Managing risk and achieving growth in an increasingly fragmented and regulated global business environment is no easy task. Dun & Bradstreet can help you positively impact your business by delivering a centralized view of your customer data and information, automating your most critical credit decisioning processes, and streamlining your workflows across the accounts receivable (A/R) lifecycle.

D&B Enterprise Risk Assessment Manager (ERAM) is a single centralized solution that delivers on the global needs of modern finance organizations operating in a complex business environment. It provides unified risk management across multiple geographies and systems delivering unparalleled globally consistent data for more than 220 markets and currencies. Powered by the Dun & Bradstreet Data Cloud, ERAM helps companies, including many in the Fortune 100, to achieve operational efficiencies through global automated decisioning, global portfolio management, and data integration.
ERAM helps finance departments manage complexity within their global operations. It facilitates process governance across geographies, enabling true consistency in data flow and workstreams. ERAM enables effective credit decisioning by implementing custom business credit scorecards that create your very own customized score – the RAM score. Multiple scorecards can be deployed for different customer types and decision scenarios to drive operational efficiencies. In addition, ERAM is the only off-the-shelf solution that can deliver all of Dun & Bradstreet’s proprietary global scores and risk indicators, including the Global Business Ranking (GBR), the Emerging Markets Mediation Alert (EMMA), and Country Risk Insight.

**WITH D&B ENTERPRISE RISK ASSESSMENT MANAGER (ERAM), YOU CAN:**

**Automate to Establish Global Consistency**
This customizable and scalable solution manages and automates credit decisioning (using global credit applications), policy management, and reporting for complex account portfolios - regardless of geography. Globally consistent data for 220 countries, delivered in a single or multi-currency database, provides a unified view of customer relationships across geographies and systems.

**Consolidate Systems for Enhanced Collaboration**
ERAM allows disparate teams and systems to achieve global operational efficiencies by consolidating accounts and exposure from multiple systems into one centralized source. By accessing consistent information across departments, finance teams can instantly understand complex customer linkages and discover where sales teams could be doing more business.

**Integrate Data to Experience Deep Insight**
In addition to integrating with any ERP or CRM, ERAM aids in collections prioritization and business development. Finance teams can better prioritize collections by segmenting the entire portfolio of accounts by any combination of aging, risk, or dollars, such as highest risk or highest outstanding. Teams can also use portfolio data to generate customer profiles to create targeting strategies for new customer acquisition.

**BETTER DECISIONS BEGIN WITH WORLD-CLASS DATA**
Get the right data on the right companies—all in one place. Dun & Bradstreet has helped companies confidently make crucial decisions for more than 170 years. ERAM directly integrates from the Data Cloud, which offers the world’s most comprehensive business data and analytical insights. The Data Cloud encompasses more than 300 million business records, which represent the companies that make up the majority of the world’s GDP, as well as small businesses. Dun & Bradstreet also makes 2 billion yearly updates to our global trade database (the largest in the world); these map to 200 million unique trade experiences, shining a light on companies’ ability to pay. These and other financial attributes allows Dun & Bradstreet to deliver best-in-class predictive scores that help you manage financial risk.

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
ERAM - Powerful Data on Display

The Credit Analysis screen features three charts that display aging receivables, approval ratings according to your RAM Score, and a list of companies ranked by credit limit utilization, so you can quickly see which customers are over- and under-extended in case credit limits need to be recalculated.

The RAM score is a custom generated score based on your company’s scorecard.

Bar charts illustrate the range of risk levels across the accounts to reveal total exposure across your portfolio. You can choose to see your risk distribution by the customized RAM score as well as two proprietary Dun & Bradstreet scores, the Failure Score and the Delinquency Score. Users can also drill down on the risk category to see a targeted set of accounts.

The dashboard view showcases key insights from your portfolio and can be customized based on what’s important to you. This example lists the Top 10 Accounts ranked by Total Amount Owed to reveal accounts receivable across major accounts.


ABOUT DUN & BRADSTREET
Dun & Bradstreet helps companies around the world improve their business performance. The global leader in commercial data and analytics, we glean insight from data to enable our customers to connect with the prospects, suppliers, clients and partners that matter most. Since 1841, companies of every size rely on Dun & Bradstreet to help them manage risk and reveal opportunity.

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