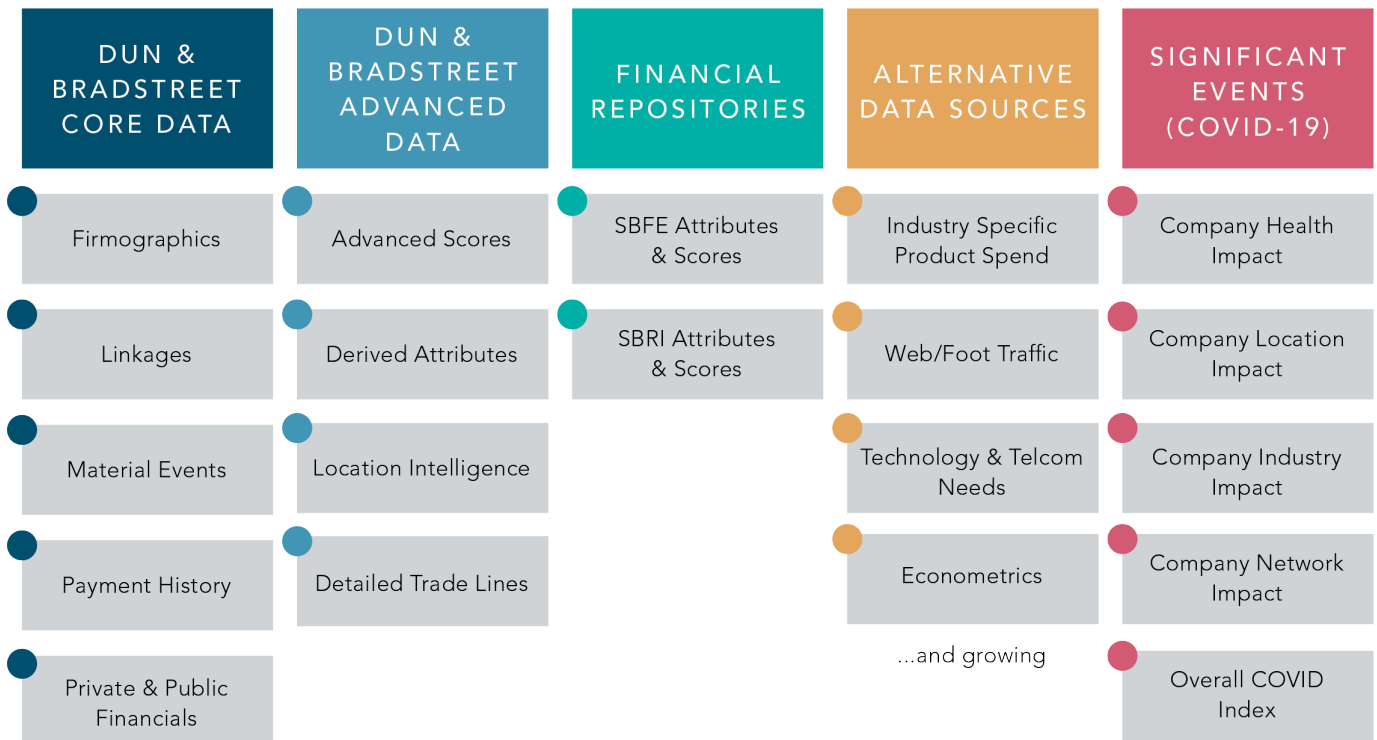


# D&B Analytics Studio

## Functional Data Categories



\*Permissible use restrictions may apply

## DUN & BRADSTREET CORE DATA

Contains core business insights from Dun & Bradstreet Data Cloud (for defined region – US only or Global) across the following business dimensions:

Firmographics	Basic data about a company including the Name and Address data as well as what the company does, how large it is and country/region identification numbers.
Linkages	Legal Linkage - Information on the Headquarter or Parent of a business as well as the highest family member within a family tree. It also includes information on the highest member of the family tree within the same country as the inquiry. This is based on the >50% legal ownership principle.
	Extended Linkage - Extended linkage utilizes modeled insights to identify expanded enterprise linkages at a brand level.
Material Events	Information on the legal events of a company such as registrations with local authorities, suits, liens, bankruptcies/financial embarrassment and financing statements as well as public notice and special events information.
Payment History	Data on all things relating to how a company pays its bills including Paydex® past & present, high credit amount information and guarantee information.
Private & Public Financials	Current and historical financial data on both private and publicly held companies where available. This includes actual and modeled data for individual companies, industries and regions.

