D&B Delinquency Predictor™

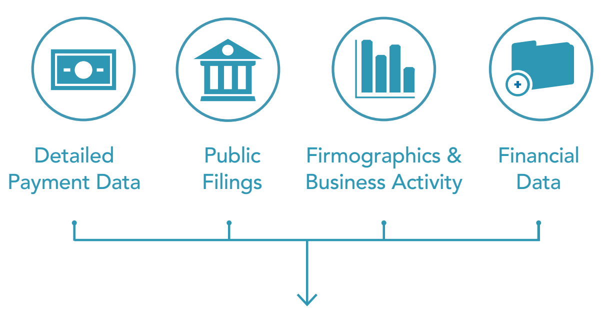
Outstanding advancement in delinquency assessment

For many years, businesses have protected themselves from delinquent customers and risky new prospects with the D&B Commercial Credit Score (CCS). However, when facing the prospect of a long-term sluggish economy, improving bottom line results requires more precise credit risk management so you can find ways to approve more new accounts without negatively impacting bad debt losses.

D&B recognized the increased challenges confronting our customers and went back to the drawing board to develop a groundbreaking evaluation score to predict company delinquency with the greatest precision available. By identifying new data sources and indicators, D&B has transformed the company's flagship CCS score into a new risk assessment tool, the D&B Delinquency Predictor, to predict business delinquency with significantly more precision.

The Delinquency Predictor is a predictive tool that provides the most insight into commercial delinquency for new and existing account decisions. The Delinquency Predictor examines all of a company's past payment obligations, firmographics, public filings, and financial data to determine the probability of future delinquency. This tool can play a critical role in decisions to accept or reject new applicants and whether to change credit limits extended to existing customers.

HOW WE DELIVER STRONGER DELINQUENCY PROTECTION



D&B Delinquency Predictor captures more data and offers greater precision than competing tools.

AT A GLANCE: THE D&B DELINQUENCY PREDICTOR

Example: A Delinquency Predictor score of '4' assesses this company as a moderately high risk for severe delinquency.

The D&B Delinquency Predictor predicts the likelihood that a company will pay in a severely delinquent manner (91+ days past term), seek legal relief from creditors, or cease operations without paying all creditors in full during the next 12 months.

It uses statistical probabilities to assess companies using three risk classifications:

- Credit Risk Score provides a direct relationship between a score and the level of risk. This score enables a customer to utilize more granular cutoffs to drive their automated decision-making process.
- Percentile Ranking illustrates where a company falls among all businesses in the D&B database, and is most effectively used by customers to rank order their portfolios from highest to lowest risk of severe delinquency.
- Risk Class segments the accounts into five distinct risk groups from the lowest probability of severe delinquency to the highest. This class enables a customer to quickly segment accounts into various risk segments to determine appropriate marketing or credit policies.

THE MOST INTELLIGENT DELINQUENCY INDICATOR

Delinquency Predictor leverages new proprietary predictive data sources that significantly increase the accuracy of our predictive insights. Compared to any other delinquency score, our new tool separates itself from the pack with its ability to provide a reliable risk assessment analytics for businesses with limited or no commercial trade history.

> D&B Delinquency Predictor features a 23% improvement in its ability to predict delinquency*

Although our competitors have delinquency scores, they lack the breadth of data, actionable predictive information, and superior analytic methodology that makes Delinquency Predictor the most forward-looking assessment in the market.

THE D&B DELINQUENCY PREDICTOR COMBINES:

– Breadth and depth of data – applying greater precision using new, more predictive data sources to better define delinquency

– Superior analytical methods – applying refined segmentation to more accurately classify businessesfor risk, including businesses with limited to no commercial trade history

How good is the Delinquency Predictor? It calculates with 23% more predictive power which businesses are likely to be severely slow-paying customers—the type of customers that pay 10% or more of their obligations 91+ days past due. Predicting business delinquency with significantly more precision is critical intelligence you need to apply credit management actions most effectively and improve bottom line results.

ENHANCED PREDICTIVE CAPABILITIES

In a highly competitive market, it's essential to protect yourself from the customers with the highest risk of impacting your bottom line. The Delinquency Predictor can safeguard your business from the drain of slow cash flow and increasing bad debt.

Delinquency Predictor offers more insight for new application decisions and the ongoing management of existing accounts including:

– Evaluating the approval of new accounts

– Managing cash flow

– Setting and updating credit limits

– Identifying upsell and cross-sell opportunities

– Accelerating growth

Delinquency Predictor helps risk professionals identify more of the customers and new applicants with the highest chance of ending up as bad debt risk — minimizing losses and helping businesses thrive in a competitive marketplace.

Visit www.dnb.com/ to learn more.

* COMPARED TO D&B CCS V.8

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