D&B Finance Analytics

An intelligent platform for global finance and credit teams

Introducing D&B Finance Analytics Credit Intelligence, a complete credit intelligence platform powered by the Dun & Bradstreet Data Cloud. D&B Finance Analytics provides a comprehensive view of global business and credit risk. It provides direct access to trusted, industry-leading scores & indices, predictive analytics and in-depth global data for comprehensive portfolio management and advanced business insights. D&B Finance Analytics delivers global credit intelligence in an easy-to-use platform for credit teams to view relevant information and manage & monitor a global portfolio quickly and easily. Based on the Dun & Bradstreet D-U-N-S® number, D&B Finance Analytics provides deep insights for comprehensive risk assessments, with credit information and globally consistent financial data on companies in more than 220 markets. D&B Finance Analytics also provides access to global group linkages and Dun & Bradstreet's Country Insight Reports, which provide detailed analysis of the underlying risks and opportunities in a given market.

Data Coverage

D&B Finance Analytics provides access to one of the world's largest commercial databases, with more than 450 million company records in 220 countries worldwide.

Investigation

Possibility to submit investigations on a company that either was not found in the database or which lacks specific information. As a result of the research, the investigated / fresh company report is available online and in addition - if applicable – a specific answer which cannot be included by default in the report.

Help & Support

Finance Analytic has built in GainSight, a Virtual Assistant, for customer learning which uses intelligent in product tracking to suggest content to the user working.

Client Learning Center – Access the D&B Learning portal to get access to a full catalogue of specific training materials, videos and webinars:
https://learning.dnb.com/pages/db-finance-analytics

In addition, the application contains contact details to local support team in case of further questions

Technical Specification

All users interfacing with Dun & Bradstreet solutions need to meet the minimum requirement of Transport Layer System (TLS) Version 1.2 for connectivity.

The D&B Finance Analytics application is optimized for the usage of the following browsers: Apple Safari version 9 (2013) and higher, Google Chrome version 30 (2013) and higher, MS Edge all versions, MS Internet Explorer version 11 (2013) and higher, Mozilla Firefox version 31 (2014) and higher). D&B Finance Analytics is a cloud-based application with web services that are hosted at Amazon. All D&B Finance Analytics micro-services are run on immutable servers and the use of AWS services (Amazon Web Services) positively commutes to the overall security of D&B Finance Analytics. (https://d0.awsstatic.com/whitepapers/aws-securitywhitepaper.pdf).

Agile Development & Enhancements

D&B Finance Analytics is an agile platform, so enhancements and additional features might be added, giving extra value without extra cost. Additional TIERS will be available in the future, enabling even more advanced solution sets.

Languages

The application is available in following languages: Dutch, English (US/UK/CA), French (FR/CA), German, Italian, Japanese, Portuguese, Spanish as well as Simplified and Traditional Chinese. Further languages will be made available during Q4/2021: Croatian, Czech, Hungarian, Polish, Serbian, and Slovenian. The language can be configured / changed by each individual user online at any time.

Always delivered in English: Company reports that are not available in the above-mentioned languages (e.g. Asian, South American reports, etc.), Data exports from

Dun & Bradstreet Poland sp. z o.o.
pl. Europejski 2, 00-844 Warszawa | Tel: +48 22 278 26 26 | www.dnb.com/pl
NIP: 7742855054 | REGON: 140015088 | KRS: 0000228478 | D-U-N-S®: 522111111
Bank obsługujący: mBank 02 1140 2105 0000 4918 0300 1004 | Kapitał zakładowy: 1 075 000,00 PLN

account and portfolio pages, Country Insight Snapshots & Reports.

User Roles & Permissions

The users in D&B Finance Analytics can be assigned with different User Privileges. A main user with admin rights and a random number of further admin and different regular user profiles can be set-up.

Regular users can edit their personal contact data & individual settings such as preferred language, currency, time zone, date format, reference, landing page, email notification format and they have access to the main shared workspaces. Depending on their specifically set roles, permissions vary and can be looked up under below link.

Main users and those with admin rights are enabled with the regular users' general permission and in addition, admin users can create & delete users, administrate & change user roles and set credit policies depending on the contracted TIER.

