



It's just a smarter way to do business.™



Decide with Confidence™

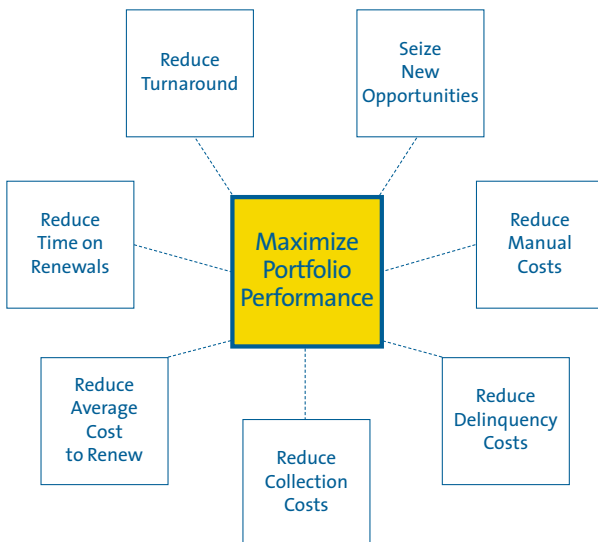


Small Business Risk Portfolio Solution

A faster, more effective solution for strategically managing your small business portfolio.

Small businesses often represent a greater credit risk than larger businesses. In a difficult economic climate, that risk can increase significantly. Yet the very nature of small businesses – where business owners often mix personal and business activities – makes it difficult to identify changing risk in time to take corrective action.

What if you had power to more accurately assess risk across your entire small business portfolio? What if you had the ability to identify problems while they are still “potential?” What if you could segment your portfolio more precisely, providing improved service to your best customers while focusing your collection resources where they will provide the greatest benefit?



A Proactive Approach to Maximize Portfolio Performance

With the Small Business Risk Portfolio Solution, you can take immediate action for marketing and corrective treatments. This early detection system directly impacts your bottom line.

Get a new lease on your small business portfolio

The *Small Business Risk Portfolio Solution* offers:

- A suite of small business models, built exclusively for financial services by Fair, Isaac, driven by D&B's highly predictive commercial information and consumer information from leading bureaus for account review. This new offering complements Fair, Isaac's *Small Business Scoring Service* (SBSS) origination scorecards.
- Standard and customizable segmentations, incorporating Fair, Isaac's experience developing account management strategies with industry-leading small business lenders. These segmentations are driven by the score and your customer's account information, providing added insights and recommended action steps for more precise account treatment.
- Access to portfolio and individual account analytics, decisioning and management reporting when used in conjunction with D&B's Risk Assessment Manager™ – Enterprise (eRAM). Scores and analytics can be imported into the eRAM application for more strategic portfolio segmentation and individual account management in categories such as:

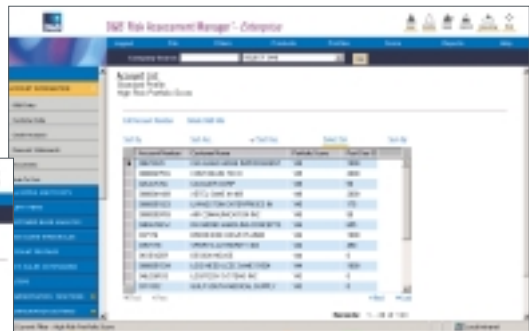
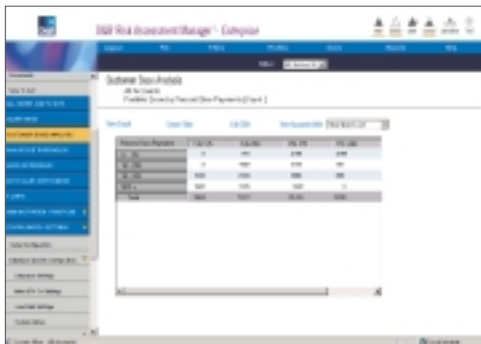
- Risk distribution by Portfolio and Customer Segment:
 - Score distribution by product type
 - Score distribution by active/inactive customers
 - Score distribution by size of business
- Batch scoring for account management of your entire portfolio at an account level.

Built exclusively for the needs of the financial services industry

Our *Small Business Risk Portfolio Solution* provides a customized and flexible way to handle your small business portfolio management process. This solution combines D&B's powerful commercial database and advanced portfolio management tool (eRAM) with Fair, Isaac's statistical and analytical expertise in using consumer and business information to build small business predictive models. The result is a suite of small business models that are highly effective in predicting the potential delinquent behavior of your existing accounts.

