D&B Credit
Manage Global Credit Risk & Drive Profitable Growth
D&B Credit delivers Dun & Bradstreet’s industry-leading data and analytics in a modern, easy-to-use interface to help you manage global business credit risk and drive profitable growth.

- D&B Credit Reporter
- D&B Credit
- D&B Credit Advantage
- D&B Credit Premium

Each edition of D&B Credit equips credit and finance professionals with the unparalleled data, analytics, and insight that Dun & Bradstreet is known for. Our comprehensive credit information helps with evaluating credit applicants, managing and monitoring global risk, and identifying opportunities for growth. These cloud-based solutions – fueled by the data and analytical insights from the Dun & Bradstreet Data Cloud – provide intelligent risk assessment. Powerful segmentation tools, personalized global alerts, and configurable credit reports make managing risk more efficient.

Unlike other data providers that only offer aggregated, third-party data, D&B Credit provides proprietary information that presents a clear picture of risk. Our world-renowned business credit records feature:

**Risk Assessment** – D&B Credit features proprietary data, including the Overall Business Risk and the Maximum Credit Recommendation (D&B Credit Advantage and D&B Credit Premium users can set custom credit limit recommendations). Records also feature five of Dun & Bradstreet’s most popular risk scores and ratings – the D&B® Failure Score, the D&B® Delinquency Score, the D&B® PAYDEX®, the Portfolio Comparison Score (one component of the D&B® Viability Rating), and the D&B® Rating.

**Trade Payments** – The Dun & Bradstreet Data Cloud has the world’s largest commercial trade data network, with 16,000 companies from 700 different industries reporting accounts receivable data. Our trade payment data helps to indicate how quickly a company is likely to pay its bills in the future by reviewing its payment patterns with others in the past. Summary data offers key trade elements including average DBT (days beyond terms), highest credit amount currently owed, highest amount received, highest past due, and total placed for collections. Drill down to detailed lists to see trade lines by industry, range of credit extended, and each individual payment experience.
Ownership – Dun & Bradstreet has the largest and most complete collection of corporate family tree information. In D&B Credit you can view the corporate family tree of more than 120 million linked companies around the world. By understanding your corporate exposure across these hierarchies, you can uncover new revenue opportunities and hidden risks.

Legal Events – Past and present legal activities can impact a company’s financial stability and operations. Here you’ll discover lawsuits, resulting judgments, liens, and UCC filings. Dun & Bradstreet is the only credit data provider that offers US lawsuit data to alert you to potential risk much sooner than providers that only maintain resulting judgments, which can take years. In addition, many cases are settled out of court or dismissed and may never have a resulting judgment issued.

Financial Information – Dun & Bradstreet has 100% coverage of public company financial statements, as well as the most complete listing of private company financial statements available anywhere. The Financial Information section also lets you compare key business ratios to industry norms, analyze trends, and set benchmarks for evaluating a company’s stability.

Country/Regional Insight – In addition to company information, Dun & Bradstreet offers country intelligence: in-depth Country Insight Reports, which analyze current risks and opportunities within a country and its regional and global context; shorter Country Insight Snapshots, which offer a high-level view of a country’s political, commercial, and macroeconomic environment. In addition, each country is given a Country Risk Score based on an assessment of that country’s political, commercial, economic, and sovereign risks.

**MAKE CONFIDENT CREDIT DECISIONS**

Anchored by the Dun & Bradstreet D-U-N-S® Number, you can access in-depth intelligence and get a clear credit story for easier, faster decisioning. Our proprietary predictive and performance-based credit scores and analytics such as the Overall Business Risk Assessment and the Maximum Credit Recommendation help you set terms and limits. Additionally, D&B Credit’s digital reports feature timely third-party web and social information, such as the latest business headlines, social media posts, and management changes.

**EFFICIENTLY MANAGE YOUR CUSTOMER BASE**

Leverage a clear and customizable view of all accounts. Organize, monitor, and receive alerts based on characteristics that are most important to you to prioritize collections. With customizable filters, you get a rich understanding of credit patterns and trends to help predict slow-paying accounts and even business failure to help reduce days sales outstanding (DSO) and optimize cash flow.
EASILY MANAGE AND MONITOR YOUR ACCOUNTS WITH GLOBAL ALERTS

Help mitigate risk and manage credit changes through configurable alert profiles on companies in more than 200 countries. Receive notifications via email, dashboards, and reports that let you know the moment a business begins to pose a higher level of risk or opportunity. For example, if a customer’s scores improve, you can set less stringent payment terms by increasing their credit limit on their next order. Getting alerted to changes allows for quicker decisions on accounts so you can focus on the more complicated decisions. Dun & Bradstreet has the most extensive and comprehensive alerts in the industry:

- Score Changes
- Severe Risk
- Financial Event
- Lawsuits, Judgments, and Liens
- Bankruptcy/Insolvency
- Serious/Notable Event
- Name/Location/Registration Changes
- Out of Business/Unable to Confirm
- Business Structure/Ownership Change

SMALL BUSINESS INSIGHT

D&B Credit also offers additional access to Dun & Bradstreet’s proprietary small business data repository, Small Business Risk Insight® (SBRI). SBRI provides financial services payment performance information on loans, lines, credit cards, and leases to help you make profitable small business lending decisions. Get details on exposure by obligation, delinquency, account balances, and more. The database in our SBRI program includes more than 59 million accounts from more than 200 financial institutions in the US. To gain access to SBRI, financial institutions are required to contribute data to the SBRI database, while all other companies are required to participate in Dun & Bradstreet’s Global Trade Exchange Program.

