



CUSTOMER VOICE

Webbased Monitoring

How Marubeni uses D&B Finance Analytics to check the creditworthiness of companies worldwide on a daily basis



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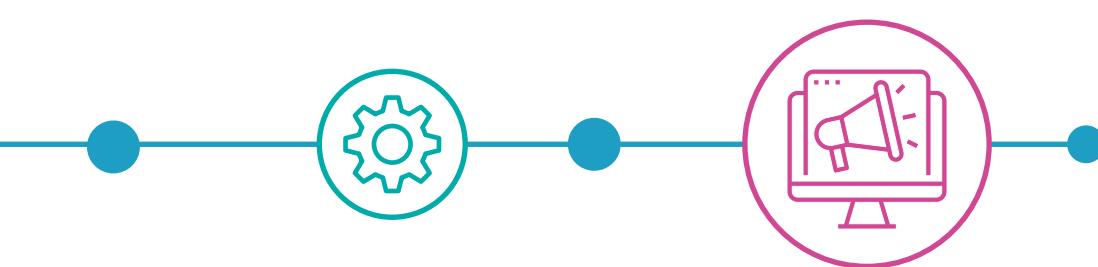
Marubeni is the specialist for import and export business all over the world. To minimize business risks, the group, which is headquartered in Japan, relies on Dun & Bradstreet data for credit checks. Via the monitoring function, credit management automatically receives information as soon as important key figures of a customer change.

For more than 160 years, Marubeni Corporation and its subsidiaries have been doing import and export business all over the world. Marubeni's customers include well-known companies in the chemical, agricultural, aerospace, construction and automotive industries. Marubeni's credit management team uses Dun & Bradstreet's D&B Finance Analytics to assess the creditworthiness of customers worldwide.



By using D&B Finance Analytics, we have considerably accelerated our checking processes and significantly reduced our credit risk thanks to the quality and timeliness of the data.

Stefan Schmeing,
Risk & Quality Manager bei Marubeni in Düsseldorf



Key figures for credit assessment

Every new customer with a credit limit requirement of more than \$100,000 first goes through an internal check at Marubeni. "To do this, we pull the most important key figures from D&B Finance Analytics and incorporate them into our internal scoring model," says Stefan Schmeing.

At Marubeni, the most important information for the credit check includes the balance sheet total and equity capitalization, the year the company was founded, the number of employees, the market position and the profit and loss statement.

A points system is also used to assess the development of sales and profits. The ratio of current assets to current liabilities is also included in the scoring model.



The reports from D&B Finance Analytics are very clear and have a uniform structure worldwide. I really appreciate that, because it allows me to quickly find the information that is relevant to me. This makes international cooperation easier.

Stefan Schmeing,
Risk & Quality Manager bei Marubeni in
Düsseldorf



Up-to-the-minute information thanks to monitoring

To reduce its own risk, Marubeni works with a credit insurer that is liable for part of its liabilities. If, for example, a customer's payment behavior deteriorates, this can lead to the credit insurer lowering or even cancelling the contribution margin. "That's why it's particularly important for us to always have up-to-the-minute data from customers available. This way, we know exactly what the facts are and can act immediately," says Schmeing.

Using the alert function in D&B Finance Analytics, Schmeing and his colleagues in credit management receive daily information by e-mail about changes at customers. Sometimes new financial data is available, sometimes ownership changes or payment behavior deteriorates. "Our job is to sift through this information, check what's behind it and take action."

That's when it can happen that Schmeing involves sales colleagues to find out why a customer's payment behavior has deteriorated.



Open communication is particularly important in such a situation. That way, we can also find a good solution together with the customer in such cases.

Stefan Schmeing,
Risk & Quality Manager bei Marubeni in
Düsseldorf

Fast implementation

Marubeni has been using monitoring in D&B Finance Analytics for many years. The introduction was quick. "Within one day, everything was available. Since then, we have been receiving daily updated data via the web portal. It was a simple and fast solution for us. We also monitor customers in Europe, Asia and South America. The broad data coverage of D&B Finance Analytics was a decisive reason for us to choose this solution," says Schmeing.

For the upcoming update of the ERP system, it is planned to make the data from D&B Finance Analytics directly available via an API interface. This is intended to further optimize workflows.





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.