



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

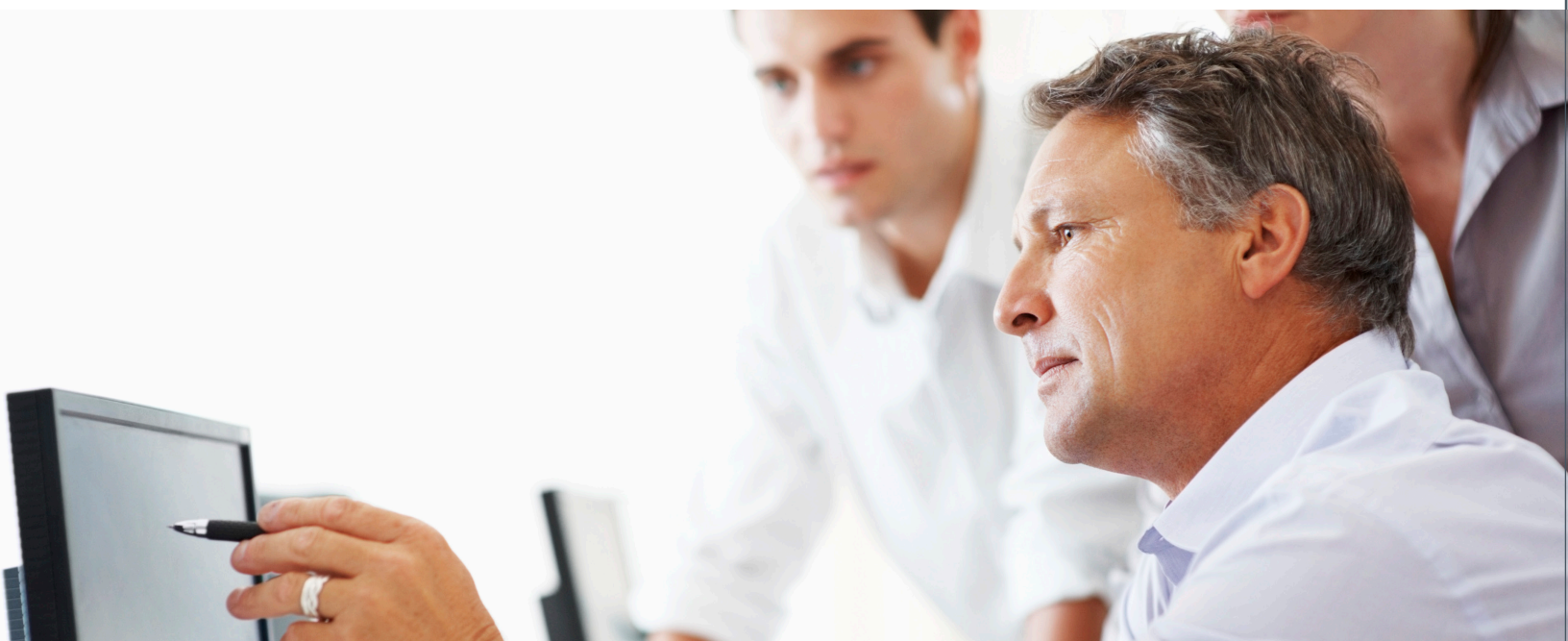


Customizable dashboards, filters and alerts that track financial status changes and deliver business condition updates.

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



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.

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.

A

Search [G] Enter City Select State Search

You are in: Companies

Gorman Manufacturing Company, Inc.
San Francisco, CA, US

Google Inc.
Mountain View, CA, US

Folders

Mother Goose Balloons & Helium Inc.
Hawthorne, NJ, US

DNBi Risk Management John Smith My Profile Help Sign Out DNB Risk Management Go

Dashboard Companies Monitoring Credit Network - BETA Account Manager Decision Maker Portfolio Risk Manager Admin

Search Enter Company Name, ID or D-U-N-S Number Enter City Select State Search More Options

You are in: Search Results > Live Report: GORMAN MANUFACTURING COMPANY, INC.

Live Report: GORMAN MANUFACTURING COMPANY, INC.

