DNBi® Risk Management

*Use Unparalleled Data to Boost Performance*

DNBi is a powerful, web-based credit risk management solution that offers D&B’s world-class data and robust predictive analytics. DNBi’s intuitive, easy-to-use interface is delivered directly to your desktop for instant access to the best commercial credit intelligence, including payment history, financial information, and predictive scoring and analysis of more than 230 million companies worldwide — including small businesses.
DNBi Risk Management Solution benefits include:

- 24/7/365 access to the world’s largest global commercial database

- Powerful predictive scores and ratings, exclusive to D&B, transform data into insight on future business performance

- The latest financial statements, trade data, and business news that refresh with every pull via D&B’s exclusive Live Reports

- Customizable dashboards and summaries for at-a-glance intelligence on company information

- Proactive monitoring for changes in a customer’s financial strength

- Robust corporate linkage information on “related” entities provides deeper insight into risks and opportunities with your customers

- Wide range of customizable variables and filters

- Trend reporting that displays payment behavior and financial performance of individual companies over time

- Add-on modules provide end-to-end service capabilities that seamlessly automate and integrate with your business workflows

- Options for enhanced company trade data and analytics that provide more precise decisioning
Deeper Data in a Changing World

DNBi is an intelligent risk-management SaaS solution designed to help you to meet the challenges facing today’s credit managers. You are 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 finding operational efficiencies for cost savings. The superior data and predictive analytics offered by DNBi give you the knowledge you need to make those critical decisions.

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

**Business Intelligence**
Information and predictive analytics on more than 230 million companies and their current—and future—ability to pay you.

**Account Monitoring**
Customizable dashboards, filters and alerts that track financial status changes and deliver business condition updates.

**Portfolio Analysis**
Segmented views of your portfolio to help you pinpoint areas of risk and opportunity.

We provide the world’s most extensive database, along with the ability to access and analyze this data efficiently. Improve your operating performance with smart, intuitive tools that boost your success.

DNBi provides a strategic, risk-based approach that enables you to efficiently manage credit risk and safely pursue revenue opportunities. With DNBi, you can: evaluate new applicants, manage and automate your credit review processes, and conduct advanced portfolio and account analysis.

DNBi provides a comprehensive suite of products to help with every aspect of your credit management cycle, including:

- Full-time access to the world’s largest commercial database
- Portfolio segmentation capabilities that help you locate and assess the best opportunities for growth
- Rules-based automation that delivers greater consistency and velocity to your decision-making processes
- Advanced workflow options that allow you to manage your business portfolio in a single collaborative space

www.dnb.com/dnbi-solutions
Better decisions begin with world-class data.

Get the right data on the right companies—all in one place. D&B has helped companies confidently make crucial decisions for more than 170 years. DNBi directly integrates data from the D&B database, the world’s leading source of commercial information and insight on businesses. Today, D&B’s global database provides up-to-date intelligence on more than 230 million businesses worldwide—including small businesses.

In addition to basic history and operations information for each company, D&B’s business database 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

When it comes to data, it’s not just how much. It’s how deep.

Our Small Business Risk Insight® (SBRI) is D&B’s 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 D&B’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.

Have confidence in the data you use.

D&B data undergoes the strictest evaluation method: the DUNSRight® Quality Process offers deep, unbiased insights into both publicly traded and private companies. D&B collects, aggregates, edits and validates data from thousands of trusted sources daily using more than 2,000 separate automated checks. Our ability to turn an enormous stream of data into high-quality, reliable business information simply sets D&B apart.

Make the right call with exclusive predictive analytics.

D&B recognizes the importance of innovation in today’s ever-changing environment. That’s why D&B continues to lead the way in the area of predictive analytics, developing the best solutions based on a constant stream of new data that makes your decision-making more precise and efficient.

With D&B’s powerful predictive scores and ratings, you can manage risk and answer questions critical to your business decisions:

- Is this a viable company?
- Should credit terms for this customer be reevaluated?
- What credit limit should be offered to new applicants?

Our exclusive, proven predictive analytics have helped businesses across the world make informed, reliable credit decisions.

To learn more about the types of information contained in our global database, call 800.234.3867 or visit www.dnb.com/dnbi-solutions for a comprehensive look at the platform’s features and functionality.
Business Intelligence

**A** Use the powerful smart-search functionality to access the world’s largest global commercial database and quickly pull results for companies you are researching.

**B** Transform data into insight and evaluate future business performance using D&B’s exclusive predictive scores and ratings in the at-a-glance Score Bar and on the Predictive Scores page.

