



BROCHURE

D&B Finance Analytics

CREDIT INTELLIGENCE

Dun & Bradstreet's industry-leading data and analytics, integrated into a powerful AI-driven credit management platform

dun & bradstreet



>420M
CREDIT REPORTS ON MORE THAN
420 MILLION BUSINESS ENTITIES



Globally
CONSISTENT FINANCIAL STATEMENTS



220+
CUSTOMIZABLE ALERTS FOR 220+ MARKETS



220+
PORTFOLIO ANALYTICS FOR 220+ MARKETS



Country
INSIDE REPORTS



Global
CORPORATE FAMILY TREES

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 Credit Intelligence provides instant access to trusted industry-leading business credit scores, predictive analytics, and robust global data for complete portfolio management and enhanced business insight. D&B Finance Analytics Credit Intelligence provides a comprehensive view of global risk and business insight.

D&B Finance Analytics Credit Intelligence delivers global credit intelligence in an easy-to-use platform for credit teams to quickly see the right information and easily manage and monitor their global portfolio. Anchored by the Dun & Bradstreet D-U-N-S® Number, D&B Finance Analytics Credit Intelligence provides in-depth insight for comprehensive risk assessments, with credit intelligence and globally consistent financial statements available on entities in more than 220 markets.

D&B Finance Analytics Credit Intelligence also features global corporate family trees, as well as Dun & Bradstreet's Country Insight Reports, which provide detailed analysis of the underlying risks and opportunities in a specific market.



Make Confident Credit and Risk Decisions with D&B Finance Analytics

Make confident credit decisions with Dun & Bradstreet's unrivalled business insights and predictive analytics. With D&B Finance Analytics Credit Intelligence, you can access trusted global data and best-in-class predictive analytics to make informed decisions and proactively manage risk.

D&B Finance Analytics Credit Intelligence provides comprehensive business information to help users set the right terms, understand customer linkages, collect payment on time, and improve working capital. Configurable alerts, a popular feature, allow users to receive notifications when a business's information changes and take appropriate actions.

With D&B Finance Analytics Credit Intelligence, you can access in-depth intelligence and get a clear credit story for easier, faster decisioning. Our proprietary predictive and performance-based credit scores and analytics, such as the Overall Business Risk Assessment and the Maximum Credit Recommendation, help you better set terms and limits. Additionally, D&B Finance Analytics Credit Intelligence features timely third-party web and social information, such as the latest business headlines, social media posts, and management changes.

Unlike other providers that only offer aggregated, third-party data, D&B Finance Analytics Credit Intelligence features proprietary information from the Data Cloud that presents a complete picture of risk.



RESTRICTED PARTY SCREENING

D&B Finance Analytics also helps to enhance your 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.

Our world-renowned Credit Intelligence Features:



SUMMARY

D&B Finance Analytics Credit Intelligence features proprietary data, including the Overall Business Risk and the Maximum Credit Recommendation, as well as Dun & Bradstreet's most popular risk scores and ratings – the D&B® Failure Score, the D&B® Delinquency Score, the D&B PAYDEX®, and the D&B® Rating



TRADE PAYMENTS

The Data Cloud has one of the world's largest commercial trade data networks. Our trade payment data helps to indicate how quickly a company is likely to pay its bills in the future by reviewing its payment patterns with others in the past.



OWNERSHIP

Dun & Bradstreet has one of the largest and most complete collection of corporate family tree information. In D&B Finance Analytics you can view the corporate family tree of more than 120 million linked companies around the world. By understanding your corporate exposure across these hierarchies, you can uncover new revenue opportunities and hidden risks.



LEGAL EVENTS

Past and present legal activities can impact a company's financial stability and operations. Here you'll discover any bankruptcy or insolvency events and other public filings.



FINANCIAL INFORMATION

Dun & Bradstreet provides comprehensive financial information on publicly traded and privately owned entities. Where available, financial data is provided over a period of up to 5 years, which can be critical when determining credit limits and lending terms.



PRINCIPALS

Information on the executives and principals associated with a business is important as it provides insight into leadership. Information can include the date the person was employed and involvement with associated businesses, such as directorships.



COUNTRY INSIGHT

In-depth Country Insight reports feature current risks and opportunities within a country and its regional and global context; shorter Country Insight Snapshots offer a high-level view of a country's political, commercial, and macroeconomic environment. In addition, each country is given a Country Risk Score based on an assessment of that country's political, commercial, economic, and sovereign risks.

D&B Finance Analytics Credit Intelligence Features Dun & Bradstreet's Proprietary Risk Scores And Ratings

OVERALL BUSINESS

RISK —● A high-level risk evaluation that assesses a company using the best available scores, ratings, and indices. The Overall Business Risk is scored on a five-point scale, from low to high risk, with additional statements describing the business's current and future health.

