

BROCHURE

D&B Fraud Risk Insights

Enhance your due diligence processes and protect your bottom line from B2B fraud losses with powerful fraud detection intelligence



In today's business environment, protecting your company requires a holistic approach to evaluating risk. Augmenting your due diligence process with fraud detection intelligence can help better safeguard your business from financial and reputational loss.

Fraud is a growing concern for many organizations, and the costs are high with annual fraud losses totaling \$485.6 billion globally and \$151.1 billion in the Americas¹. With the growing transformation of conducting transactions in the digital marketplace, businesses can continue to expect fraudsters to increase attacks on this potentially lucrative faceless channel.

As a result, fraud is becoming increasingly easier for fraudsters to commit and more complex and difficult for businesses to pinpoint than ever before. Combatting this rapidly evolving breed of fraud requires a solution that can not only evaluate traditional fraud signals, such as firmographics and operational indicators, but also adapt to the digital aspects of fraud.

Many fraud solutions and mitigation processes today lack a multidimensional, data-driven approach with digital intelligence for effective fraud risk decisioning. In addition, siloed data views and the lack of cross-company and industry fraud views have resulted in incomplete risk evaluations, a prevalence of false positives and unnecessary customer friction.

With the evolving and increasingly sophisticated fraud tactics, proper due diligence requires an adaptive, data-driven, and multidimensional approach to stay steps ahead of fraudsters.

Annual Fraud Losses

\$151.1B

IN THE AMERICAS

\$485.6B
GLOBALLY

¹ Nasdaq 2024 Global Financial Crime Report

INTRODUCING

D&B Fraud Risk Insights

D&B Fraud Risk Insights combines comprehensive business data, specialized fraud knowledge, advanced machine learning, and powerful analytics to help pinpoint business fraud, provide insights to enhance due diligence, and further protect your business' bottom line.

With D&B Fraud Risk Insights, you can:



QUICKLY IDENTIFY HIGH RISK ENTITIES for further evaluation and due diligence. Fraud model scores, reason codes and fraud risk signals are provided to help accurately pinpoint fraud and fast-track decisioning and next-step guidance.



ACCELERATE LOW RISK OPPORTUNITIES to improve business relationships and positively impact revenue. D&B Fraud Risk Insights enables you to screen businesses with confidence allowing less friction with good entities and improving conversion rates.



PROTECT YOUR BUSINESS FROM FINANCIAL AND REPUTATIONAL LOSS with expanded due diligence to know who you are doing business with — safeguarding your bottom line from bad actors.



Fraud Risk Assessments

D&B Fraud Risk Insights leverages proprietary machine learning algorithms to combine a multitude of fraud signals into a comprehensive fraud risk assessment on US businesses. The multidimensional machine learning models can help pinpoint risk associated with three common business fraud types:



BUSINESS IDENTITY THEFT
A perpetrator acting as the business owner or representative of a legitimate company



BUSINESS MISREPRESENTATION
Material malfeasance and misrepresentation through fabrication, exaggeration, or omission of information



FIRST PAYMENT DEFAULT
An individual or a business opening a new account and never making a single payment on any debt owed

Numerical scores with configurable high-risk thresholds for each fraud type represent the probability that a business transaction is fraudulent. Scores exceeding the high risk thresholds are flagged as high risk and accompanied by up to three reason codes. Understanding the fraud risk signals behind the assessment provides deeper insight to guide further evaluation on those flagged as high risk.

In addition, the three assessments for Business Identity Theft, Business Misrepresentation, and First Payment Default are evaluated to provide an overall fraud risk assessment.

Determining the Overall Fraud Risk Assessment

The fraud risk assessments powered by machine learning add a layer of actionable intelligence to help you identify precursors and safeguard your organization against potential fraudsters without slowing down the approval process.

BUSINESS FRAUD TYPES	FRAUD SCORE	HIGH RISK THRESHOLD	FRAUD RISK ASSESSMENT	OVERALL RISK ASSESSMENT
Business Identity Theft 37849: Business is identified as a shell company or holding company 37856: Email address has free or disposable domain	0.95	0.70	High	HIGH RISK High risk identified by business identity theft machine learning model
Business Misrepresentation	0.50	0.70	Medium to Low	
First Payment Default	0.01	0.037	Medium to Low	

Note: The visual is for illustrative purposes.

Fraud Risk Signals

D&B Fraud Risk Insights also provides over 60 fraud risk signals that can be used to pinpoint suspicious information and known fraudulent activity, further protecting your bottom line and business reputation.

