

# 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 DEEPER 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 PROFITABLE 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 versus 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.

RISK BREAKDOWN

Analyze: Aged Debt Distribution

1% (US\$ 3,454,415 of US\$ 273,529,403 Outstanding) of your selected portfolio falls into the riskiest category. 56 Companies (US\$ 3,432,984 Outstanding) have entered the category within the last 30 days.

		Not Yet Due	1-30	61-90	91+	Total
Failure Risk	Low	25,173,858	6,190,269	42,581,147	2,702,463	96,927,908
	Moderate	57,276,141	12,782,008	56,797,881	1,653,478	133,111,682
	High	1,189,251	600,526	127,679	137,487	1,932,674
	Severe Risk	1,241,477	581,481	319,279	253,795	2,447,259
	Out of Business	12,085,430	4,074,949	1,888,519	1,788,977	19,847,633
Undetermined	8,774,167	1,360,657	352,736	378,973	259,984	11,149,217
Unmatched	897,691	47,161	743	0	-4,144	931,431

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.

3 Companies (2,291,420 Total Owning)

Aging 31-60 / Severe Risk of Failure

Company	Maximum Credit Recommendation	Accounts	Total Owning	Total Overdue	Failure Risk	Delinquency Risk	Slow Payment Risk (PAYDEX 8)	Tags
SAMPLE COMPANY 4 Ardington Street, ANYTOWN, NA DUNS: 00 000 0000	No Credit	1	142,581	102,645	1	0	0	2
SAMPLE COMPANY 4 Ardington Street, ANYTOWN, EU DUNS: 00 000 0000		1	28,234	1,337	1	0	74	2
SAMPLE COMPANY 4 Ardington Street, ANYTOWN, NA DUNS: 00 000 0000	Credit Not Recommended	4	2,115,054	1,050,884	0	0	0	5
SAMPLE COMPANY 4 Ardington Street, ANYTOWN, NA DUNS: 00 000 0000			1,021,368	568,922				

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

United States - Company Name, DUNS, Registration #, Phone

Home Portfolio Alerts Tools

Summary

Risk Assessment

Trade Payments

Legal Events

Special Events

Ownership

Company Profile

Principals

Financials

Registry Info

Accounts

Attachments

Alerts

Web & Social

Information not correct. Submit an investigation

Order Reference: 1 Report as of 05-20-2017 2:07 AM using Currency as USD (Change)

SAMPLE COMPANY

Address: 4 Ardington Street, LONDON, E11 2AP, United Kingdom

Phone: +44 (0) 20 46 7895

Pay to #: 00 000 0000

Registration Number: 00010001

Business Unit: Anytown, UK

Ageing: 30-60 Days (+1 more)

Customer Type: Gold (+2 more)

Product Line: None

Region: London (+1 more)

Tangible Net Worth: US\$73.4B

Delinquency Score: 32 (No change since last month)

Age of Business: 120 years (18% Year Started)

Employees: 129400 (129400 here)

ACCOUNTS

TOTALS	US\$ 67,289,408	US\$ 1,926,030	US\$ 2,247,035	US\$ 643,010	US\$ 61,633,260	US\$ 24,680
4 Accounts	Total Owning	Not Yet Due	1-30 Days Late	31-60 Days Late	61-90 Days Late	91+ Days Late

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

Risk Assessment

MY COMPANY'S RISK ASSESSMENT

Credit Limits

Maximum given by others	Average given by others	Basic Limit
US\$ 65,000	US\$ 20,312	US\$ 58,500

Payment Terms: None

Early Payment Discount: None

Payment Terms: None

Early Payment Discount: None

Payment Terms: None

Early Payment Discount: None

D&B RISK ASSESSMENT

Overall Business Risk

LOW MODERATE MODERATE-HIGH HIGH

Maximum Credit Recommendation

US\$ 180,000

Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: STABLE CONDITION
- Based on the predicted risk of business discontinuation: LIKELIHOOD OF CONTINUED OPERATIONS
- Based on the predicted risk of severely delinquent payments: MODERATE POTENTIAL FOR SEVERELY DELINQUENT PAYMENTS

The recommended limit is based on a moderate probability of severe delinquency.

## 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.

## SERVIÇO DE APOIO AO CLIENTE

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