, the industry and much more. You decide the weight to give to each criterion. You have the flexibility to change the scorecard architecture for different divisions, product lines, geographies – even decision makers.

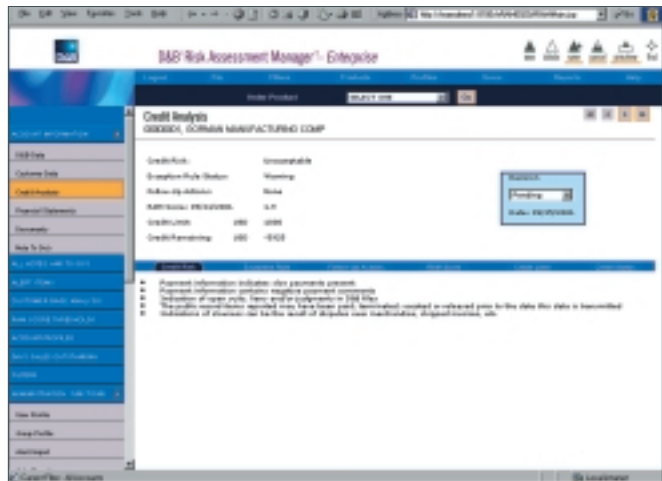
**Consistency and compliance throughout your organization.** By employing RAM's flexible automated decisioning, you can:

- Delegate decisioning with confidence throughout the enterprise, knowing that decisions will be made consistently, regardless of location or prior experience with the customer.
- Ensure enterprise-wide compliance with corporate credit policies and internal and external audit needs.
- Focus your personnel's time where it is most valuable, managing the exceptions.

**More efficient sales process.** RAM allows you to incorporate credit decisions with any ERP, CRM or order-entry vehicle. That makes it possible to:

- Facilitate the order-to-cash cycle by shortening the decision time frame.
- Increase transaction speed with point-of-sale decisioning.
- Integrate your e-commerce decisioning seamlessly with traditional decisioning, eliminating the need for manual intervention.

*View a real-time picture of the current risk in any one account or your entire portfolio, instantly.*



## Leverage Risk as a Strategic Tool with Portfolio Analytics

You already know that managing credit risk is both an art and a science. If automated decisioning is the science of RAM, advanced portfolio analytics is the art. Now, a few clicks show you views of enterprise-wide risk that was never before possible.

You have the power to analyze risk not just by dollars outstanding, but by industry sector, product line and sales office. You can identify problems while they're still "potential." Find the risk hidden in a merger before the deal is done. Segment your account base by credit risk, geographic risk or industry risk – or on the positive side, use segmentation to identify the potential for additional business. In fact, with RAM, the only limit to the use of risk as a strategic tool is your own creativity.

**Manage high-risk corporate relationships proactively.** The entire enterprise has immediate access to a comprehensive electronic file for each customer. The exclusive D-U-N-S® Numbers show family linkages, so you can aggregate corporate exposure domestically or globally, identify and manage high-risk relationships, and take proactive steps to prevent loss in corporate bankruptcies.

**Secure and grow the top line.** RAM's data mining capabilities make it easy to support sales and marketing efforts while minimizing risk.

- **Identify hot leads.** RAM instantly finds the customers who have both excellent payment records and available credit.
- **Target optimal prospects.** Refine your search by segmenting by industry and geography.
- **Pre-select the most desirable customers.** Create enterprise-wide rules that make it easy to pre-approve customers, eliminating high-risk accounts before they're ever on the books.

**Maximize the bottom line.** RAM provides powerful, easy-to-use tools to help you keep tight control over credit expenses, for a measurable impact on your bottom line.

- **Drive down bad debt with ongoing monitoring.** RAM integrates both current account information and up-to-date D&B credit data, so you can see immediately when credit is deteriorating.
- **Support M&A strategies.** Assist in identifying impacts to the portfolio based on customer mergers and acquisitions.
- **Reduce Days Sales Outstanding by prioritizing collections.** Segment accounts into risk classifications to manage the workflow more productively.
- **Benchmark performance.** At a glance, you can compare performance by location, territory, product line, sales rep, credit analyst and more.

**Proactively manage the portfolio.** RAM makes reviewing your portfolio so easy, there's no need to settle for an annual review. You can continuously monitor the portfolio for hidden risk or shifts in risk. Review your concentration of customers and risk within demographic categories or unstable industries. Update credit lines and risk scores instantaneously. You can periodically assess the appropriateness of your credit policies and change the criteria in your RAM scorecard on the fly.

*A large domestic refiner and processor of refined sugar in the U.S. used RAM to monitor its portfolio for risky accounts. The savings realized by averting substantial losses on just two occasions were more than double the initial RAM investment.*



## D&B Risk Assessment Manager: Better Information for Better Decisions

### Streamlined operations

- Your customer information and dynamic D&B data, PAYDEX Score, Commercial Credit Score and D-U-N-S Number, are integrated in a single file.
- Intranet application can easily integrate across all platforms.
- Single electronic file for each customer is available throughout the enterprise and easily updated.
- E-commerce and traditional sales can be integrated into a single process and customer information file.

### Consistent, automated decisioning

- Unique RAM score incorporates unlimited user defined criteria.
- Corporate credit and collections policies can be built and controlled centrally, but deployed to field locations.
- Decisioning standards can be customized by division, geography, industry, individual decision maker or any other criteria you define.
- Automated pre-approval procedures can exclude high risk accounts.
- Real-time automated decisioning based on your rules and policies can be incorporated into e-commerce.

### Portfolio analytics as a strategic tool

- D-U-N-S Number linkages provide complete view of global exposure to each corporate entity.
- Accounts can be prioritized by total exposure, days outstanding, industry sector or any other criteria.
- Accounts can be filtered using positive criteria to identify top prospects for sales force.

### Enterprise-wide communications

- Communications are enhanced by professional reports with 3-D graphs and automated action files and form letters.

### The Risk Assessment Tool You Need, from the Source You Trust.

*For more than 160 years, D&B has been helping customers decide with confidence. As a trusted source of risk management, marketing and supply management information for business-to-business commerce, D&B maintains the world's largest commercial business information database, encompassing more than 72 million businesses worldwide.*

*We have a bone-deep understanding of how better information, tighter control and more strategic use of risk data can play a critical role in our customers' success. That's why we created D&B Risk Assessment Manager. To find out how this powerful, flexible tool can have an immediate impact on your company's bottom line, call your local D&B representative or 1-800-234-3867.*

## D&B Solutions

Risk Management Solutions  
Sales & Marketing Solutions  
Supply Management Solutions  
E-Commerce Solutions

[www.dnb.com](http://www.dnb.com)