## DUN & BRADSTREET ADVANCED DATA

Bundle provides access to deeper and richer data for modeling and analysis. The following are included in this bundle:

Advanced Scores	Advanced behavioral and machine learning scores for optimized decisioning across Risk, Fraud, Marketing and Supply business functions. Within Studio Lite, all business identifiable information is stripped. See data dictionary for details.
Derived Attributes	<p>Dun &amp; Bradstreet has created derived, actionable attributes from millions of transactional variables that can be used as building blocks for developing best-in-class predictive models.</p> <p>These predictive attributes are in addition to our traditional legacy data attributes from the Core data bundles. These utilize some of our proprietary data assets as follows:</p> <ul style="list-style-type: none"> <li>• Detail Trade</li> <li>• Business Activity and Signals (via Dun &amp; Bradstreet ICM engine)</li> <li>• Inquiry Data</li> <li>• Business Spend</li> </ul>
Location Intelligence	<p>Dun &amp; Bradstreet's Location Intelligence exploits a common law within geospatial analysis known as Tobler's First Law of Geography which states "everything is related to everything else, but near things are more related than distant things". At a macro and micro level, following location intelligence provides you with enhanced business insights to further optimize your business strategies:</p> <ul style="list-style-type: none"> <li>• Broad macro level BI clusters – places 33K zip codes into 9 Clusters based on various levels of risk and opportunity.</li> </ul>
	At a micro-level, helps you evaluate a business's risk/opportunity relative to its peer set to optimize risk decisions or other marketing strategies.

## SMALL BUSINESS FINANCIAL EXCHANGE (SBFE) & SMALL BUSINESS RISK INSIGHT (SBRI)

Provides access to deeper insights on business credit lending trends for modeling and analysis. The following are included in this bundle:

SBFE Attributes & Scores	<p>SBFE® is a non-profit, industry governed trade organization (established in 2001) that advocates the safe, blind exchange of small business financial data. Dun &amp; Bradstreet is the first SBFE Certified Vendor™ and brings to market SBFE data along with new SBFE-powered analytics.</p> <p>SBFE has independent oversight of the SBFE Database™ that contains information on an estimated 24 million businesses. SBFE Data™ may only be used for risk management purposes under SBFE's industry-established reciprocity rules that protect member data by ensuring the highest data quality, integrity, security and compliance.</p> <p>The attributes are aggregate attributes across ~12-15 business dimensions like industry, annual sales range or employee range etc., to give you trends across market segments at a broader level. Only accessible for Risk use for participating members in SBFE. Customers will use these segment level attributes for planning or "on-us vs. off-us" analysis when combined with your portfolio segment performance.</p> <p>Studio provides tokenized access to SBFE Detailed Tradelines and Predictive Scores.</p>
SBRI Attributes & Scores	<p>The Dun &amp; Bradstreet Small Business Risk Insight (SBRI) is a Dun &amp; Bradstreet established "give-to-get" consortium of Financial Services lenders contributing their trade and payment data. SBRI has enabled Dun &amp; Bradstreet to provide over 125 risk-related attributes archived monthly for credit risk decisions for the participating members. It provides point-in-time insight at the D-U-N-S-level on credit performance attributes pertaining to each of delinquency, payment history, credit usage (i.e. balance, card utilization) and exposure. Applications are found across each of originations/underwriting and portfolio management.</p> <p>The attributes are aggregate attributes across ~12-15 business dimensions like industry, annual sales range or employee range etc., to give you trends across market segments at a broader level. Only accessible for Risk use for SBRI participants. Customers will use these segment level attributes for planning or "on-us vs. off-us" analysis when combined with your portfolio segment performance.</p>

## ALTERNATIVE DATA SOURCES

Provides access to ever growing marketplace of Alternative data sources, cleansed, matched and linked by Dun & Bradstreet Live Business Identity for analysis and modeling:

Data Exchange Partners	<p>Deeper details into areas such as Tech Installs, Technographics &amp; Analytics; Telecom &amp; Building Details; Domain, Ecommerce; Asset Level UCC Filings; Hospitals, Healthcare &amp; Physicians; Commercial &amp; Government Growth Activity; Manufacturing; Energy Consumption; Financials &amp; Pensions; Automotive &amp; Commercial Fleet; Farm Corps, Production &amp; Farmers; Wealth Profiles on Individuals.</p>
------------------------	---

## SIGNIFICANT EVENTS (COVID-19)

Provides a evaluation of the level of impact that the COVID-19 pandemic has had on a business and its network of suppliers and customers:

Company Health Impact	An assessment of the risk of the business based on the D&B Financial Stress, Commercial Credit Score and Viability Rating.
Company Location Impact	An assessment of the risk of the business based on the level of restrictions in place related to COVID-19 virus.
Company Industry Impact	An assessment of the risk of the business based on the expected impact to the industry in which the business operates.
Overall COVID-19 Impact	Company Impact + Network Impact Percentile Rank. An assessment of the expected overall impact of the COVID-19 virus, based on the Company Impact and the combined Companies' Impact of this business' supplier and customer network.

### ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, enables companies around the world to improve their 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. Twitter: [@DunBradstreet](#)