D-U-N-S® Number: 80-473-5132 - GORMAN MANUFACTURING COMPANY, INC. / No trade names for this company.
/ Do not confuse with other Gorman companies, this is a fictitious company used by D & B for demonstration purposes

D&B Address

Address 492 Koller St
San Francisco, CA - 94110
Phone 650 555-0000
Fax

Location Type Headquarters
Web

Map using Google

Added to Portfolio: 00/00/0000
Last View Date: 00/00/0000
Endorsement: smith@acme.com
In Folders: View >

Save a Snapshot
Create Application
Create Account
Order Investigation

Company Summary Currency: Shown in USD unless otherwise indicated

Score Bar

D&B Viability Rating 2 8 A A View More Details

Commercial Credit Score Class 5 High Risk of severe payment delinquency.

Financial Stress Score Class 4 Moderate to High Risk of severe financial stress.

PAYDEX® 64 Paying 19 days past due

Company Summary

- Detailed Trade Risk Insight
- Small Business Risk Insight
- Corporate Linkage
- Predictive Scores
- Trade Payments
- Public Filings
- Special Events
- History & Operations
- Fraud Risk Score
- Financials

B

C

D

Corporate Linkage

View Dynamic Family Tree Information

Increase your understanding of the links and risks between your customers and suppliers with D&B's Interactive Global Family Tree.

Parent

Company GORMAN MANUFACTURING COMPANY, INC. City, State SAN FRANCISCO, California D-U-N-S® Number 80-473-5132

Branches (Domestic)

Company GORMAN CATALOG PRINTING INC. City, State SAN FRANCISCO, California D-U-N-S® Number 80-473-5132

Company GORMAN CATALOG PRINTING LTD. City, State COLLINGWOOD, VIC AUSTRALIA D-U-N-S® Number 80-473-5132

Three-year Statement Comparative:

	Fiscal Consolidated Dec 31 2012	Fiscal Consolidated Dec 31 2011	Fiscal Consolidated Dec 31 2010
Current Assets	8,049,217	7,772,041	8,055,594
Current Liabilities	6,826,916	7,196,230	7,224,999
Current Ratio	1.18	1.08	1.11
Working Capital	1,222,299	585,811	830,595
Other Assets	1,497,853	2,018,110	1,931,322
Net Worth	1,180,200	962,919	1,075,695
			21,665,429
			1,686,222
			(264,636)

E

Financials

Company Financials

View Company Financials From D&B Spread Financials

Financials Trend

Bar chart showing Sales, Current Liabilities, Current Assets, and Current Ratio from 2010 to 2012.

2010: Sales \$18,405,354

2011: Sales \$18,405,354

2012: Sales \$18,405,354



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.

A

DNBi® Risk Management John Smith My Profile Help Sign Out **DNBi® Risk Management** Go

Dashboard Companies Monitoring Credit Network - SETA Account Manager Decision Maker Portfolio Risk Manager Admin

Search Enter Company Name, ID or D-U-N-S Number Enter City Select State Search More Options

B

You have 94 unread alerts You have 17 unread Severe alerts

Upward Trend Down Trend Informational Bankruptcy Severe Risk

Items 1-10 of 17 | Next > | Last

Mark Read Clear Alert Filter: My Unread Alerts

	Date	Company	Type	Description	Status	Options
<input type="checkbox"/>	01/11/2013	THQ INC. D-U-N-S Number: 61-572-7450	Information Alert	Recent information received on this company	Unread	
<input type="checkbox"/>	01/09/2013	O'NEAL STEEL, INC. D-U-N-S Number: 00-339-6959	Information Alert	Recent information received on this company	Unread	
<input type="checkbox"/>	01/08/2013	AMGEN INC. D-U-N-S Number: 03-997-6196	Information Alert	Recent information received on this company	Unread	
<input type="checkbox"/>	01/08/2013	CHINA DIRECT INDUSTRIES, INC. D-U-N-S Number: 76-511-9582	Business Deterioration	Business is showing consistent signs of deterioration	Unread	
<input type="checkbox"/>	01/04/2013	R. J. O'BRIEN & ASSOCIATES, LLC D-U-N-S Number: 04-790-5708	Information Alert	Recent information received on this company	Unread	
<input type="checkbox"/>	01/02/2013	ADVISORY GROUP D-U-N-S Number: 00-769-1372	High Risk	Noteworthy events impacting risk	Unread	
<input type="checkbox"/>	12/21/2012	THQ INC. D-U-N-S Number: 61-572-7450	Bankruptcy	Information related to Bankruptcy filings	Unread	

