

# D&B CREDIT ADVANTAGE

Personalise your credit risk management insight by combining your accounts receivable data with Dun & Bradstreet's industry-leading data and analytics.

D&B Credit Advantage, deliver a personalised credit risk management experience so you can strategically conduct new customer application reviews, better manage accounts, and prioritise collections.



## WHEN YOU NEED DEE- PER INSIGHT ON YOUR ACCOUNTS PORTFOLIO

With D&B Credit Advantage you'll be able to combine your A/R data with D&B's unrivalled predictive and performance-based credit scores and analytics to easily spot pockets of risk in your customer base. You will see your portfolio by outstanding euro based on credit risk and aging ranges as well as drill down capabilities to identify risk exposure within a corporate family. By seeing your data combined with Informa D&B's data, you can take specific actions unique to your business to prioritize collections, mitigate potential write-offs, and take advantage of areas of opportunity.

Additionally, you can set custom credit limits by defining your own criteria by segments (such as limits, terms, and discounts) to create more consistent decisions.



## WHEN YOU NEED TO OPTIMISE CASH FLOW AND DRIVE PROFITA- BLE GROWTH

D&B Credit Advantage leverages Informa D&B's proprietary diagnostic models to determine risk in the marketplace and calculate the predicted default rate for each account in your portfolio. That information - combined with your data on how accounts are paying you - helps you to benchmark and validate that your bad debt reserve maximizes working capital.

Become more efficient and collaborate with other departments. With D&B Credit Advantage, you'll be able to provide sales opportunities for your business development and sales teams by identifying existing customers who represent a low credit risk but could have the propensity to buy more. And, corporate linkage reporting identifies your largest customer "families" so your team and sales can provide higher levels of service for greater customer satisfaction and loyalty.



## WHEN YOU NEED TO PRIORITISE COLLECTIONS EFFECTIVELY

D&B Credit Advantage can help you take a more strategic approach to collections management. After all, the longer accounts are past due, the less likely a company is able to collect in full. Use D&B Credit Advantage to assess how your past due customers are paying you verses other companies as well as understand the probability of them staying in business. You'll be able to better stabilize your cash flow by identifying all your high-risk accounts that require faster collection.

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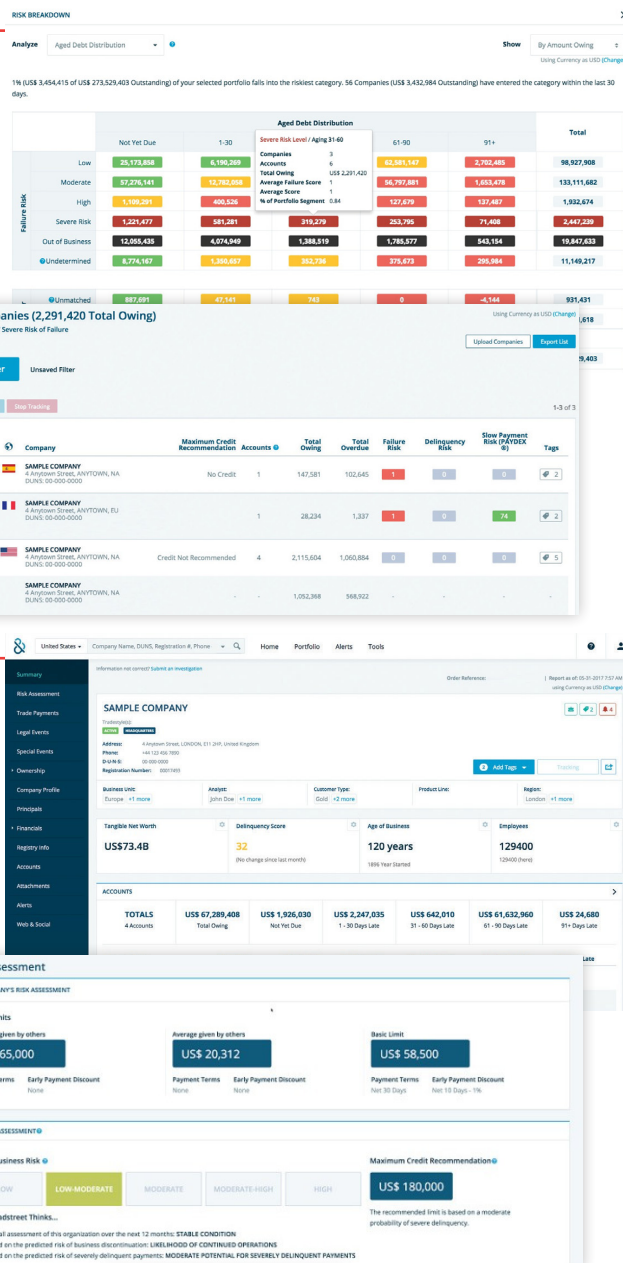
**D&B CREDIT ADVANTAGE  
CAN HELP YOU TAKE  
A MORE STRATEGIC  
APPROACH TO  
COLLECTIONS  
MANAGEMENT.**

Understand your current risk distribution of outstanding cash and riskiest accounts across your portfolio so you can improve cash flow based on your aging, collecting from your customers before they become severely delinquent with their payments.

Delve deeper into your accounts portfolio to understand the relationships between businesses in your receivables, and their combined outstanding debt profile— revealing their total amount owed and the exposure to you.

View aged debt distribution of the total amount any single account owes you, to determine whether further action, opportunistic or protective, is required.

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## SOBRE A INFORMA D&B

A Informa D&B é especialista no conhecimento do tecido empresarial. Através de análises inovadoras, disponibiliza o acesso a informação atualizada e relevante sobre a atividade de empresas e gestores, fundamental para a condução dos negócios dos seus clientes. A Informa D&B está integrada na maior rede mundial de informação empresarial, a D&B Worldwide Network, com acesso aos dados de mais de 315 milhões de agentes económicos em todo o mundo.

A base de dados empresariais da Informa D&B é a mais utilizada em Portugal, servindo mais de 650 mil utilizadores através das duas marcas: INFORMA e eInforma. 95% das entidades bancárias, 45% das grandes empresas e 21% das PME portuguesas são clientes ativos da Informa D&B, e consultam, anualmente, mais de três milhões de relatórios sobre empresas.

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