D&B Finance Analytics

Dun & Bradstreet's industry-leading data and analytics, integrated into a powerful credit management solution

dun & bradstreet
FINANCE

Easy-to-use credit management solution helping you to streamline credit management processes

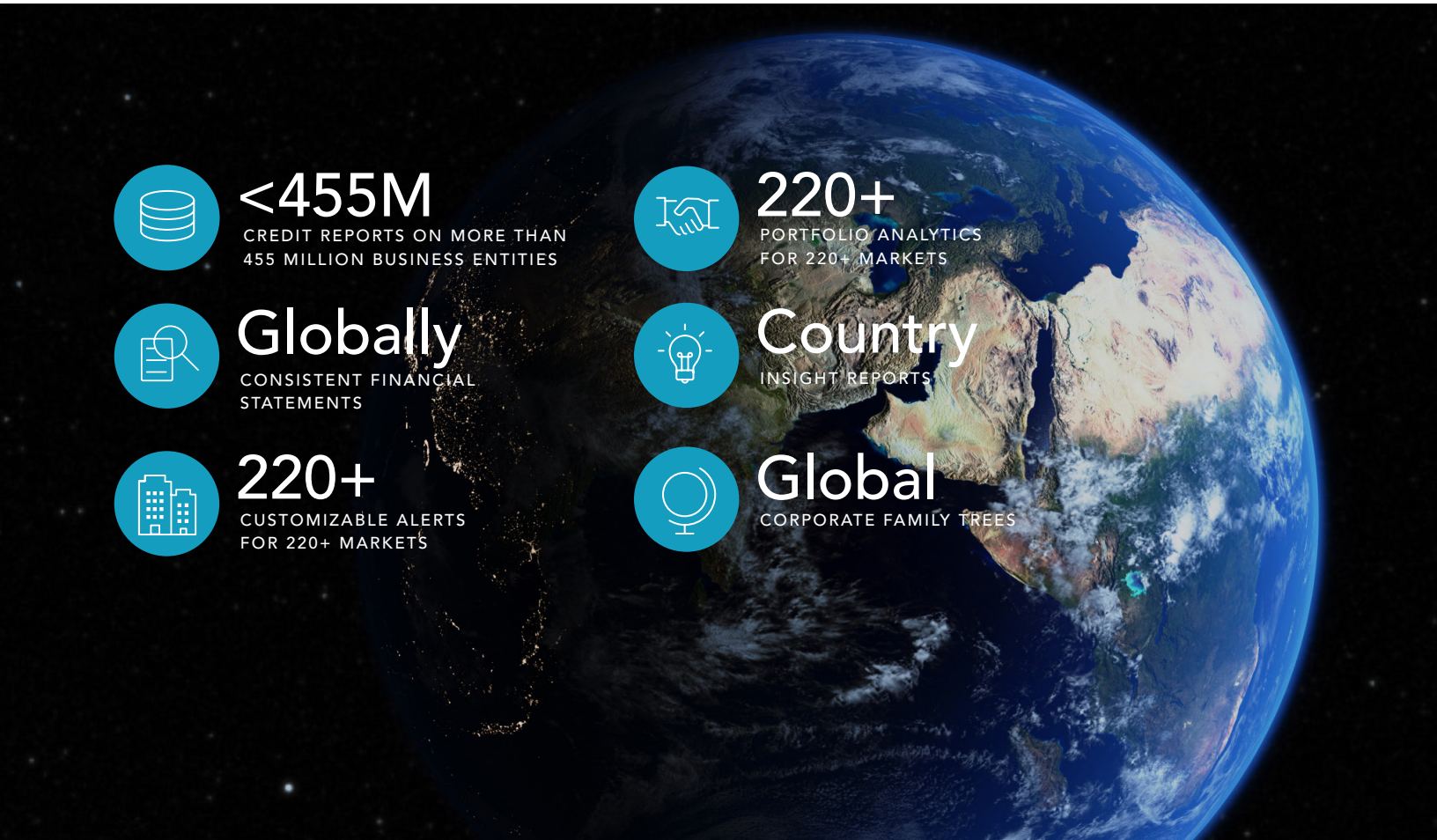
Combining software and customer data with Dun & Bradstreet's Data Cloud, D&B Finance Analytics enables finance professionals to extend and maintain the right amount of credit. You can issue instant credit decisions, standardize credit review processes, conduct advanced portfolio and account analysis, and manage your entire portfolio to help reduce DSO.

