

DNBi Risk Management

Advanced rules-based capabilities to automate and standardize credit policies and account management

DNBi offers advanced rules-based capabilities to support complex credit risk management needs. It provides end-to-end risk management that combines your own company data with Dun & Bradstreet's business decisioning data and analytical insights, providing insights on hundreds of millions of businesses and other commercial entities across the globe.

WITH DNBi, YOU'LL BE ABLE TO:

- **Automate & Standardize Credit Reviews**
Leverage rules-based capabilities to automate routine credit decisions and account reviews to support needs for efficiency and growth.
- **Perform Advanced Portfolio and Account Analysis**
View and analyze your A/R combined with Dun & Bradstreet's intelligence. Use one-click analytic reports for risk, exposures, and segmentation to evaluate portfolio performance and enrich your account management strategy.
- **Improve Your Customer Service**
Connect credit with business information platforms to deliver faster sales, business process efficiencies, and a superior customer experience.

KEY FEATURES OF DNBi:

- Dun & Bradstreet's powerful predictive scores and ratings that transform data into insight on future business performance
- The latest financial statements, trade payment data, and business news that refresh every time a Live Report is accessed
- Configurable dashboards and summaries for at-a-glance intelligence on company information; as well as a range of customizable variables and filters
- Proactive monitoring for changes in a customer's financial strength
- Robust corporate linkage information that provides deeper insight into family tree connections with other companies
- Trend reporting that displays payment behavior and financial performance of individual companies over time
- Integrates with Salesforce for immediate pre-qualifying credit decisions on new requests from salespeople

MODERN FINANCE FOR A CHANGING WORLD

DNBi is designed to help you to meet the challenges facing today's credit professionals - being asked to do more with less. While you continue to focus on protecting your organization from risk, you are also being tasked with accelerating profitability, supporting business development by identifying sales opportunities, and reducing costs through operational efficiencies. DNBi gives you the right knowledge and tools to make support those expanded goals.

DNBi delivers three components critical to optimizing the efficiency and performance of your credit department:

BUSINESS INTELLIGENCE



Company information and predictive analytics on millions of companies and their current—and future—ability to pay you, for comprehensive credit risk assessment.

ACCOUNT MONITORING



Configurable dashboards, filters, and alerts that track financial status changes and deliver business condition updates so you can take immediate action on accounts to mitigate risk.

PORTFOLIO ANALYSIS



Segmented views of your portfolio by risk distribution help you pinpoint areas of risk and opportunity.

A CONFIGURABLE CREDIT SOLUTION TO MEET YOUR UNIQUE NEEDS



CREDIT DECISIONING

Automate the credit evaluation process on new accounts to increase speed, accuracy, and consistency



ACCOUNTS RECEIVABLE MANAGEMENT

Automate the credit management process on existing accounts to better control reviews efficiently manage cash flow



PORTFOLIO MANAGEMENT

Access reporting features to proactively perform account reviews, prioritize collections, and benchmark your bad debt reserve

BETTER DECISIONS BEGIN WITH WORLD-CLASS DATA

Get the right data on the right companies—all in one place. DNBi connects you with the Dun & Bradstreet Data Cloud, which offers comprehensive information on more than 355 million total businesses, which represent both small businesses and the companies that make up the majority of the world's GDP. 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 its clients make better decisions.

In addition to basic history and operations information for each company, the Data Cloud includes a unique combination of:

- Payment and bank experiences
- Financial statements and more than 70 financial ratios and data elements
- Public filings (includes suits, liens, judgments, and bankruptcies)
- Company and trade payment history
- Corporate linkage view of related entities
- Local database records from around the world
- Daily updates to ensure the most timely, accurate and complete information

SMALL BUSINESS INSIGHT

DNBi offers additional access to two separate small business data repositories - Small Business Risk Insight® (SBRI) and the Small Business Financial Exchange™ (SBFE). Both data repositories are exclusive to participants of the D&B Global Trade Exchange Program.

SBRI

SBRI is Dun & Bradstreet's proprietary repository of financial services payment performance information on loans, lines, credit cards, and leases. It delivers consolidated commercial financial data so you can make profitable small business lending decisions. When used in conjunction with Dun & Bradstreet's Commercial Credit Score (CCS), SBRI gives you a 360-degree view, revealing otherwise hidden parts of customers' payment behavior. 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.

SBFE

SBFE is a consortium of small business financial services payment data, of which Dun & Bradstreet is a Certified Vendor. The robust predictive power of combining SBFE Data™ and D&B's innovative data and analytics provides improved transparency in your small businesses portfolio. This delivers more than 900 SBFE attributes derived from detailed SBFE account data to provide highly predictive characteristics, which can be bundled with more than 150 additional D&B attributes in a single custom data packet. You can anticipate a minimum predictive lift of 20%, resulting in improved risk discrimination and account profitability across the credit lifecycle.



DNBi TIERS AT A GLANCE

DNBi's five powerful tiers provide end-to-end risk management that combines your own company data with Dun & Bradstreet's business decisioning data and analytical insights, providing insights on hundreds of millions of businesses and other commercial entities across the globe. DNBi allows you to make decisions on new credit applications instantly, standardize your credit review processes to ensure that you comply with your company's credit policy, conduct advanced portfolio and account analysis, and manage your account portfolio more effectively to identify pockets of risk and opportunity.

	TIER 1 Make Confident Credit Decisions	TIER 2 Make Confident Credit Decisions & Manage Portfolio Risk	TIER 3 Make Confident Decisions with Efficient Ongoing Risk Management	TIER 4 Improve Onboarding Efficiency and Manage Portfolio Risk	TIER 5 Improve End-to- End Operational Efficiency
View and/or export global credit reports	✓	✓	✓	✓	✓
Set up alerts for monitoring organizations by Dun & Bradstreet D-U-N-S® Number	✓	✓	✓	✓	✓
Customize dashboard	✓	✓	✓	✓	✓
Manage portfolio risk with 13 single-click reports and ability to upload A/R data		✓	✓	✓	✓
Set up alerts for monitoring entire portfolio in bulk		✓	✓	✓	✓
Manage accounts & automate account reviews with custom scorecards			✓		✓
Automate credit decisions on new customers with custom scorecards				✓	✓
Standardize new customer applications with Online Credit Application				✓	✓
Deliver instant decisions in Salesforce with the Credit Check for Salesforce App				✓	✓

Better Data. Better Insights. Better Performance.

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

ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of business decisioning 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: [@DunBradstreet](https://twitter.com/DunBradstreet)