

# D&B Credit Advantage

Personalise your credit risk management insight by combining your accounts receivable data with Dun & Bradstreet's industry-leading data and analytics.

D&B Credit Advantage, an advanced edition of the D&B Credit line of products, deliver a personalised credit risk management experience so you can strategically conduct new customer application reviews, better manage accounts, and prioritise collections.



## WHEN YOU NEED DEEPER INSIGHT ON YOUR ACCOUNTS PORTFOLIO

In addition to all of the features of D&B Credit, with D&B Credit Advantage you'll be able to combine your A/R data with D&B's unrivalled predictive and performance-based credit scores and analytics to easily spot pockets of risk in your customer base. You will see your portfolio by outstanding dollar based on credit risk and aging ranges as well as drill down capabilities to identify risk exposure within a corporate family. By seeing your data combined with D&B's, you can take specific actions unique to your business to prioritise collections, mitigate potential write-offs, and take advantage of areas of opportunity.

Additionally, you can set custom credit limits by defining your own criteria by segments (such as limits, terms, and discounts) to create more consistent decisions.



## WHEN YOU NEED TO PRIORITISE COLLECTIONS EFFECTIVELY

D&B Credit Advantage can help you take a more strategic approach to collections management. After all, the longer accounts are past due, the less likely a company is able to collect in full. Use D&B Credit Advantage to assess how your past due customers are paying you versus other companies as well as understand the probability of them staying in business. You'll be able to better stabilise your cash flow by identifying all your high-risk accounts that require faster collection.



## WHEN YOU NEED TO OPTIMISE CASH FLOW AND DRIVE PROFITABLE GROWTH

D&B Credit Advantage leverages D&B's proprietary diagnostic models to determine risk in the marketplace and calculate the predicted default rate for each account in your portfolio. That information - combined with your data on how accounts are paying you - helps you to benchmark and validate that your bad debt reserve maximises working capital.

Become more efficient and collaborate with other departments. With D&B Credit Advantage, you'll be able to provide sales opportunities for your business development and sales teams by identifying existing customers who represent a low credit risk but could have the propensity to buy more. And, corporate linkage reporting identifies your largest customer "families" so your team and sales can provide higher levels of service for greater customer satisfaction and loyalty.



**D&B Credit Advantage  
can help you take a more  
strategic approach to  
collections management.**

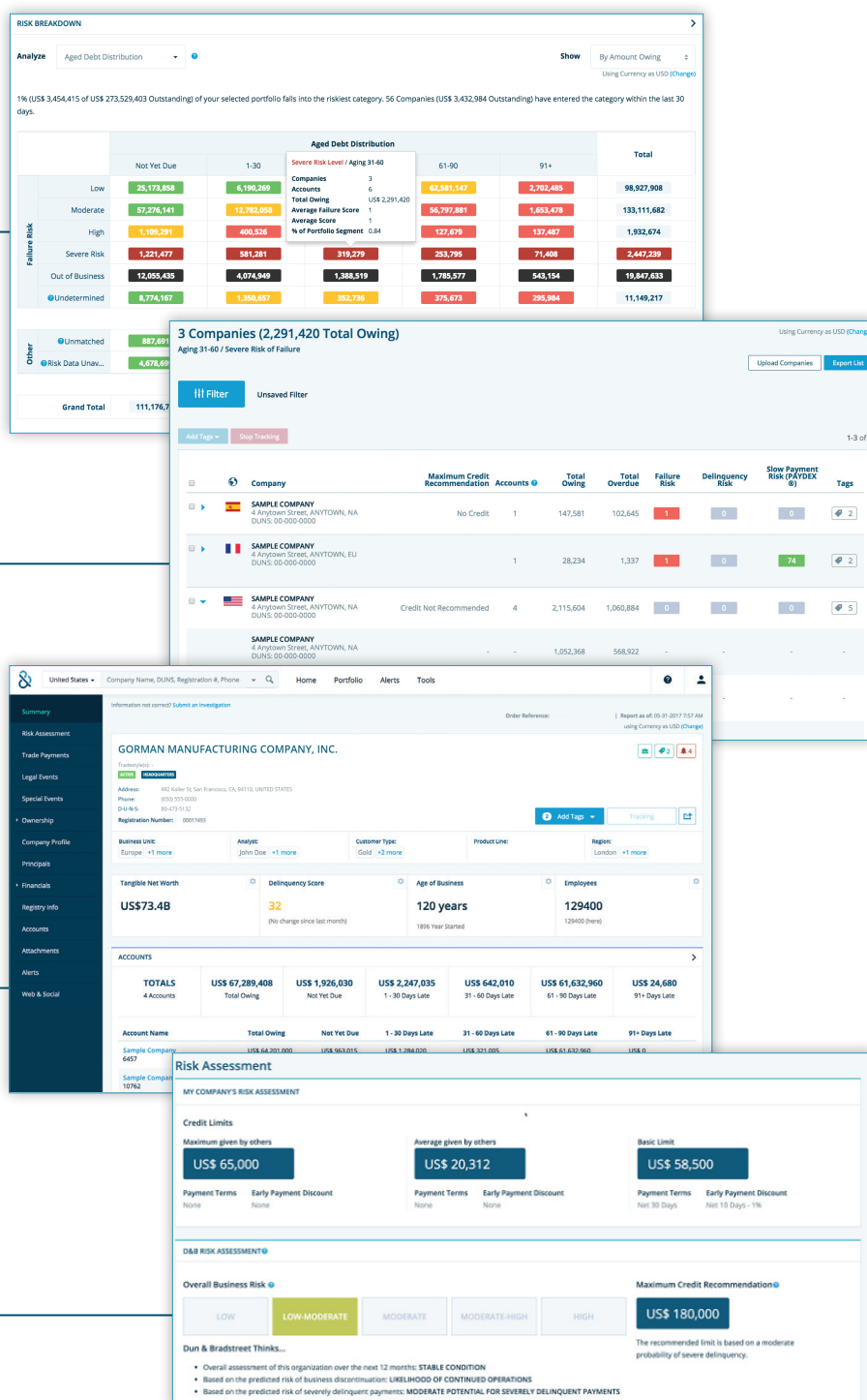
To learn more about D&B Credit Advantage, please contact your Dun & Bradstreet Relationship Manager or call [800-463-6362](tel:800-463-6362).

Understand your current risk distribution of outstanding cash and riskiest accounts across your portfolio so you can improve cash flow based on your aging, collecting from your customers before they become severely delinquent with their payments.

Delve deeper in to your accounts portfolio to understand the relationships between businesses in your receivables, and their combined outstanding debt profile—revealing their total amount owed and the exposure to you.

View aged debt distribution of the total amount any single account owes you, to determine whether further action, opportunistic or protective, is required.

Define custom credit limits based on your organisation's risk appetite. Set as many as you like based on various credit perspectives, e.g. risk averse vs. risk-taker, or recommended limit vs. average limit others have assigned the company.



## ABOUT DUN & BRADSTREET

Dun & Bradstreet helps companies around the world improve their business performance. The global leader in commercial data and analytics, we glean insight from data to enable our customers to connect with the prospects, suppliers, clients and partners that matter most. Since 1841, companies of every size rely on Dun & Bradstreet to help them manage risk and reveal opportunity.

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