



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



Decide with Confidence™



Small Business Risk Assessment for the New Economy

Small businesses are a force to be reckoned with, accounting for over 99%† of all businesses in the U.S. today. To compete successfully in the small business marketplace, and forge lasting and profitable relationships among this sizeable segment, you need a quick, low-cost and efficient way to evaluate them.

Introducing...the Small Business Risk New Account Score - Powered by Fair, Isaac

The *Small Business Risk New Account Score*, part of a comprehensive risk management solution, is brought to you by D&B and Fair, Isaac – two leaders in the small business decisioning arena. This new solution enables you to quickly make nearly 100% of your small business credit risk decisions through a single source — D&B – backed by Fair, Isaac, a renowned source of small business analytics and predictive models. The *Small Business Risk New Account Score* enables you to eliminate the time, costs, and inefficiency currently associated with having to access multiple sources of data to meet your information needs. Equally important, it allows you as a trade credit grantor to better understand risk, which makes it the most powerful and predictive credit scoring and decisioning solution available in the market today.

Do Business with Small Businesses More Profitably

Before you extend trade financing to a small business, you need to arm yourself with the right information to accurately assess your exposure to potential risk. And, since the majority of small businesses use their own savings, personal and business loans, as well as credit cards to operate their businesses, getting your hands on and making sense of this information can be challenging. To compete successfully in

the small business marketplace, you need access to pertinent data and a quick, low-cost, and efficient system for evaluating your new small business applications. And in order to maximize your profitability, these assessments must be made actionable by integrating them into your current risk management process.

Today, you may find yourself tapping into multiple sources of information and manually wading through volumes of disparate data in order to make these time-sensitive and critical decisions. While the end result may be a complete and informed assessment, it usually involves a time intensive evaluation that can make a fast response difficult and ultimately cost you a sale.

Incorporating the *Small Business Risk New Account Score* into your risk management process will enable you to use trade credit most effectively so that you can:

- Achieve virtually 100% resolution and automation of small business credit applications
- Make the best decisions possible by accessing the most advantageous data available
- Reduce the costs and hassles associated with full-scale application reviews
- Decrease Days Sales Outstanding through more accurate risk assessment
- Increase customer satisfaction with faster, more consistent decisions

More Than a Score

The *Small Business Risk New Account Score* combines D&B's and Fair, Isaac's respective strengths and trusted leadership to bring you one, comprehensive new account risk assessment solution, driven by:

† Source: Small Business Administration



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



Decide with Confidence™

■ **Access to Powerful and Predictive Data** - D&B's powerful commercial database on over 16 million U.S. businesses, of which nearly 90% have 10 or fewer employees, along with consumer data from any of the three major bureaus.

■ **Predictive Scores** – A series of small business models developed by both D&B and Fair, Isaac, that are based upon the observed characteristics of hundreds of thousands of businesses in D&B's database, consumer data on the principal owners of the business, and the accompanying relationship these characteristics have to the probability of a company experiencing severe delinquency over a period of 12 months.

■ **Advanced Analytics** – D&B's and Fair, Isaac's respective small business analytics and newly developed predictive models ensure you make the best decisions given the available data.

■ **Web-Enabled, Automated Decisioning** - D&B's market-leading web-enabled decisioning applications - Risk Assessment Manager – Enterprise and Global DecisionMaker and proprietary integration application - the Data Integration Toolkit – enable you to access and integrate the *Small Business Risk New Account Score* seamlessly into your existing applications. These state-of-the-art decisioning solutions translate the powerful data and predictive *Small Business Risk New Account Score* into actionable decisions to help you run your business more profitably.

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

Dun & Bradstreet, Inc. and Fair, Isaac & Company, Inc. - Proprietary and Confidential
© 2003 Dun & Bradstreet, Inc. and Fair, Isaac & Company, Inc.

D&B and Fair, Isaac – Partners in Small Business Risk Assessment

D&B and Fair, Isaac have created an alliance of complementary strengths to help you grow your small business customers. Capitalizing on both companies' core competencies and extensive knowledge of small business credit behavior, the *Small Business Risk New Account Score* leverages D&B's global database of more than 75 million businesses, Fair, Isaac's small business analytic capabilities and D&B's powerful decisioning applications to provide you with the tools you need to improve the accuracy and maximize the profitability of your small business risk assessment process.

In the early 1990's, both D&B and Fair, Isaac collectively pioneered the use of predictive modeling for businesses. D&B championed the use of commercial data-based models for trade credit applications, while Fair, Isaac broke new ground by blending consumer and business data for small business risk assessment to build a suite of small business models for the Financial Services' marketplace. Today, these analytics are the most widely accepted tools for origination of business lending and are used by 90% of the top small business lenders.

Fair, Isaac's small business analytics have been optimized on small business owners, a unique group of consumers whose credit behavior is markedly different than that of their larger business counterparts. Over the past decade, Fair, Isaac has developed and refined analytics to include a suite of models that combine business information from D&B, the leading provider of commercial information, with principal owner information from the consumer bureaus. These breakthrough analytics enable highly predictive new account risk assessment on small businesses that is tailored to maximize the profitability of your risk management process.

The *Small Business Risk New Account Score* is the second in a series of solutions we plan to develop jointly. To learn more about how the *Small Business Risk New Account Score* and our other new products can have an immediate impact on your profitability, visit www.dnb.com or www.fairisaac.com.