A detailed user roles & permission matrix can be viewed under this link: https://na4.dnbi.com/spcaweb/assets/data/userrole.html

Features & Functions By Tiers

D&B Finance Analytics is offered in different TIERS. Depending on a customer's agreement with Dun & Bradstreet, one or the other can be accessed.

Currently, 2 TIERS are available for following key use cases:

KEY USE CASE COMPARISON	TIER 1	TIER 2
Ability to search and pull global reports to make judgmental credit decisions	Yes	Yes
Receive alerts for tracking key changes in interested DUNS transactionally	Yes	Yes
Perform basic Portfolio Management activities on businesses that have been transactionally assessed	Yes	Yes
Receive alerts for tracking key changes on entire customer base	No	Yes
Combine A/R with D&B data & analytics to understand risk exposure and drive cash management strategies	No	Yes

Key Features & Functions

Search & Search Results Globally

D&B Finance Analytics (FA) offers a global, predictive, type ahead search functionality based on a detailed local matching including all business numbers globally available. Users can use quick search or enhanced search functionalities and can search against D&B´s database or their Portfolio in FA. Optionally, search filters may be applied to improve search precision. Search results highlight the search keys used and the operating status and key identification & summary data available prior to a report purchase help verifying the correct company searched for.

Company Reports – Make A Credit Decision

D&B Finance Analytics always delivers the most comprehensive report content with the latest available information to D&B. Though the general look and feel of the reports is consistent, the content detail may vary from country to country. Basic contents are information on company profile, risk assessments including an overall business risk assessment consistently presenting risk across markets, trade payment & activity, negative legal / special events, management & ownership, D&B financial data. In addition, the reports contain chapters with 3rd party news feeds from Web & Social Media concerning the requested company or rather linked companies within that group, interactive Global Family Trees to view the group structure and corporate linkages of the requested company, Morning Star – Standardized Public Company Financials supplementing the D&B Financials. Besides, the reports contain an overview of personalized alerts received on that company and users can deposit private or publicly shared notes & information in dedicated report chapters. Finally, an additional chapter contains an audit trail of subscriber activity against a particular DUNS. Depending on the market a business is located or on the contracted TIER, additional chapters may be available such as special documents filed for US / UK companies or account information uploaded for accounts / DUNS in TIER 2.

For more than 200 markets, a common business summary page is available and in the reports from BL, CA, DE, IR, LU, NL, UK & US, a user may customize key data elements to be shown at the top of those reports.

Company reports can be viewed online, saved as Snapshots and added to various system or customizable folders in the workspace library. Moreover, they can be emailed or exported with customizable print & PDF format; the financials can be exported as Excel file.

Country Insight Information – Assess Country Risks

In D&B Finance Analytics two types of Country reports are optionally available in English language for 130+ markets:

a) Country Insight Snapshots – contain a compact overview with key information on country specific risks in a certain country.

b) Country Insight Reports contain detailed information, analyses, trends and forecasts on political, economic and trading risks in a country that helps to obtain a comprehensive picture of the current business situation in a country.

Restricted Party Screening (Optional Add-On)

D&B Finance Analytics also helps to enhance regulatory risk assessments with Restricted Party Screening. Screen entities against government sanctions and watchlists, including for politically exposed persons (PEPs), as well as adverse media. Restricted Party Screening helps businesses make decisions on the right entities with the right data, mitigating the right level of financial and regulatory risk in one cost-effective solution.

Alert Service – Receive The Alerts I Need

The alert service covers 220 countries worldwide. NOT supported countries are Botswana, Lesotho, Namibia, South Africa, Swaziland. It enables monitoring and management of the customer portfolio by informing about positive trends (green) and negative trends (red) e.g., when the risk assessment or the payment behavior changes, in case of insolvency or if there are any news e.g., because of change of address, change of name, change of principals and if there are new financial data. The alert profiles are customizable to alert individual users or user groups about changes based on the events or criteria chosen by the creator.

