

D&B Total Loss Predictor™

Never take a customer that never pays

Safeguard your business's bottom line; identify highest risk applicants *before* they become your customers. Assess credit applications using the D&B Total Loss Predictor, an innovative scoring tool that uses superior credit risk intelligence to predict the likelihood customers will never meet their payment obligations.

Total Loss Predictor identifies and quickly assesses companies that have a high risk of defaulting on their very first payment, which could be for a number of reasons, including an inability, unwillingness, or intent not to pay. Using the Total Loss Predictor, minimize your bad debt reserve and protect from the need to pursue collections from companies that can't or won't pay.

STEER CLEAR OF COSTLY CREDIT RISK TRAPS

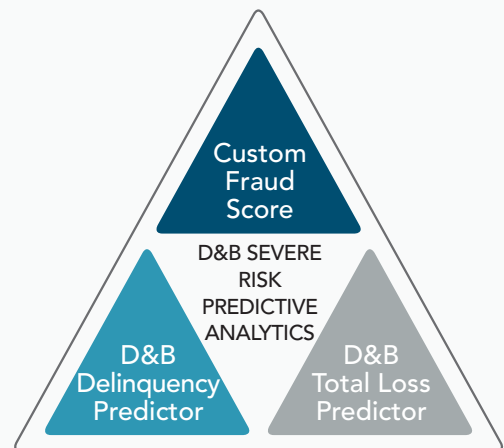
Businesses struggling to stay afloat in a challenging economy may not have the same priorities as your company. That's why, in addition to detecting companies that resemble fraudulent businesses that had malicious or no intent to ever pay, the Total Loss Predictor also identifies new business applicants without the apparent means to pay. By examining the characteristics and behaviors similar to companies that have shown they won't pay, this predictive score serves as an early warning to safeguard the ability of your business to meet its goals.

A TRUSTWORTHY PREDICTOR OF EXTREME BUSINESS RISK

Other delinquency scores rely solely on customer behavior to predict the likelihood a company will make a first-time payment. While competitors may include a prospect's consumer credit card behavior as part of their predictive scoring methodology, only the Total Loss Predictor leverages proprietary business intelligence to protect your business' bottom line with a high degree of predictability.

takeoverOur tool utilizes new, highly predictive intelligence indicators to pre-screen and identify extreme-risk credit applicants who pose the greatest threat of never paying.

D&B'S COMPLETE SUITE OF SEVERE RISK PREDICTORS



With the introduction of D&B Total Loss Predictor, D&B now has a complete suite of predictive analytics to assess for credit applicants who may pose the **most severe risk** to your business.

- **D&B Delinquency Predictor** – predicts slow payment-severe delinquency
- **D&B Total Loss Predictor** – predicts first-time payment default
- **D&B Custom Fraud Score** – predicts for “bust out”, identify theft and account takeover

HOW CONFIDENT ARE WE IN THE D&B TOTAL LOSS PREDICTOR?

The Total Loss Predictor was designed, tested, and validated using data on more than 230,000 businesses across all industry and size segments who made a first-time purchase from a D&B trade participant and either paid or never paid. Taking advantage of the deep D&B Global Database, the new score specifically benefits from:

- Global data collection, focused on expanding the depth of predictive attributes
- Entity matching, including enhanced identity resolution
- D&B's proprietary D-U-N-S® Number system
- Corporate linkage information, including smaller businesses with 2-3 “family” members
- Predictive indicators
- Our industry-leading information quality

THE D&B TOTAL LOSS PREDICTOR IS ESPECIALLY EFFECTIVE IN STREAMLINING CREDIT REVIEW WORKFLOW IN HIGH-VOLUME INDUSTRIES LIKE:



TELECOMMUNICATIONS



FINANCE



TECHNOLOGY

ARM YOUR CREDIT TEAM AGAINST EXTREME HIGH-RISK APPLICANTS

In today's challenging economy, the ability to predict high risk of never receiving payment from a customer is critical. Highly competitive and cost-conscious customers need tools to spot extreme risk applicants before spending additional time and resources to assess whether to accept, reject, or continue to do business with a company.

D&B TOTAL LOSS PREDICTOR HELPS YOU:

- Efficiently and proactively detect and protect your business from the risk of never receiving a single payment—before it affects your bottom line
- More accurately identify, report, and classify extreme-risk applicants
- Develop a best practice strategy to ensure compliance and more accurate reporting
- Minimize bad debt and losses so you can maintain and grow profits
- Streamline your credit application process and improve resourcing

Visit www.dnb.com/ to learn more.

ABOUT DUN & BRADSTREET

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