D&B Finance Analytics provides instant access to trusted industry-leading business credit scores, predictive analytics, and robust global data for complete portfolio management and enhanced business insight.

We've integrated intuitive credit management software with commercial data on over 455 million large and small business entities globally, creating an easy way for your team to apply analytically derived insights to improve your credit management processes.

D&B Finance Analytics delivers global credit intelligence in an easy-to-use solution for credit teams to quickly see the right information and easily manage and monitor their global portfolio. Anchored by the Dun & Bradstreet D-U-N-S® Number, it provides in-depth insight for comprehensive risk assessments, with credit intelligence and globally consistent financial statements available on entities in more than 220 markets.

It also features global corporate family trees, as well as Dun & Bradstreet's Country Insight Reports, which reveal detailed analysis of the underlying risks and opportunities in a specific market, allowing you to extend credit to companies you can trust.



MAKE CONFIDENT CREDIT AND RISK DECISIONS WITH D&B FINANCE ANALYTICS

Make confident credit decisions with Dun & Bradstreet's unrivalled business insights and predictive analytics. With D&B Finance Analytics, you can access trusted global data and predictive analytics to make informed decisions and proactively manage risk. It also provides comprehensive business information to help users set the right terms, understand customer linkages, and improve working capital. Configurable alerts, a popular feature, allow users to receive notifications when a business's information changes and take appropriate actions.

With D&B Finance Analytics, you can access a clear credit story for easier, faster decisioning. Our proprietary predictive and performance-based credit scores and analytics, such as the Overall Business Risk Assessment and the Maximum Credit Recommendation, help you better set terms and limits. Additionally, it features timely third-party web and social information, such as the latest business headlines, social media posts, and management changes.

Unlike other providers that only offer aggregated, third-party data, D&B Finance Analytics features proprietary information from the Data Cloud that presents a complete picture of risk.

OUR WORLD-RENOWNED CREDIT INTELLIGENCE FEATURES:

Summary

D&B Finance Analytics features proprietary data, including the Overall Business Risk and the Maximum Credit Recommendation, as well as Dun & Bradstreet's most popular risk scores and ratings – the D&B® Failure Score, the D&B® Delinquency Score, the D&B PAYDEX®, and the SME Risk Scores.

Trade Payments

The Data Cloud has one of the world's largest commercial trade data networks. Our trade payment data helps to indicate how quickly a company is likely to pay its bills in the future by reviewing its payment patterns with others in the past.

Ownership

Dun & Bradstreet has one of the largest and most complete collection of corporate family tree information. In D&B Finance Analytics you can view the corporate family tree of more than 120 million linked companies around the world. By understanding your corporate exposure across these hierarchies, you can uncover new revenue opportunities and hidden risks.

Legal Events

Past and present legal activities can impact a company's financial stability and operations. Here you'll discover any bankruptcy or insolvency events and other public filings.

OUR WORLD-RENOWNED CREDIT INTELLIGENCE FEATURES:

Financial Information

Dun & Bradstreet provides comprehensive financial information on publicly traded and privately owned entities. Where available, financial data is provided a over a period of up to 5 years, which can be critical when determining credit limits and lending terms.

Principals

Information on the executives and principals associated with a business is important as it provides insight into leadership. Information can include the date the person was employed and involvement with associated businesses, such as directorships.

Country Insight

In-depth Country Insight reports feature current risks and opportunities within a country and its regional and global context; shorter Country Insight Snapshots offer a high-level view of a country's political, commercial, and macroeconomic environment. In addition, each country is given a Country Risk Score based on an assessment of that country's political, commercial, economic, and sovereign risks.