C

You are in: Monitoring

Alerts Options

1 Select Alert Profile To Edit

Standard Custom **Custom**

2 Standard (coming "standard")

Rename this alert profile
Severe Only

3 Please select conditions that you wish to be alerted for this alert profile.

Enable	Rule	Value	Include in email
<input type="checkbox"/>	Commercial Credit Score Class		
<input type="checkbox"/>	Goes Above	1	<input type="checkbox"/>
<input type="checkbox"/>	Goes Below	1	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Falls By	1	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Rises By	1	<input type="checkbox"/>

C

Alert me if any of these events occur

Note: These events only apply to US based companies, unless specified otherwise

Enable	Event	Include in email
<input type="checkbox"/>	Bankruptcy	<input type="checkbox"/>
<input type="checkbox"/>	Burglary/Embezzlement	<input type="checkbox"/>
<input type="checkbox"/>	Business Deterioration	<input type="checkbox"/>
<input type="checkbox"/>	Criminal Proceedings	<input type="checkbox"/>
<input type="checkbox"/>	D&B Rating	<input type="checkbox"/>
<input type="checkbox"/>	Fire/Other Disaster	<input type="checkbox"/>
<input type="checkbox"/>	High Risk	<input type="checkbox"/>
<input type="checkbox"/>	Information Alert	<input type="checkbox"/>
<input type="checkbox"/>	Judgments	<input type="checkbox"/>
<input type="checkbox"/>	Liens	<input type="checkbox"/>
<input type="checkbox"/>	Other Announced Events	<input type="checkbox"/>
<input type="checkbox"/>	Suits	<input type="checkbox"/>
<input checked="" type="checkbox"/>	New Fiscal Financial Statements Received	<input type="checkbox"/>
<input checked="" type="checkbox"/>	New Interim Financial Statements Received	<input type="checkbox"/>

D

Send alerts to these addresses

smithj@acme.com

lionesa@acme.com

DNBi - News & Alerts

Business Name: Gorman Manufacturing Company, Inc.
Address: 492 Koller St.
City, State: San Francisco, CA - 94110
Phone: 650-555-0000
DUNS: 804735132
Number of alerts for 1 company:
Date: 00/00/0000 1:11 AM

GORMAN MANUFACTURING COMPANY, INC.: New Financial Statement Received - Interim

00-00-0000 Alert Type: Financial Statement

As of 02/01/00 11:16 PM, A new Interim Financial Statement dated 01/19/0000 has been received from EDGAR.

The new financial data is available to re-evaluate or re-score your Accounts if you have licensed Account Manager.

Financial data from current statement Received by DNB:

Net Worth	\$96,897,000
Total Assets	\$129,488,000
Total Liabilities	\$42,591,000
Sales	\$49,216,000
EBIT	\$3,342,000
EBITDA	\$3,342,000
Working Capital	\$-8,187,000
Free Cashflow	\$10,913,000
Current Ratio	0.58
Total Liabilities to Net Worth (%)	49.01
Return on Assets (%)	1.83
Return on Net Worth	2.72
Debt/Income	18.02
EBITDA/EBIT	1.00
Interest Coverage	24.76
ROS (%)	6.79
ROCE (%)	3.04



Portfolio Analysis

- A** Review the information that's most important to your workflow using the dashboard.
- B** Keep mission-critical information at your fingertips by personalizing your dashboard in a few easy steps.

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.

- C** 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.
- D** 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.

A

DNBi® Risk Management

My Profile | Help | Sign Out | DNB Risk Management

Dashboard | Companies | Monitoring | Account Manager | Decision Maker | Portfolio Risk Manager | Admin

Search [Enter Company Name]

You are in: Dashboard

Dashboard

Top 10 Companies by Most Risky

Company Name
1 APPLE INC.
2 TARGET INC.
3 GORMAN MANUFACTURING COMPANY, INC.
4 GOLDMAN, SACHS & CO.
5 GOOGLE INC.
6 TOTER, LLC
7 CHANNELL COMMERCIAL CREDIT
8 TARGET CORPORATION
9 TARGET CORPORATION
10 AMGEN INC.

Customize Top Companies Section

Display Options
 Show top companies in this folder: All Companies
 Maximum table size: 10
 Show classes and percentiles for companies in this country: US

Table Columns
 Available Fields to Display:
 Commercial Credit Score
 Commercial Credit Score Class
 Credit Limit (Live Report)
 D&B Alerts
 DUNSRight Updated Date
 Financial Stress Score
 Financial Stress Class
 Total Outstanding (Live Report)

Selected Fields to Display:
 D-U-N-S Number
 PAYDEX®
 Financial Stress Score Percentile
 Commercial Credit Score Percentile

Sort the table by: Commercial Credit Score Percentile
 Sort Order: Most Risky to Least Risky

Update List

B

Customize Dashboard

Add or Remove sections for your Dashboard

Online Credit Applications
 This section will display recent applications for credit.