D&B

PAYDEX® —● Provides a unique monetarily weighted numerical indicator of how a firm has paid its bills and is a proprietary measure of historical trade payment performance based on trade experiences reported to Dun & Bradstreet.

D&B® DELINQUENCY

SCORE —● Predicts the likelihood that a company will pay in a severely delinquent manner (10% or more of their obligations 91+ days past term), seek legal relief from creditors, or cease operations without paying all creditors in full during the next 12 months.

D&B

RATING® —● Provides an indication of creditworthiness and consists of two parts. Financial Strength: an indication of firm size based on employee size or financials. Risk Indicator: an overall evaluation of creditworthiness based on information available such as trade payment history, length of operation, employee numbers, and financials.

D&B

FAILURE SCORE® —● Predicts the likelihood that a business will seek legal relief from its creditors, cease business operations without paying all its creditors in full, voluntarily withdraw from business operation and leave unpaid obligations, go into receivership or reorganization, or make an arrangement for the benefit of creditors over the next 12 months based on information in the Data Cloud.

MAXIMUM CREDIT

RECOMMENDATION —● Suggests the greatest amount of credit that Dun & Bradstreet suggests extending, based on monthly payment terms. The amount is the total value of goods and services that the average creditor should have outstanding across multiple accounts and invoices – not necessarily the maximum amount it can afford. The recommendation is based on a historical analysis of similar companies in the Data Cloud.



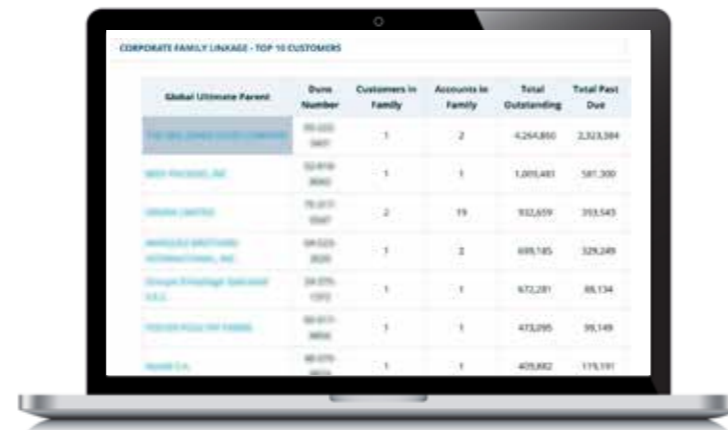
Easily manage and monitor your Global Portfolio

With its global portfolio management capabilities and enhanced portfolio insight reports, D&B Finance Analytics Credit Intelligence helps you understand total risk and identify growth opportunities across your account base.

Easy-to-read graphics provide a clear view of risk breakdown across an international portfolio, and users can drill down for more insight with just one click.

Corporate Linkage

The Corporate Linkage report helps you increase your understanding of portfolio exposure and opportunity by knowing the relationships between corporate entities both in and outside of your portfolio. Other available segmentation reports include industry, country, size of business (number of employees), and years in business.



Risk Breakdown

The Risk Breakdown helps you identify your best and worst accounts and emerging areas of risk in your portfolio by comparing a risk type e.g., Failure Risk or Delinquency Risk, with one of four other options:

1. Risk Type

Prioritize collections and grow business by identifying your best and worst customers across your portfolio.

2. Aging

Help improve cash flow by prioritizing collections based on aging buckets, to better prioritize collections before accounts become severely delinquent.

3. Credit Limit Utilization

See distribution of accounts that may require further action, opportunistic or protective, based on the total outstanding compared to utilization of assigned credit limits.

4. Total Outstanding

Understand how much exposure you have by bucketing accounts into total outstanding ranges of low, medium, and high risk.



Risk Distribution

The Risk Distribution report reveals your portfolio segmented by selected risk types based on total outstanding or number of companies.





Powered by
Business Credit
Data you can
trust

Trust one of the global leaders in business decisioning data and analytics to help your company grow and thrive. D&B Finance Analytics connects users to the Dun & Bradstreet Data Cloud, which offers comprehensive decisioning data and analytical insights on more than 420 million businesses – both small businesses and the companies that make up the majority of the world's GDP.

Dun & Bradstreet has extensive coverage of small, private businesses.

nearly **98%**
of businesses in the Data Cloud
are small and mid-sized businesses.

Our global trade data network is one of the largest in the world, and our Data Cloud contains the broadest and deepest set of commercial data and analytical insights available, informing intelligent actions that deliver a competitive edge.

These and other financial attributes allow Dun & Bradstreet to deliver predictive scores and ratings that help clients make better decisions.

→ That's why companies of all sizes around the world rely on Dun & Bradstreet.

D&B Finance Analytics

CREDIT INTELLIGENCE

Credit Intelligence from D&B Finance Analytics is a powerful global platform to help finance teams make confident risk assessments.

To get started with D&B Finance Analytics, contact us today!



ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of data and analytics, enables companies around the world to improve decision-making and 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.