

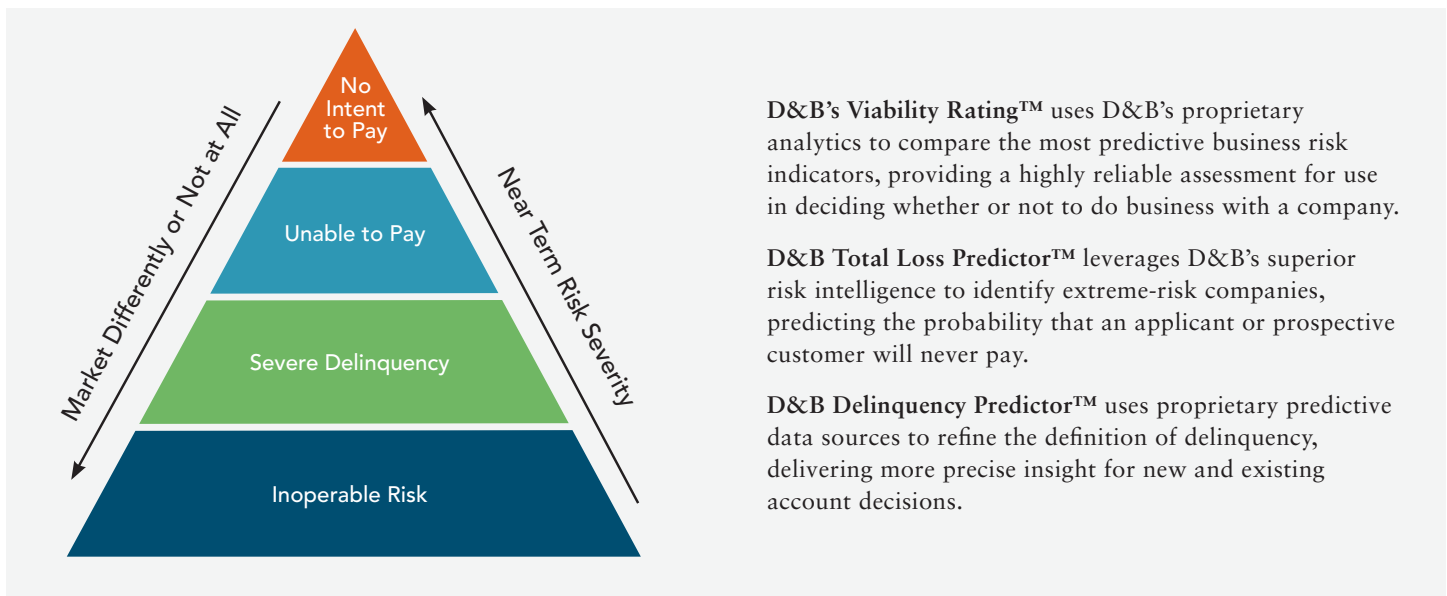
BASIC ANALYTICS

The D&B Composite Score (Triple Play)

Increase approval rates by making decisions with greater precision

As you engage with prospects and existing customers you need to be sure you're making the most informed decisions. D&B's Composite Score brings three powerful analytic-based assessment tools; the D&B Viability Rating™, D&B Total Loss Predictor™ and D&B Delinquency Score™ together into one powerful, optimized solution for segmentation in marketing prioritization or risk assessment. We call it the "Triple Play".

The "Triple Play" offers efficiency and consistency in marketing pre-screen and the transactional application submission process. Based on granular segmentation with added precision, you can prioritize leads, automate your "accept and reject" process, set more realistic terms and use pricing as a lever in higher risk situations. You can also use the score to streamline workflows and strengthen automated decisioning rules.



D&B's Viability Rating™ uses D&B's proprietary analytics to compare the most predictive business risk indicators, providing a highly reliable assessment for use in deciding whether or not to do business with a company.

D&B Total Loss Predictor™ leverages D&B's superior risk intelligence to identify extreme-risk companies, predicting the probability that an applicant or prospective customer will never pay.

D&B Delinquency Predictor™ uses proprietary predictive data sources to refine the definition of delinquency, delivering more precise insight for new and existing account decisions.

SEGMENTATION IS THE KEY TO BALANCING RISK AND REWARD

The Triple Play can be tailored to the performance of your new applicants and existing customers. It can also be used generically to see improved performance. The Triple Play adds greater precision to the standard tools – making it a more effective way to assess the risks worth taking vs. those you want to avoid. It can help answer questions, such as:

- Can I increase my approval rates by differentiating between companies that pay slow due to longer Accounts Payable cycles and companies that pay slowly or not at all because they are having business viability issues?
- If I approve this applicant today; 12 months from now, will they be a viable business?
- Is this a viable business that will eventually pay and generate profit or is there little chance of developing a profitable relationship with this company?

Triple Play Segmentation provides an overview of all three scores making it easy to assign targeting, approval, and treatment strategies based on the balance of risk and opportunity.

SEGMENT	SUMMARY	ACTION	VIABILITY PORTFOLIO COMPARISON GROUP	TOTAL LOSS PREDICTOR GROUP	DELINQUENCY PREDICTOR GROUP
1	It's All Good	Promote Solid acquisition targets Minimal financial considerations	GOOD	GOOD	GOOD
			GOOD	GOOD	AVG
			GOOD	AVG	GOOD
			GOOD	AVG	AVG
			AVG	GOOD	GOOD
			AVG	GOOD	AVG
			AVG	AVG	GOOD
			AVG	AVG	AVG
2	Cash is Not King	Viable Just slow to pay May need special finance offer	GOOD	GOOD	BAD
			GOOD	AVG	BAD
			GOOD	BAD	BAD
			AVG	GOOD	BAD
			AVG	AVG	BAD
			BAD	GOOD	GOOD
3	Here Today...	Promote higher margin offers Lifetime value may be small	BAD	GOOD	AVG
			BAD	AVG	GOOD
			BAD	AVG	AVG
			GOOD	BAD	AVG
4	Identity Crisis	Proceed with caution Responders may never pay you	GOOD	BAD	AVG
			GOOD	BAD	AVG
			AVG	BAD	GOOD
			AVG	BAD	AVG
			BAD	BAD	GOOD
			BAD	BAD	AVG
5	Danger Danger!	Save your money Suppress and avoid	AVG	BAD	BAD
			BAD	GOOD	BAD
			BAD	AVG	BAD
			BAD	BAD	BAD

GOOD < Average D&B Bad Rates < BAD

To learn more about how you can leverage the D&B Composite Score, contact your D&B Sales Executive or call our Customer Service Center at 1.800.234.3867.

ABOUT DUN & BRADSTREET

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