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**Cutting-Edge Data — and the Tools to Use It**

DNBi Live Reports deliver a thorough credit-risk assessment, financial standing analysis, and the latest business news on current or prospective customers.

Our intuitive functionality provides a clear presentation of D&B data, giving you the means to effectively apply the information and increase your insight. Our financial statement and robust trade data, combined with decision-ready predictive analytics, help you evaluate a company’s financial viability. Make key connections, predict future performance, and integrate more data into your credit decision-making processes so you can act quickly for maximum efficiency and risk protection.

**C** Access the latest financial statements, trade data and business news—information is refreshed with every report pull.

**D** Leverage robust linkage information that identifies business relationships within a corporate family tree.

**E** View trend reports and graphs to analyze an individual company’s payment behavior and financial performance over time.
Account Monitoring

A View the indicator burst on the Monitoring tab to see the number of unread severe alerts on companies you are tracking.

B Set alerts to activate when major changes occur, so you can respond quickly if action is needed.

Proactive Risk Monitoring to Pinpoint Changes Quickly

DNBi’s account monitoring helps you efficiently supervise your accounts to ensure your risk level is minimized after you extend credit. Risk monitoring, customizable dashboards, and alerts provide an early warning when there is a change in a customer’s financial condition or payment behavior. You can set DNBi’s monitoring options to fit your credit management practices, based on your risk tolerance and need for customization.

Use the monitoring options in DNBi to:

- Manage total risk exposure and drive down bad debt by noting severe delinquencies and changes in financial health of accounts in your portfolio.
- Enhance corporate governance by ensuring all accounts are monitored consistently according to your corporate standards.
- Improve cash flow and decrease operational expenses by prioritizing collections efforts.

C Create alert profiles to notify you when major events occur on accounts you are tracking, such as bankruptcy, judgment, or other significant news, so you can quickly and efficiently protect your business.

D Program alerts and notifications to automatically email designees assigned to handle special event reviews.
Prioritized and Segmented Views Capture the Risks and Opportunities

DNBi’s customizable dashboard and summaries provide at-a-glance intelligence on the companies that are most critical to your business. The dashboard displays summary-level information of your portfolio’s current aggregate risk and risk trends, while also identifying the highest-risk companies in your portfolio. DNBi’s completely customizable functionality lets you determine which companies to display on your dashboard and observe the data in segmented views.

- Review the information that’s most important to your workflow using the dashboard.
- Keep mission-critical information at your fingertips by personalizing your dashboard in a few easy steps.
- See portfolio level distribution of D&B risk scores for all the companies in your portfolio, which enables you to quickly gauge your aggregate risk and opportunity.
- Use the Portfolio Risk Distribution charts to view the companies in each risk category, and click on any business listed to open a Live Report for detailed information.
Add-On DNBi Modules Increase Your Effectiveness

Whether you’re making decisions on new credit applications, or managing your account portfolio, DNBi offers powerful add-on modules to provide end-to-end risk management coverage.
D&B Decision Maker for DNBi®
D&B Decision Maker for DNBi automates uniform decision-making processes to prescreen and approve new accounts. Make better, faster credit decisions on new applicants by automating your policies for granting credit and assigning terms and limits.

With Decision Maker, you can:
- Apply a consistent credit policy across potential new customers for faster credit decisioning.
- Establish rules based on the latest D&B intelligence, ensuring decisions are based on reliable information.
- Automate decision rules on credit limits and escalation routing for applications requiring further review.
- Document decisions with a saved audit trail for compliance processes.

D&B Online Credit Application for DNBi®
D&B Online Credit Application for DNBi delivers an automated, uniform way to submit and process credit applications customized specifically for your business requirements. Increase productivity and accuracy for faster credit processing and improved customer service.

With Online Credit Application, you can:
- Eliminate the errors and delays of processing handwritten or faxed applications to improve your customer experience.
- Customize the credit application template with your own company logo, questions, and terms and conditions.
- Provide customers easy access to your Online Credit Application on your company website or via email.
D&B Account Manager for DNBi®

D&B Account Manager for DNBi enables you to monitor your portfolio by creating account review rules that flag changes on your accounts. This helps you take confident, immediate action when issues arise. Proactively manage risk by combining your credit policy and accounts receivable data with D&B business intelligence and analytics for faster, automated and consistent decision-making.

With Account Manager, you can:
- Prioritize routine daily decisions based on up-to-date business information from D&B.
- Automate account management and reviews while applying consistent credit policies.
- Trigger and route accounts that require further review.
- Utilize more than 70 key business ratios and data elements to customize reporting and analysis.
- Consolidate all data in one electronic credit file for a complete picture of your customers.
- Generate valuable reports to calculate trends and gain insight into your accounts.

