



## D&B® Identity Services

*Deciding with confidence begins with knowing who your trading partners are—especially on the Internet.*

### **Caution:**

**Don't enter into a business relationship with an unknown entity without performing identity verification. And don't try to do it yourself.**

**Every 14 seconds, a suit, judgment or lien is filed against a company.**

**A new CEO takes office every minute.**

**A company name change occurs every 2 minutes.**

**A business opens every minute and closes every 3 minutes.**

**Business bankruptcy papers are filed every 8 minutes.**

**Identity misrepresentation and fraud are on the rise.**

**Of the more than 30,000 Internet fraud complaints received by the FBI in a recent 12-month period, a third of the alleged perpetrators were businesses and more than 26% of the complaints were about undelivered goods.**

**Trading with non-U.S. businesses increases the risk.**

### **Do You Know Who You Are Doing Business With?**

In the global, faceless world of E-commerce, D&B's Identity Services increase trust and confidence. E-commerce has opened vast new opportunities. But doing business without face-to-face meetings has vastly increased risk. It has heightened the need for identity confirmation. Every day, businesses like yours expend considerable time and money to answer questions like these:

*Does this business really exist?*

*Is the person who claims to represent the organization an employee?*

*Does he or she have the authority to make the transaction?*

### **D&B Identity Services Give You Answers.**

Your organization can't afford to get involved with a new trading partner without performing due diligence. On-line identity misrepresentation is on the rise. If you are a buyer of goods and services, you must ensure that potential vendors are legitimate businesses. If you are a seller, you must confirm that an entity soliciting bids or services actually exists.

D&B Identity Services enhance security by authenticating the existence of potential trading partners, verifying employment and periodically confirming that the information is still valid. This unique process includes:

#### *Business Authentication*

Leveraging D&B's global database, we perform a best-in-class, real-time investigation to authenticate the existence of a business.

#### *Authentication Plus*

Credentials such as bank account ownership and professional licenses are checked.

#### *Verification*

An outbound call—using a third-party derived telephone number—verifies that an individual is an authorized representative.

#### *Digital Certification*

If and when the information is confirmed, at your request, we can issue—in conjunction with the online security company VeriSign®—D-U-N-S® Number embedded, tamper-proof Client Certificates that enable you to send and receive digitally signed transaction records.



## How D&B Identity Services Work

### Situation:

A major retailer needed to validate new global vendors registering on its web site.

### Before Implementing D&B:

In-house buyers in various departments were responsible for confirming that potential suppliers were legitimate.

The manual process often took up to three months.

### D&B's Solution:

All new vendors are subject to D&B's Identity process.

Only businesses that are authorized are accepted as vendors.

### Benefits of Outsourcing to D&B:

Standardized process.

Validation time reduced from three months to as little as seconds.

Increased accuracy, automation and efficiency.

Decreased risk.

### Projected Annual Cost Savings:

\$10 million.



### The Benefits Are Many.

*Your risk will be decreased.* With D&B, the possibility of error is reduced. We are the world-recognized experts in identity verification and the experts at helping you make judgment calls that can make the difference between a risky decision and a confident one.

*You will save time and money.* It is time-consuming, costly and perilous to perform due diligence services internally. Our process can compress business authentication from months, weeks or days to as little as seconds. We reduce costs through automation, which enables you to take advantage of global economies of scale.

*The difficulties of entering new markets are reduced.* Outsourcing to D&B lets you enter into relationships with trading partners in countries where you'd have little or no access to business records. With us, language and time differences are eliminated.

### No One Else Can Provide Our Expertise.

For more than 160 years, businesses have relied on D&B to provide information that helps them make sound transaction decisions.

No one has the global reach of D&B. Our database of more than 72 million businesses worldwide is the largest anywhere. All over the world, our call centers, using direct investigations, trade data and public records, continually receive information—and update the database more than one million times every day. All listed businesses are issued a D-U-N-S® Number, the standard in business identifiers.

### It's Easy.

We offer flexible, configurable integration. Our high-security data packets are delivered via XML and are accessible via a user-friendly interface between your site and ours. And it's fast to set up; we're here to help you get the process implemented.

### To Learn More:

Contact your D&B representative today or call our Customer Service Center at 800-234-3867.

## D&B Solutions

Risk Management Solutions  
Sales and Marketing Solutions  
Supply Management Solutions  
E-Commerce Solutions

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