



D&B's Trade Payment Programme

If you want to Improve your collections and productivity, while reducing credit risk this is a programme for you

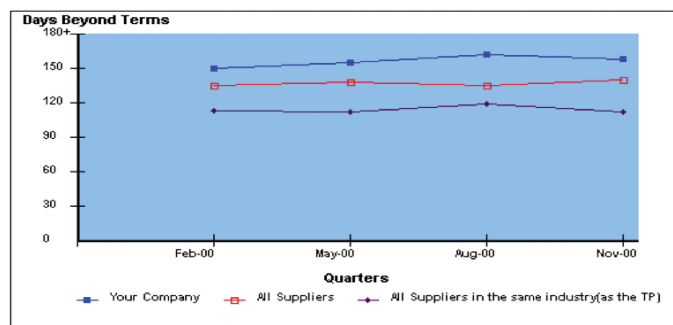
D&B's Trade Payment Programme helps risk management to improve collections and productivity, while supporting the quality of information available to help other business decision-makers reduce credit risk

Why use payment data?

- One of the most crucial criteria for determining when and if a company is likely to fail is their past payment performance.
- 90% of bankrupt companies exhibited delayed, fluctuating or below industry average payment behaviours.
- D&B collect trade experiences, combine them with information from a wealth of data sources to complete the true image of a business's financial stability – past, present and future.
- Trade is considered to be the most important predictive indicator in our DunsRight Data Quality Process – allowing us to be confident that every credit decision you make is based on all the relevant data available.

No other company has a database with the depth and breadth of global payment data that D&B possesses. This payment data is a critical component of our ratings and scores to predict payment behaviour and risk of failure.

Without this information you would not be warned of the signals that precede a company failing. This could mean a decrease in cash flow and eventually an increase in bad debt for your company without this payment data.



So what could you do to avoid this?

Join our Trade Partner Programme.

Dun-Trade Partner is a 'shared information network' that gives you 24 hour access to confidential information on Trade Partners across Europe, a service not available from any other source'.

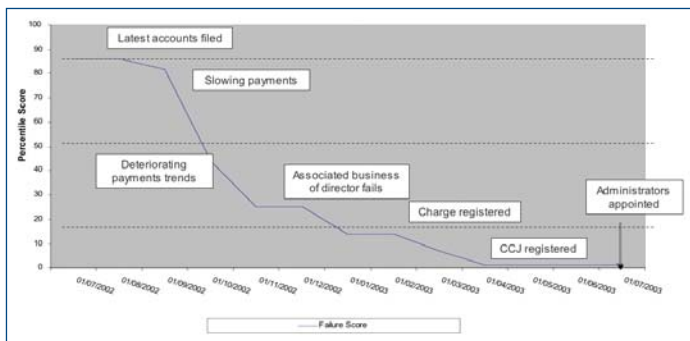
On a monthly basis each Trade Partner provides their ledger to D&B – this information is then fed into the D&B Database so that we can see the latest payment habits of their customers. In return for this data the Trade Partner receives free of charge data that focuses on reducing DSO and risk. The information is called the Trade Web Incentive. Each Partner has an individual site set up for their own use, which only they can access with a password.

This service is FREE of charge based on an exchange of data. All partners supply payment data on a monthly basis to D&B in return for access to their own secure web area, monitoring the payment behaviours of their customer base.



Trade Web Incentive Enables you to:

- Find out how fast your customers pay you compared to how fast they pay other suppliers and how they pay suppliers in the same industry as you.
- Identify specific customers whose payment performance is poor and where action is required.
- Look up the payment performance of specific industries.



Help the business community and yourself:

By sending D&B your payment information, favourable and unfavourable experiences are available to the credit industry, which provides a more accurate and balanced portrayal of the customers' payment habits.

- ▶ Discover the important characteristics of your whole customer base - what do your best customers look like in terms of payment record, company size, company age and industry type.
- ▶ Ledgerscan shows whether your customers pay you more slowly than the other companies on the D&B database.
- ▶ Analysis by Customer allows you to pinpoint the customers who are not paying you as quickly as other suppliers. You can then link to the most recent D&B credit reports at the click of the mouse.
- ▶ Industry Analysis - if you want to check how a particular industry pays suppliers.
- ▶ European Payment Comparison - compare how different industry sectors pay across Europe.
- ▶ Portfolio Analysis - something your colleagues in Marketing should also find useful. Find out more about your customers - which industries, age and size of companies provide your biggest sales.

Please feel free to browse the demo link to how this data is presented: <https://dun-trade.dnb.com>



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