D&B Portfolio Risk Manager for DNBi®

D&B Portfolio Risk Manager for DNBi is an on-demand, customizable risk management solution that helps you strategically and effectively manage your account portfolio. It combines proprietary D&B intelligence with your own A/R data to help you get a big-picture view of your portfolio’s overall performance. Identify risk and opportunity across your customer base using Portfolio Risk Manager’s 13 one-click analytic reports to determine risk, exposure and segmentation.

With Portfolio Risk Manager, you can:
- Quickly identify areas of risk and exposure in your account portfolio.
- Effectively manage risk by setting credit policies based on current risk profiles and trends in your portfolio, while also benchmarking against national averages.
- Identify low-risk, up-sell revenue opportunities for your sales and marketing teams.
- Improve cross-department collaboration using powerful reporting features that let you easily share critical insights and business opportunities.

Getting Started Is Easy

All our add-on modules seamlessly integrate with the DNBi Risk Management Solution and are accessible online. Each is simple to implement and use with minimal IT support. Each module features an intuitive user interface, quick online tours and step-by-step wizards to ensure that you’re up and running quickly.
### At a Glance

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<th>DNBI Risk Management</th>
<th>Account Manager for DNBI</th>
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<td><strong>Who uses it?</strong></td>
<td>Risk managers, credit managers, treasury and collections departments</td>
<td>DNBI customers who need to monitor their customer base for changes in credit quality</td>
<td>DNBI customers with a high number of new prospective customers</td>
<td>DNBI customers who require a fast, uniform way to create and process credit applications</td>
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<td><strong>What are its benefits?</strong></td>
<td>Fast and easy access enables you to make efficient credit reviews and decisions with D&amp;B's insight and data</td>
<td>Proactively manage risk by blending your credit policy, A/R data and D&amp;B business information for faster and more uniform decision-making</td>
<td>Make better, faster credit decisions on new applications, by applying D&amp;B information to your credit policies</td>
<td>Improve productivity and accuracy for faster credit processing and improved customer service</td>
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<td><strong>Key features</strong></td>
<td>D&amp;B's global database, Monitoring and alerts, Predictive scores and indicators, Access to SBRI® (trade tape participation required)</td>
<td>Centralized electronic credit file, A/R aging roll up, metrics and trends, Customizable scorecards and credit limit calculations, Corporate linkage and exposure reporting</td>
<td>Customizable decision scorecard (applies consistent rules to existing applications), User approval limits, Equifax bureau access, Ability to input trade and bank references</td>
<td>Customizable credit applications, Internal automatic alert when an application is submitted, Customizable terms and conditions</td>
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<td><strong>Key benefits</strong></td>
<td>Accessible 24/7/365, Easily complete credit decisions and reviews, Customize your workspace based on your needs, Automate and integrate with add-on modules</td>
<td>Automate a picture of your credit risk using your A/R data and D&amp;B business information, Apply credit policy consistently, Prioritize accounts daily via workflow management, Conduct full audit trail tracking</td>
<td>Apply consistent credit policy across existing accounts, Create faster and more uniform decision-making processes, Automate immediate decisions on credit limits and escalation routing, Conduct full audit trail tracking</td>
<td>Create customized credit applications, Brand credit applications with your company logo, Easily publish applications on your company website</td>
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**About Dun & Bradstreet® (D&B)**

Dun & Bradstreet (NYSE: DNB) is the world’s leading source of commercial information and insight on businesses, enabling companies to Decide with Confidence® for 172 years. D&B’s global commercial database contains more than 230 million business records. The database is enhanced by D&B’s proprietary DUNSRight® Quality Process, which provides our customers with quality business information. This quality information is the foundation of our global solutions that customers rely on to make critical business decisions.

D&B provides two solution sets that meet a diverse set of customer needs globally. Customers use D&B Risk Management Solutions™ to mitigate credit and supplier risk, increase cash flow, and drive increased profitability, and D&B Sales & Marketing Solutions™ to provide data management capabilities that provide effective and cost-efficient marketing solutions, and to convert prospects into clients by enabling business professionals to research companies, executives and industries.

For more information, please visit [www.dnb.com](http://www.dnb.com).
DNBi helps forward-thinking companies manage their credit and risk decisions more efficiently and effectively. DNBi’s comprehensive suite of intelligent reporting and powerful management tools protects businesses from risk while streamlining the credit approval and management processes. For more information about DNBi and its customizable extension modules, please call us at 800.234.3867 or visit www.dnb.com/dnbi-solutions.