With thousands of businesses closing their doors every day, it can be difficult to navigate a rocky economic landscape. So when customers, prospects, and business partners face serious challenges, you need to know. D&B has created an innovative assessment tool that provides precise insight into the health of companies with whom they do business.

The D&B Viability Rating is a new evaluation tool that offers a comprehensive assessment of whether or not to do business with a company. Only the D&B Viability Rating combines the most comprehensive measures of risk to deliver a highly reliable rating analyzing the current and future health of a business.

**COMPLEX INFORMATION IN A SINGLE PROFILE**

The D&B Viability Rating enables customers to get a comprehensive snapshot view of a business in an increasingly complex world. It incorporates the most critical information related to your decision of whether or not to engage with a company.

Other scores answer only one-dimensional business problems or questions like “Will I get paid?” or “How can I reduce bankruptcy losses?” D&B’s Viability Rating helps our customer answer fundamental questions with more precision:

– Is this a viable business?
– Can I identify growth opportunities with thriving businesses?
– Do I want to initiate or continue a relationship with this business?
– Do I have complete confidence in the depth of data driving my decision?
– Do I have complete visibility into the financial performance of this business?
– Can I increase my objectivity of my risk assessment?
– Can I customize my decisions based on how much there is to know about a company?

### AT A GLANCE - THE D&B VIABILITY RATING

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<th>Portfolio Comparison</th>
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**The Viability Score:**

Assesses the probability that a company will no longer be in business, within the next 12 months, compared to all U.S. businesses within the D&B database. Going out of business is defined as:

– Voluntary or involuntary close of business
– Becoming dormant or inactive
– Filing for bankruptcy

**Portfolio Comparison:**

Assesses the viability of a company, compared to similar businesses, within the same model segment. The type of data used to classify these segments is:

– Available financial data
– Established trade payments
– Limited trade payments
– Firmographics and business activity
THE D&B VIABILITY RATING (CONT.):

DATA DEPTH INDICATOR:
 Presents the level of predictive data available on a business that was used to score its viability. Data depth includes how much business intelligence is known about a business based on the availability of predictive information such as:

– Commercial trading activity
– Financial attributes
– Firmographic data

COMPANY PROFILE:
 Examines how established a company is based on a combination of categories including financial data, trade payments, and demographics on the different categories within the profile include:

– Financial data
– Trade payments
– Years in business
– Company size (number of employees or sales)

CUTTING-EDGE PREDICTIONS YOU CAN TRUST

The D&B Viability Rating builds on D&B’s legacy of providing insight to customers, integrating multiple key risk indicators into industry-leading analytics. This multi-dimensional view includes:

– Expanded scale – assessing all levels of business closure, including voluntarily and involuntarily going out of business, becoming dormant or inactive, and bankruptcy
– Complete context – evaluating the viability of a company compared to all U.S. businesses and to its peers
– Total transparency – indicating how much predictive insight is known based on trade references, financial records, and firmographic data

Know more about the companies you do businesses with, faster. The unique D&B Viability Rating offers at-a-glance, comprehensive knowledge of customers and prospects, and helps you enhance your risk department’s ability to navigate a challenging economic landscape.