Fraud risk signals enhance your due diligence process by giving you the evidence to back up your decisions and deeper insight on those flagged as high risk that require further review. These risk signals are the result of input and file data analyses, known-fraudulent activity, company historical events and status, as well as other key fraud detection insights.

Business Identity Verification and Validation

- Identity Resolution Match and Confidence Code
- Address, phone and email validation
- Firmographics analyses
- D&B business file data
- Input and D&B business file data returned

Digital Identity Risk

- Device Intelligence — Device fingerprinting, IP verification and location, and botnet activity detection
- Email Intelligence — Age, domain, mailbox issues, popularity, and velocity
- Phone Intelligence — Reputation, velocity usage, and fraud traffic pattern

Business Status & Events

- Operating and financial status
- Open financial embarrassment, claims, and debarments
- Criminal proceedings

D&B Fraud Risk Network

- Suspicious business characteristics and risk types
- Investigative special event comments and notes
- Investigations conducted by certified fraud examiners

Access When, Where, and How You Need It



Direct+ API Integration

Our Direct+ API is compatible with nearly all systems, offering a seamless way to integrate Dun & Bradstreet’s trusted fraud risk analytics and data directly into your systems and workflows.

This convenient integration allows you to take an automated approach to managing fraud risk to drive faster, more efficient business results and reduce customer friction.



Access D&B Fraud Risk Insights directly in the [D&B Finance Analytics Credit Intelligence](#) web application to quickly help evaluate the fraud risk of a company of interest and enhance your credit decisioning process.

Dashboard

Workspace Library

Alerts

Account Manager

Decision Maker

Portfolio Insight

Tools

United States

Enter Company Name, ID, Individual Name D-U-N-S or Reg#

ADVANCED

Q

D&B Fraud Risk Insights Report

INPUT DATA

Company Information

Name:Gorman Manufacturing

Address:123 Main St, JACKSONVILLE, FL 12345

Phone:9878767656

Requestor Information

Name:John Smith

Email:john@gormanmanufacturing.com

Company Information Suggested)

Customer Ref. ID:

Incorporated Year:

Number of Employees:

Company URL:

Company IP Address:

D&B FRAUD RISK ANALYTICS

Overall Fraud Model Risk

Status Reason: Potential fraud risk identified

High

Comments

- High risk identified by business misrepresentation machine learning model
- High risk identified by Identity Theft machine learning model

Detailed Fraud Model Results

Business Identity Theft

High

MEDIUM LOW

- Business is identified as a shell company or holding company
- Email address has free or disposable domain
- Business identified as high risk of ID theft fraud on fraud risk network

MODEL SCORE: 0.77

HIGH RISK THRESHOLD: 0.70

SCORE RANGE: 0 - 1

Business Misrepresentation

High

MEDIUM LOW

- Business email domain conflicts with input data
- Business incorporation date conflicts with input data

MODEL SCORE: 0.99

HIGH RISK THRESHOLD: 0.70

SCORE RANGE: 0 - 1

First Payment Default

VERY HIGH

HIGH

M

- Proportion of number of inquiries from credit institutions over the last 12 months previous year
- Average loss probability of business within the location

MODEL SCORE: 0.000170

HIGH RISK THRESHOLD: 0.00062

SCORE RANGE: 0 - 1

D&B FRAUD RISK SIGNALS

Standard Signals

Status Reason: Potential fraud risk identified

Business Identity Verification for Mismatches

	Input	Details
Business Name	Gorman Manufacturing	Gorman Company
Address	123 Main St, JACKSONVILLE, FL 12345	123 Broad St., JACKSONVILLE, FL 12345
Requestor Name	John Smith	Jim Smith
Phone number	9878767656	2126550220
Number of Employees	123456	91846
Business Incorporation Year	2011	2013
Business URL	123456	91846
Business IP Address	123.456.789.123	456.789.123.456

Business Identity Validation Based on Input

	Input
Phone unreachable	9878767656
Mailing Address undeliverable	123 Main St, JACKSONVILLE, FL 12345
Email unreachable	john@gormanmanufacturing.com
IP domain unreachable	123.456.789.123
Business URL unreachable	gormanmanufacturing.com

D&B Fraud Risk Insights

06



Ready to level up your due diligence process?

Visit www.dnb.com/fraud-risk-insights or contact your Dun & Bradstreet representative to learn how D&B Fraud Risk Insights can augment your risk assessment process and help safeguard your business from financial and reputational loss.

ABOUT DUN & BRADSTREET®

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant—even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB).

© Dun & Bradstreet, Inc. 2024. All rights reserved. (CR-1206892400905152 04/24)

dnb.com

