

D&B Enterprise Risk Assessment Manager

*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 (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 some of the largest companies in the world to achieve operational efficiencies through global automated decisioning, global portfolio management, and data integration.

**D&B ENTERPRISE RISK ASSESSMENT MANAGER – SO POWERFUL,
THERE'S NOTHING ELSE LIKE IT IN THE MARKETPLACE TODAY.**



Unparalleled Global Reach

Access all of Dun & Bradstreet's most comprehensive global risk data to deploy consistent and standardized global credit and risk policies through a centralized solution.



Integration Across Tools and Systems

Integrate ERAM with any system that supports REST APIs – including Salesforce, Oracle, and SAP – to better service customers and sales teams by reducing decisioning turnaround times.



Global Corporate Exposure Management

Consolidate accounts receivables into a global, unified view of customer relationships across a corporate entity, geographic region, or your portfolio of accounts.



Customization and Flexibility

ERAM can be configured to respond in real-time to your business needs, customize data for your business to drive visibility and decision-making, control what users can see and do, and more.



Automate Decisions and Account Reviews

Manage and automate credit decisioning, policy management, and reporting for global consistency and compliance.

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.

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.

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 175 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 400 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 hundreds of millions of 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

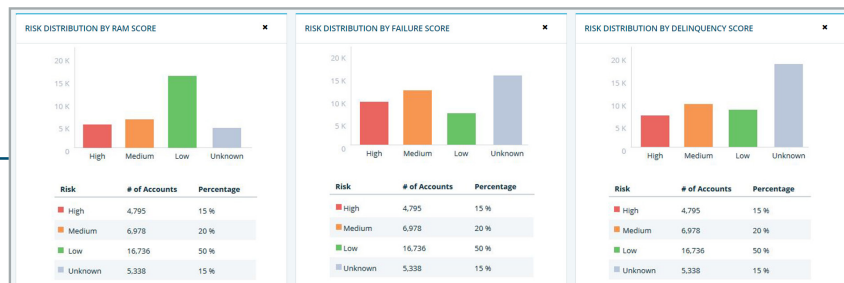
ERAM - Powerful Data on Display

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.

Account #	Customer Name	Total Amount Owed	RAM Score	PAYDEX	Credit Limit
628837522	Gorman Manufacturing	1,000,000	8.9	476,294	100,000
738647526	Kotra Worldwide Logistics	900,000	6.8	407666	100,000
938754683	Karan Creations Inc.	800,000	3.8	220356	1,000,000
239745602	Chandan Food Services	500,000	3.8	182150	1,000,000
536673756	Kedar Entertainment	100,000	5.6	170910	10,000,000
738647526	Tanzillo Wines	50,000	2.3	407666	100,000
938754683	Johnsen Controls	40,000	6.3	220356	500,000
239745602	Radd Travels	30,000	5.9	182150	5,000,000
536673756	Mateti Investments	10,000	2.6	170910	56,000
738647526	Kelly International	5,000	8.9	407666	10,000,000

Better Data. Better Insights. Better Performance. Dun & Bradstreet helps improve business performance through data and analytics. For more information about ERAM, please call us at +44 (0) 808 239 0152 or visit dunb.co.uk.

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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)