The alert delivery can be individually defined for online delivery into the D&B Finance Analytics Alert Inbox only or additionally via e-mail – the latter allowing the choice between a summary of all alerts or individual alerts per company contained in the emails being sent out 3 times per day. Alert lists received online in the inbox can be exported in Excel format. The alert service can be activated by transactionally pulling and saving a report to the Live Report / Portfolio and other folders (either system folders or customized ones) and by associating these folders to an individually defined alert profile. Whereas TIER 1 enables monitoring on DUNS basis, TIER 2 allows monitoring on either DUNS or accounts basis. The list of companies as well as the individual alert profile set can be managed and viewed in the various customized or system folders in the workspace library such as My Companies, Live Reports, or the TIER 2 folders Portfolio & Accounts. Another more central location to manage business records can be accessed under the Tools tab.

Portfolio Insight – Identify Risks & Opportunities

The portfolio Insight may contain data from 220 countries worldwide. Countries NOT supported are Botswana, Lesotho, Namibia, South Africa, Swaziland. Whereas in Tier 1 the DUNS can be added to portfolio transactionally only on a case-by-case base following a report pull, in Tier 2 users may manually add or bulk import DUNS and / or accounts receivables including aging information into the Portfolio. In both TIERS, the portfolio data can be segmented and filtered on user level supporting the identification of new risks, opportunities, changes and trends. There are multi risk-type analyses as well as customizable risk band mappings available. Portfolio lists can be exported with either all approx. 150 data elements available or with reduced, customized data elements. In TIER 1, the Portfolio analysis capability is limited to a summary view containing number of companies in Portfolio, a risk breakdown matrix allowing analyses based on 2 out of 7 risk types as well as 3 risk distribution pie charts based on selectable risk types. In TIER 2, there are additional portfolio analysis functionalities based on Score, on corporate risk exposure, on segmentation (e.g. industries) and bed debt reserves. Moreover, the basic risk breakdown matrix in TIER 2 has additionally the option to analyze the risk distribution based on the various risk types and the imported accounts receivables including aging information and total outstanding.

Workspace Library – Work As A Team

The workspace library is a workspace shared across all users with unlimited access to reports once purchased per contract period. It contains shared folders & public notes as well as private folders & private notes.

Private folder "My Companies" is a user-based folder containing all Live Reports pulled by that individual user. Any customized folders may contain DUNS and/or TIER 2 accounts a user has associated to.

Publicly shared folders are:

- All Companies lists all the companies in D&B Live Report, accounts (TIER 2) and snapshots.
- D&B Live Reports lists all the reports from countries that are considered "live". Live means data is automatically refreshed instead of buying a new report each time to get fresh data. To be added to this list a user must save the purchased report to their portfolio or added it to a folder
- Snapshots / Investigations contain each a list of any snapshots taken or investigation submitted by any user
- U.S. Public Records lists all companies for which any user has investigated an U.S. public records search to view potential company registrations, UCC filings, bankruptcies, and real estate liens and judgments for U.S. companies.
- Accounts is exclusive to TIER 2 and does list all accounts any user has either created manually or uploaded
- Portfolio is also exclusive to TIER 2 and does list all the accounts and Live Reports listed above.
- History is a list of any users' transactions, e.g. initial report access, data records added to portfolio

The lists in the folders can be viewed based on a user's customized data element settings & filters and the data can be exported. Moreover, the private & customized folders as well as the public folders Live Reports, Accounts & Portfolio can be associated with customizable alert profiles to monitor any data records included.

Tools – Manage Data

The Tools tab allows users creating alert profiles and managing their data, e.g. creating customized exports and viewing / downloading the exports submitted in CSV or excel format, creating advanced filters and scheduling filters to be run once or regularly, central deletion of credit files or exclusive to TIER 2, import DUNS and / or accounts (A/R lists).

Dashboard - View Preferred Key Data Elements & Risk Distribution

The dashboard on the home screen allows an individual user to define key data elements to be shown as well as risk distribution diagrams of selectable risk scores in either pie, table or chart format. Moreover, a list of recent alerts received online can be viewed.

Subscription – View Contract Summary & Usage Overview

The subscription page provides users with an overview containing a contract summary, e.g. term start / end dates, the usage allowance and contract type as well as a regional usage and timeline overview. The usage details are chronologically listed in a table containing information about any transaction performed by which user and when including order references and charges. The transaction list can be exported.