US News Ticker
 The News and Alerts tab is the center of your portfolio are displayed here.

Recent Alerts
 The News and Alerts section contains companies in your portfolio. The top 5 companies are displayed.

Portfolio Risk Distribution
 The Portfolio Risk Distribution section displays Distribution charts on the Dashboard and quickly gauge the aggregate risk in the graph you can see a list of companies.

Top Companies
 The Companies section will display a filtered list of companies added to your DNB portfolio. You can configure this section to display companies from specific folders and elements to display.

Preview Content

Recent Company Alerts

You have 65 unread alerts

Date	Company Name	Type
12/10/2007	GORMAN MFG CO INC	PAYDEX
12/10/2007	GORMAN MANUFACTURING COMPANY, INC	Commercial Credit Score Class
12/04/2007	GORMAN MFG CO INC	PAYDEX
12/04/2007	GORMAN MFG CO INC	Commercial Credit Score Class
12/04/2007	GORMAN MFG CO INC	Financial Stress Score Class

Portfolio Risk Distribution by D&B PAYDEX®

Last Updated: 11/27/2013 11:08 PM EST

HIGH - High Risk - average 30 to 120 days beyond terms
 0 (0.0%)

MEDIUM - Medium Risk - average 30 days or less beyond terms
 5 (50.0%)

LOW - Low Risk - average prompt payment to 30+ days before terms
 1 (10.0%)

NA* - Unknown Risk - Data not available for these companies
 4 (40.0%)

All Companies folder:
 * Data not available for all companies in your portfolio

Recent Company Alerts

You have 7 unread alerts

Date	Company Name	Type
11/26/2013	GORMAN MANUFACTURING COMPANY, INC.	D&B Rating
11/24/2013	GORMAN MANUFACTURING COMPANY, INC.	Commercial Credit Score Class

Portfolio Risk Distribution by Commercial Credit Score Class®

Last Updated: 11/27/2013 11:08 PM EST

HIGH - High Risk - average 30 to 120 days beyond terms
 4 (40.0%)

MEDIUM - Medium Risk - average 30 days or less beyond terms
 2 (20.0%)

LOW - Low Risk - average prompt payment to 30+ days before terms
 4 (40.0%)

NA* - Unknown Risk - Data not available for these companies
 0 (0.0%)

All Companies folder:
 * Data not available for all companies in your portfolio

C

D

Portfolio Risk Distribution by D&B PAYDEX®

Last Updated: 11/27/2013 11:08 PM EST

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 0 (0.0%)

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All Companies folder:
 * Data not available for all companies in your portfolio

Recent Company Alerts

You have 7 unread alerts

Date	Company Name	Type
11/26/2013	GORMAN MANUFACTURING COMPANY, INC.	D&B Rating
11/24/2013	GORMAN MANUFACTURING COMPANY, INC.	Commercial Credit Score Class

Portfolio Risk Distribution by Commercial Credit Score Class®

Last Updated: 11/27/2013 11:08 PM EST

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 4 (40.0%)

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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:

