BROCHURE

D&B ERAM

Power global finance efficiencies to help drive growth, manage credit, and maximize working capital.

Dun & Bradstreet's Most Comprehensive Solution for Global Finance and Credit Operations

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 (D&B 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, D&B ERAM helps companies, including many in the Fortune 100, to achieve operational efficiencies through global automated decisioning, global portfolio management, and data integration.

Unparalleled Global Reach

Access all of Dun & Bradstreet's most Comprehensive global risk data and scores for 220 countries.

Automate Decisions and Account Reviews

Manage and automate credit decisioning, scoring, policy management, and reporting for global consistency and compliance with customizable fields in single or multiple currency mode.

Integration Across Tools and Systems

Integrate D&B ERAM with all major ERPs, CRMs, and in-house systems using REST or SOAP APIs.

Global Corporate Exposure Management

Consolidate systems into a global, unified view of a D-U-N-S number entity with alerts for 200+ markets and validations against government control lists.

Customization and Flexibility

D&B ERAM is customizable for your business needs to drive visibility and reporting with enhanced security features that allow you to control what users can see and do, and more.

D&B ERAM

D&B Enterprise Risk Assessment Manager — so powerful, there's nothing else like it in the marketplace today.

Manage Complexity to Focus on Growth

Integrate your customer data, normalize and centralize your insights, speed up your internal processes, and experience a more consistent and collaborative finance operations ecosystem.

D&B ERAM helps finance departments manage complexity within their global operations. It facilitates process governance across geographies, enabling true consistency in data flow and workstreams. D&B 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, D&B 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 Assessement Manager, You Can Have:

Unparalleled Global Reach

This customizable and scalable solution integrates globally consistent data and scores for 220 countries with local or standardized financials. Available in a single or multi-currency database, D&B ERAM provides a unified view of customer relationships across geographies and systems.

Automated Decisions and Account Reviews

Manage and automate credit decisioning and scoring (using global credit applications), policy management, and reporting for global consistency and compliance. Access reports and standardized data packets with the ability to create customized data profiles for 200+ markets and monitor your A/R portfolio with real-time alerts.

Integration Across Tools and Systems

In addition to integrating with any ERP or CRM – including Salesforce, Oracle, and SAP – D&B 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.

Global Corporate Exposure Management

D&B ERAM allows disparate teams and systems to achieve global operational efficiencies by consolidating accounts and exposure from multiple systems into one centralized source.

By matching the D-U-N-S number to its legal entity, Corporate family tree reporting, customizable Global Corporate Credit Limits, and Corporate Exposure reporting are instantly available allowing finance teams to understand complex customer linkages and discover where sales teams could be doing more business. D&B ERAM offers complete global monitoring and the ability to view your corporate exposure and opportunities with validations against government control lists.

Customization and Flexibility

D&B ERAM can be configured to respond in real-time to your business needs. Customize data to drive visibility and decision-making, control what users can see and do, and more. Create scorecards, credit limits, custom fields, dashboards, charts, user security controls, and audit events. Database configurable to single or multi-currency mode, allowing you the control of currency conversion. D&B ERAM has an integrated record view from application to portfolio and a Workspace custom configured for each Dun & Bradstreet customer.

D&B ERAM – Powerful Data on Display

Better Decisions Begin with World-Class Data

Get the right data on the right companies — all in one place. D&B ERAM directly integrates from the Dun & Bradstreet Data Cloud, which offers the world's most comprehensive business data and analytical insights, encompassing more than 500 million business records including large and 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 allow Dun & Bradstreet to deliver best-in-class predictive scores that help you manage financial risk.

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.

Better Data. Better Insights.
Better Performance.

Dun & Bradstreet helps improve business performance through data and analytics.

For more information about D&B ERAM, please visit us at *dnb.com/eram*.

ABOUT DUN & BRADSTREET®

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant—even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB).

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