D& B Finance Analytics
RECEIVABLES INTELLIGENCE

Dun & Bradstreet’s industry-leading data and analytics, integrated into a powerful AI-driven accounts receivables management platform.
Automated Accounts Receivable:
Reduce DSO and Improve Cash Flow

Receivables Intelligence from D&B Finance Analytics is an advanced AI-driven platform that helps to dramatically improve your credit-to-cash processes by combining invoicing, collections, payments, and cash management into a powerful automation engine integrated within your ERP.

Receivables Intelligence has powerful automation, that when combined with Dun & Bradstreet’s industry-leading data and analytics, enables automated risk-based strategies, portfolio segmentation, and digital invoicing. Finance teams can automate financial processes, communications, decisions, transaction matching, and customer payments to optimize resources and help increase cash flow.

Receivables Intelligence also helps you improve the digital interactions of your customers with your business, proactively manage your global customer portfolio, and deliver insights when and where you need them in your credit-to-cash process.

Unlike other platforms that require customisation and long implementation schedules, Receivables Intelligence is flexible and easy to implement. Many companies can get up and running quickly in as little as 5 weeks with dedicated implementation support.

As a trusted industry leader for almost two centuries, Dun & Bradstreet is a market leader in commercial credit decisioning, with many of the top businesses in the world using our risk management solutions. This new credit-to-cash solution unlocks the power of our data and insights throughout your finance ecosystem.
D&B Finance Analytics Receivables Intelligence comprises three applications – Collections Management, Payment Portal, and Cash Management. When combined with D&B Finance Analytics Credit Intelligence, they create a powerful credit-to-cash platform.
Collections Management

Leverage Dun & Bradstreet’s superior data and analytical insights to streamline the collections process and increase the effectiveness of your company’s efforts. This collaborative and comprehensive automation solution allows you to prioritise collections, increase efficiencies, and simplify workflows.

With Dun & Bradstreet’s predictive data and analytical insights natively integrated into the solution, you’ll gain unprecedented visibility into potential risk.

**DASHBOARDS AND WORKFLOWS** – Comply with your organisation’s collections strategy by deploying system-driven assignment and workflow strategies to ease portfolio management and guide users to key delinquencies. Dashboards provide collections managers with up-to-date insights on the performance of their portfolio and team.

**RISK-BASED PRIORITISATION** – Move beyond simple age and amounts outstanding-based prioritisation to view accounts by risk segmentation to easily prioritise high-risk accounts. Combine Dun & Bradstreet’s predictive analytics with your data to segment your customers and define rules-based treatment strategies. This level of intelligent segmentation and prioritisation with Dun & Bradstreet’s data is something no other solution can easily provide today.

**AUTOMATED EMAILS** – Dunning emails can help ensure delinquent customers are contacted without the need for any user action, dramatically increasing the number of accounts you can contact. These template-driven emails, with attached account statements and invoices, use standardised company messages and reduce time spent typing, increasing overall collector efficiency.

**DISPUTE MANAGEMENT** – Rapidly identify and respond to issues that may impede payment. Comprehensive dispute management — intelligent tracking, routing, and prioritisation — allow for faster turnaround times and root-cause analysis to reduce the number of disputed invoices.

“[Receivables Intelligence] made the work very systematic, streamlined the work and that, by itself, saves the company time and money. I cannot see that I could ever go back to the way we did business before. It would be impossible.”

Maha Khoury, Credit and Collections Director, Informatica
Payment Portal

The Payment Portal allows you to securely accept, process, and post online payments through an ACH/EFT or credit cards. With online payments, you’ll get paid faster, reduce errors, avoid the duplication of work, and reduce processing costs. The portal makes it easier for your customers, too, by allowing them to pay their invoices online with just a few clicks.

**ACH/ELECTRONIC FUNDS TRANSFER** – Integrates with multiple banks for secure payment processing and supports multiple standard banking formats including ACH, SWIFT, and EFT.

**CREDIT CARD PAYMENT** – Integrates with multiple major credit card gateways to perform secure card processing.

**E-INVOICING** – Electronic invoicing is an easy and flexible solution to provide your customers with 24/7 access to their account statements. Reduce print and mail costs and improve customer service and time-to-pay by offering your customers a paperless invoice option.

- Customise the invoice format using an easy drag-and-drop interface
- Choose the form of delivery: electronic push or pull
- View or download invoices using a variety of formats such as PDF, HTML, or text
- Integrate with third-party ERP applications and A/P portals

Payment Portal completely transforms your processes, resulting in:

- Less paper
- Timely statements
- Faster payments received
Cash Management

Cash Management uses machine learning to apply and reconcile payments through multiple channels to reduce payment processing costs, improve quality of cash numbers, reduce DSO, and enable no-touch processing.