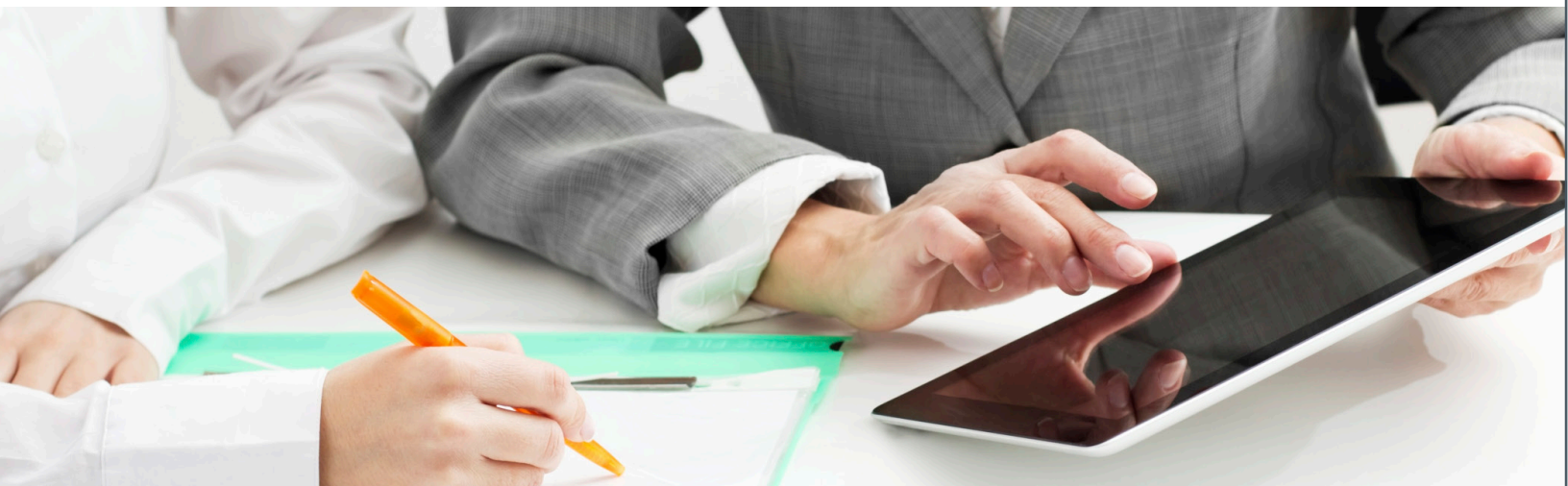
- Apply a consistent credit policy across potential new customers for faster credit decisioning.
- Establish rules based on the latest D&B intelligence, ensuring decisions are based on reliable information.
- Automate decision rules on credit limits and escalation routing for applications requiring further 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

	DNBi Risk Management	Account Manager for DNB	Decision Maker for DNB	Online Credit Application for DNB	Portfolio Risk Manager for DNB
Who uses it?	Risk managers, credit managers, treasury and collections departments	DNBi customers who need to monitor their customer base for changes in credit quality	DNBi customers with a high number of new prospective customers	DNBi customers who require a fast, uniform way to create and process credit applications	DNBi customers who manage a portfolio of 300+ accounts
What are its benefits?	Fast and easy access enables you to make efficient credit reviews and decisions with D&B's insight and data	Proactively manage risk by blending your credit policy, A/R data and D&B business information for faster and more uniform decision-making	Make better, faster credit decisions on new applications, by applying D&B information to your credit policies	Improve productivity and accuracy for faster credit processing and improved customer service	Manage business risk and opportunities more strategically with an aggregated view of your entire portfolio
Key features	<ul style="list-style-type: none"> •D&B's global database •Monitoring and alerts •Predictive scores and indicators •Access to SBRI® (trade tape participation required) 	<ul style="list-style-type: none"> •Centralized electronic credit file •A/R aging roll up, metrics and trends •Customizable scorecards and credit limit calculations •Corporate linkage and exposure reporting 	<ul style="list-style-type: none"> •Customizable decision scorecard (applies consistent rules to existing applications) •User approval limits •Equifax bureau access •Ability to input trade and bank references 	<ul style="list-style-type: none"> •Customizable credit applications •Internal automatic alert when an application is submitted •Customizable terms and conditions 	<ul style="list-style-type: none"> •13 customizable one-click reports that pinpoint areas of risk and opportunity •Segment portfolio with a set of 130 data filter elements •Consistent, repeatable processes to calculate and validate bad debt reserve
Key benefits	<ul style="list-style-type: none"> •Accessible 24/7/365 •Easily complete credit decisions and reviews •Customize your workspace based on your needs •Automate and integrate with add-on modules 	<ul style="list-style-type: none"> •Automate a picture of your credit risk using your A/R data and D&B business information •Apply credit policy consistently •Prioritize accounts daily via workflow management •Conduct full audit trail tracking 	<ul style="list-style-type: none"> •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 	<ul style="list-style-type: none"> •Create customized credit applications •Brand credit applications with your company logo •Easily publish applications on your company website 	<ul style="list-style-type: none"> •Adjust credit policies based on changes in—or distribution of—risk •Prioritize collections, manage credit limits, and provide high-quality prospects to your sales department •Focus on segments of greatest risk and opportunity to reduce costs and grow revenue

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.

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**.



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Short Hills, NJ 07078

www.dnb.com/dnbi-solutions