BETTER DECISIONS BEGIN WITH WORLD-CLASS DATA

Dun & Bradstreet is the global leader in commercial data and analytics for a reason. We have helped companies confidently make crucial decisions for more than 170 years. D&B Credit connects you with the Dun & Bradstreet Data Cloud, which offers the world’s most comprehensive business data and analytical insights. The Data Cloud encompasses more than 330 million business records, which represent the companies that make up the majority of the world’s GDP, as well as small businesses. Dun & Bradstreet also makes 2 billion yearly updates to our global trade database (the largest in the world); these map to 200 million unique trade experiences, shining a light on companies’ ability to pay. These and other financial attributes allow Dun & Bradstreet to deliver best-in-class predictive scores that help you manage financial risk.
Intelligent Risk Assessment with a User-Friendly, Intuitive Interface

D&B Credit contains Dun & Bradstreet’s robust and reliable business credit scores and ratings, alongside comparative analysis with millions of other businesses. The Overall Business Risk and Maximum Credit Recommendation can give you a clearer view of your potential partner’s or vendor’s financial situation and the potential credit risk they pose.

Your portfolio is the set of businesses that you can track over time to better understand risk and exposure. The dashboard view shows companies segmented by risk type. Users can also see a list view of portfolio companies. It’s easy to add customers to your portfolio and organize them by relevant characteristics. Users can also generate an almost limitless number of tags to create the segments that help you be more efficient.

D&B Credit offers configurable alert profiles on companies in more than 200 countries, which is crucial for international trade relationships. Users can be notified about an extensive array of alert types, such as when new financial statements are posted, when a company’s scores change, as well as other indicators of severe risk. Users can receive alerts when and how you want them, via email updates and in product dashboards.
Get to Know D&B Credit

D&B Credit Reporter
Make quick assessments of potential credit partners with easy-to-understand reports that provide an overview of a company’s financial health. D&B Credit Reporter is tailored for small and mid-sized businesses that make a limited number of credit decisions.

D&B Credit
View Dun & Bradstreet’s unrivaled predictive and performance-based credit scores and analytics, as well as trade payment data, legal events, corporate family trees, and other third-party web and social information. Credit reports and dashboards are configurable in this global solution, so you can easily view the information that’s most important to you. With D&B Credit, you’ll be able to make more confident credit decisions using the world’s most comprehensive business data and analytical insights.

D&B Credit Advantage
Personalize your credit risk management insight by combining your accounts receivable data with Dun & Bradstreet’s industry-leading data and analytics for smarter decision making. With D&B Credit Advantage, you can personalize your global risk assessments and your credit risk management insight by combining your data with ours. By bringing your data into the solution, D&B Credit Advantage gives you a view of total outstanding debt in your entire portfolio. Then it’s blended with Dun & Bradstreet’s predictive scores, so you get a risk view within the portfolio. The result? More informed credit risk management and the ability to segment accounts to proactively manage risk and opportunity across your customer base using both your experience and Dun & Bradstreet’s data. D&B Credit Advantage affords you a clear and complete picture of your portfolio and customer relationships through matching, cleansing, and appending Dun & Bradstreet’s best-in-class data to all of your accounts.

D&B Credit Premium
Designed to enable a systematic and automated approach to credit decision making, D&B Credit Premium is the solution to automate your global credit policies. So instead of reading a credit report and other payment variables and then coming up with a credit recommendation, you’ll be able to configure the parameters of which new customers get automatically approved for credit and at what amount. Because the data is already in place and aligns with your workflows, the entire credit decisioning process becomes automatic. It doesn’t get any easier or more efficient than that.
# Product Comparison Matrix

<table>
<thead>
<tr>
<th>Feature</th>
<th>D&amp;B CREDIT REPORTER</th>
<th>D&amp;B CREDIT</th>
<th>D&amp;B CREDIT ADVANTAGE</th>
<th>D&amp;B CREDIT PREMIUM</th>
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<tr>
<td>Scores &amp; Analytics</td>
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<td>Trade Payment Data</td>
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<td>Corporate Family Tree Charts</td>
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<td>Legal Event Filings</td>
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<td>Automate Credit Decisions on New Customers</td>
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</table>


Dun & Bradstreet helps improve business performance through data and analytics. For more information about D&B Credit, please call us at (877) 727-0664 or visit dnb.com/dbcredit.

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**ABOUT DUN & BRADSTREET**

Dun & Bradstreet, the global leader in commercial data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet’s Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk, and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity. Twitter: @DnBUS

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