Now you can significantly improve the performance of your portfolio by identifying profitable accounts for line increase or cross-sell and unprofitable accounts for line control, non-renewal or collection activity.

Customer Base Analysis
Analyze your entire customer portfolio and specific segments by score and other criteria.



Portfolio Analysis will allow you to:

- Streamline your process and make faster, more profitable small business risk decisions
- Identify and take immediate action on high-risk customers
- Extend competitive offers that help maximize profitability and retain best customers
- Perform more proactive portfolio management in periods of economic or portfolio change
- Make more efficient portfolio valuations and benchmarks
- Maintain regulatory compliance

The best decisions come from the widest range of information

While your own internal performance data is valuable, it doesn't reflect how a business – or business owner – is paying others. Nor does it incorporate late-breaking business and principal events that could mean potential credit or financial problems.

The *Small Business Risk Portfolio Solution* extends the value of your internal data, eliminating the need for cumbersome manual processes to obtain, assemble and assess multiple data sources. This solution integrates

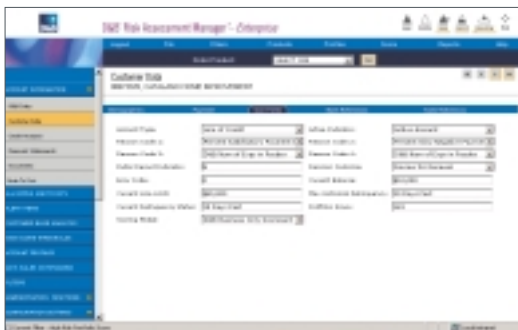
D&B's powerful commercial information with consumer information on up to two principals, delivering a blended score that reflects the most timely and comprehensive assessment of the risk your customers represent.

A single predictive score from two trusted resources

The *Small Business Risk Portfolio Score* combines the most powerful insights of D&B and Fair, Isaac. Depending on the data available, you will receive a predictive score driven by commercial, consumer or blended information. Fair, Isaac develops the *Small Business Risk Portfolio Scores* from a database statistically validated on a wide range of small business transactions and sales volumes. These scores predict a window of 18-24 months into the future and were built with Fair, Isaac's *Small Business Scoring Solution, Version 5.0*, to provide you with a single and consistent benchmark of performance throughout the life cycle of your accounts.

Easily expand your existing risk management capabilities

The *Small Business Risk Portfolio Score* is available through batch-appending to the applications you already use – your internal or third-party portfolio management system or via D&B's Risk Assessment Manager – Enterprise. This means



In-depth Account Review

Allows you to take appropriate action based on *Small Business Risk Portfolio Score, Segmentations and Reason Codes*.



It's just a smarter way to do business.™



Decide with Confidence™

you can easily integrate the *Small Business Risk Portfolio* score and risk analytics with your internal performance data for more definitive management.

Partners in improving your portfolio's bottom line

D&B and Fair, Isaac have created an alliance of complementary strengths to help you more strategically manage and grow your small business customers. Capitalizing on both companies' core competencies and extensive knowledge of the financial services industry, the *Small Business Risk Portfolio Solution* leverages D&B's global database of more than 75 million businesses, Fair, Isaac's small business analytic capabilities and D&B's market-leading portfolio management decisioning engine, Risk Assessment Manager – Enterprise, to bring you one comprehensive, effective score and portfolio management solution.

The *Small Business Risk Portfolio Solution* is the first of many solutions we plan to develop jointly. To learn more about how the *Small Business Risk Portfolio Solution* and our other new products can have an immediate impact on your profitability, visit www.dnb.com or www.fairisaac.com.

D&B
103 JFK Parkway
Short Hills, NJ
(800) 234-3867

Fair, Isaac
200 Smith Ranch Road
San Rafael, CA 94903
(415) 472-2211

www.dnb.com
www.fairisaac.com

Benefits you can take to the bank

- *More accurately assess risk across your entire small business portfolio with nearly 100% resolution*
- *Increase customer satisfaction with faster, more consistent decisions*
- *Pinpoint accounts that need prompt action*
- *Reduce the costs associated with full-scale annual reviews*
- *Manage collection resources with prioritized actions for delinquent accounts*
- *Satisfy regulator needs for timely, consistent and objective review decisions at the account level*
- *Feed internal data warehouses*