This collaborative tool enables payment matching, remittance resolution, payment application, and reporting while eliminating redundant communications, emails, and spreadsheets.

**EMAIL REMITTANCE** – Automatically associate incoming email to the correct customer account and set rules to analyse the email copy for remittance information. Machine learning detects patterns while the system improves itself using rules-based intelligence for more accurate payment matching.

**BATCHING CONTROLS** – Batch payments based on rules to make reconciliation and reporting easier. Match checks and payments to bank deposits and other criteria.

**BANK RECONCILIATION** – Match payments and bank statements automatically for daily reconciliation. Advanced matching algorithms and exception management allow for a quick resolution of mismatched balances.

**SPLIT CHECKS, CONSOLIDATED BILLING** – Split a single check across multiple accounts, apply a check to a parent account, or group invoices across accounts to help achieve seamless and error-free payment processing.

**FILE FORMATS** – Accept standard BAI2 and SWIFT formats.

**LOCKBOX LINK** – Link to your lockbox and pull payments for automatic application, including the associated check and remittance images from the bank lockbox.

**INTEGRATED OCR** – Optical Character Recognition converts paper checks and pdf invoices to digital copy for integrated extraction, matching, annotation, and exception management for payments and remittances. The combination of integration and OCR can provide up to 95% matching rates, eliminating keying and increasing auto application match rates.

**DISCOUNTS AND DEDUCTIONS** – Apply discounts and enable user overrides based on role permissions. Write off balances based on specified tolerances, reducing errors and eliminating lingering low-balance short/overpayments. Track and account for unauthorised deductions and debits by controlling discounts and write-off permissions.

Cash Management completely transforms your processes, resulting in:

- Reduction of unapplied cash
- Improved hit rate of cash application
- Reduction of manual cash application application
Seamlessly Integrated Scores and Ratings

Receivables Intelligence seamlessly integrates Dun & Bradstreet’s superior risk scores and ratings for added insight to help you prioritise collections and better manage risk.

- **D&B® Collections Prioritisation Score** provides better insight into the potential for collecting sooner on outstanding receivables by predicting the likelihood that a company will change its payment behavior differently next month (available on US companies only).

- **D&B PAYDEX®** provides a unique monetarily-weighted numerical indicator of how a firm has paid its bills and is a proprietary measure of historical trade payment performance based on trade experiences reported to Dun & Bradstreet.

- **D&B® Failure Score** predicts the likelihood that a business will seek legal relief from its creditors, cease business operations without paying all its creditors in full, voluntarily withdraw from business operation and leave unpaid obligations, go into receivership or reorganisation, or make an arrangement for the benefit of creditors over the next 12 months based on information in the Dun & Bradstreet Data Cloud.

- **D&B® Delinquency Score** predicts the likelihood that a company will pay in a severely delinquent manner (10% or more of their obligations 91+ days past term), seek legal relief from creditors, or cease operations without paying all creditors in full during the next 12 months.

- **D&B Rating®** provides an indication of credit worthiness and consists of two parts. Financial Strength: an indication of firm size based on employee size or financials. Risk Indicator: an overall evaluation of creditworthiness based on information available such as trade payment history, length of operation, employee numbers, and financials.
POWERED BY BUSINESS CREDIT DATA YOU CAN TRUST

Trust one of the global leaders in business decisioning data and analytics to help your company grow and thrive. D&B Finance Analytics connects users to the Dun & Bradstreet Data Cloud, which offers comprehensive decisioning data and analytical insights on more than 400 million business – both small businesses and the companies that make up the majority of the world’s GDP.

Dun & Bradstreet has extensive coverage of small, private businesses – nearly 98% of businesses in the Data Cloud are small and mid-sized businesses. Our global trade data network is one of the largest in the world, and our Data Cloud contains the broadest and deepest set of commercial data and analytical insights available, informing intelligent actions that deliver a competitive edge. These and other financial attributes allow Dun & Bradstreet to deliver predictive scores and ratings that help clients make better decisions. That’s why companies of all sizes around the world rely on Dun & Bradstreet.
D&B Finance Analytics Receivables Intelligence is the only automated A/R management solution that seamlessly integrates Dun & Bradstreet data and analytics for improved business performance. With Receivables Intelligence, you can:

• **IMPROVE CASH FLOW** – Implement segmentation strategies and campaigns using analytics derived by the Dun & Bradstreet Data Cloud

• **ENHANCE BUSINESS INSIGHT** – Assess portfolio risk, cash flow forecasting, and analyst productivity via easy to read dashboards

• **INCREASE EFFICIENCY** – Automate and prioritise your credit-to-cash decisions using the platform’s intelligent rules engine