Receivables Intelligence from Dun & Bradstreet

Dun & Bradstreet’s powerful data and analytics, integrated into an AI-driven receivables management platform.
Intelligently transform your finance operations with Dun & Bradstreet

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, now offers an automated accounts receivable solution that empowers your finance teams to improve operational efficiencies and increase working capital.

Introducing Receivables Intelligence from Dun & Bradstreet — an advanced AI-driven platform that allows you 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.

As a trusted industry leader for almost two centuries, Dun & Bradstreet Finance & Risk Solutions is a market leader in commercial credit decisioning, with many of the top businesses in the world utilizing our solutions to help make informed decisions when considering extending business credit. This new, integrated receivables management solution unlocks the power of our data and insights throughout your finance ecosystem.

Receivables Intelligence has powerful automation, combined with Dun & Bradstreet’s category-defining 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 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.

- **Easy to Use**—With no IT resources required, Receivables Intelligence is an easy-to-use, intuitive platform that allows you to create and manage workflows easily and monitor activities and key metrics from an intuitive dashboard.

- **Intelligent Rules Engine**—Consistently maintained customer data powered by the Dun & Bradstreet Data Cloud is the foundation for an intelligent, automated, rules-based receivables management approach.

- **Flexible**—Adapt quickly to evolving business requirements to help enable business agility by easily customizing workflows and rules for your business. Sync and integrate with your existing tools and software.

Unlike other platforms that require customization 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.
**BETTER DECISIONS BEGIN WITH WORLD-CLASS DATA**

Best of all, Receivables Intelligence seamlessly integrates Dun & Bradstreet data and analytics into your workflows, providing unprecedented insight into your customers to help you better manage risk.

Receivables Intelligence connects you with the Dun & Bradstreet Data Cloud, which offers comprehensive business decisioning data and analytical insights on more than 365 million entities, which represent both small businesses and the companies that make up the majority of the world’s GDP. We have extensive coverage of small, private businesses - nearly 98% of businesses in the Dun & Bradstreet Data Cloud are small and mid-sized businesses. We source data from 10’s of thousands of sources, 10’s of millions of websites, and crowd-sourcing/validating initiatives. Our global trade data network (one of the largest in the world) shines a light on companies’ ability to pay. These and other financial attributes allow Dun & Bradstreet to deliver predictive scores and ratings that help clients make better decisions. That’s why 90% of the Fortune 500, and companies of all sizes around the world, rely on Dun & Bradstreet to help grow and protect their businesses.

Receivables Intelligence is the only A/R management solution that seamlessly integrates Dun & Bradstreet data and analytics for improved business performance across your credit-to-cash processes.
Use 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 prioritize 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 organization’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 Prioritization – Move beyond simple age and amounts outstanding-based prioritization to view accounts by risk segmentation to easily prioritize high-risk accounts. Combine Dun & Bradstreet’s predictive analytics with your data to segment your customers and define rules-based treatment strategies. We call this “intelligent segmentation and prioritization” and it’s something no other solution can easily provide today.

Collections Management completely transforms your processes, resulting in:

- **Prioritized Collections**
- **Increased Effectiveness**
- **Reduced % Past Due**

**Automated Emails** - Automated initial dunning letters and subsequent reminders can 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 standardized 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 prioritization — 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

SEAMLESSLY INTEGRATED SCORES AND RATINGS

Collections Management seamlessly integrates Dun & Bradstreet’s superior risk scores and ratings for added insight to help you prioritize collections and better manage risk.

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® 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.

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 reorganization, or make an arrangement for the benefit of creditors over the next 12 months based on information in the Dun & Bradstreet Data Cloud.

The 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.

“Prior to implementing Receivables Intelligence, our 120+ days past due was 20% of our aging file. Today our 120+ days past due is under 5%, and I credit the continuous improvements to the automated workflows that Receivables Intelligence provides.”
– Rachel Hancock, A/R Collections Supervisor, Morningstar
Dashboards provide up-to-date insights on your portfolio’s performance with easy-to-understand graphs showcasing monthly trends, segmented aging accounts, and cash flow projections.

Account-level views provide detailed insight into your customers’ payment status and other key information, including recent activity and assigned future tasks.
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.

- Customize 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 AP portals

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.

Payment Portal completely transforms your processes, resulting in:

- Less paper
- Timely statements
- Faster payments received

The Payment Portal makes it easy for your customers to pay their invoices online in just a few clicks.
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 analyze 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.

Automated Cash Application completely transforms your processes, resulting in:

- **Reduction of unapplied cash**
- **Improved hit rate of cash application**
- **Reduction of manual cash application processing**

**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 unauthorized deductions and debits by controlling discounts and write-off permissions.
Within Cash Management you can see a list view of all payments, as well as drill down into applied payments (shown here), pending payments, unapplied payments, open accounts, and open invoices (where you’ll find disputes).

The dashboard provides insight into your cash management processes – see the types of payments you receive to understand how much cash you’re collecting.
Receivables Intelligence is Dun & Bradstreet’s powerful new receivables management platform that helps finance teams improve cash flow, increase efficiency, and enhance business insight in one easy-to-implement solution.

- **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 using the Receivables Intelligence dashboard.
- **Increase Efficiency** – Automate and prioritize your credit-to-cash decisions using the platform’s intelligent rules engine.

Visit [dnb.com/receivables-intelligence](http://dnb.com/receivables-intelligence) to get started with a free personalized demonstration.