SME Risk Scores

A collection of highly predictive risk scores for SMEs, powered by Dun & Bradstreet data and CCDS (Commercial Credit Data Sharing) initiative, provide accurate assessment ratings for small to medium businesses to help organizations to make smarter real time decisions.

RESTRICTED PARTY SCREENING

D&B Finance Analytics also helps to enhance your regulatory risk assessments with Restricted Party Screening. Screen entities against government sanctions and watchlists, including for politically exposed persons (PEPs), as well as adverse media. Restricted Party Screening helps businesses make decisions on the right entities with the right data, which can help determine the right level of financial and regulatory risk in one cost-effective solution.

D&B FINANCE ANALYTICS FEATURES DUN & BRADSTREET'S PROPRIETARY RISK SCORES AND RATINGS

Overall Business Risk — A high-level risk evaluation that assesses a company using the best available scores, ratings, and indices. The Overall Business Risk is scored on a five-point scale, from low to high risk, with additional statements describing the business's current and future health.

D&B PAYDEX® — Provides a unique monetarily weighted numerical indicator of how a firm has paid its bills and is a proprietary measure of historical trade payment performance based on trade experiences reported to Dun & Bradstreet.

D&B® Delinquency Score — Predicts the likelihood that a company will pay in a severely delinquent manner (10% or more of their obligations 91+ days past term), seek legal relief from creditors, or cease operations without paying all creditors in full during the next 12 months.

D&B® Rating — Provides an indication of creditworthiness and consists of two parts. Financial Strength: an indication of firm size based on employee size or financials. Risk Indicator: an overall evaluation of creditworthiness based on information available such as trade payment history, length of operation, employee numbers, and financials.

D&B® Failure Score — Predicts the likelihood that a business will seek legal relief from its creditors, cease business operations without paying all its creditors in full, voluntarily withdraw from business operation and leave unpaid obligations, go into receivership or reorganization, or make an arrangement for the benefit of creditors over the next 12 months based on information in the Data Cloud.

Maximum Credit Recommendation — Suggests the greatest amount of credit that Dun & Bradstreet suggests extending, based on monthly payment terms. The amount is the total value of goods and services that the average creditor should have outstanding across multiple accounts and invoices — not necessarily the maximum amount it can afford. The recommendation is based on a historical analysis of similar companies in the Data Cloud.

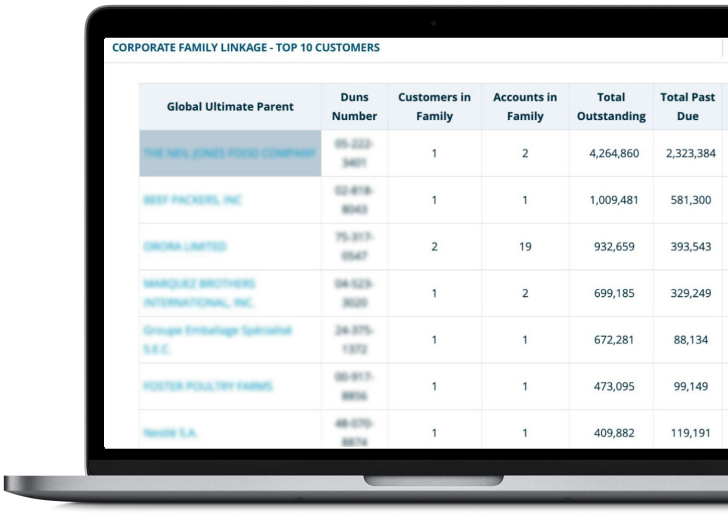
SME Risk Scores — Our SME Risk Scores help organisations to quickly and accurately assess the risk profile of over 3 million small and medium-sized UK businesses. These unique purpose-built SME Scores allow organisations to safely expand their small business portfolios, and grow profits, whilst reducing risk.

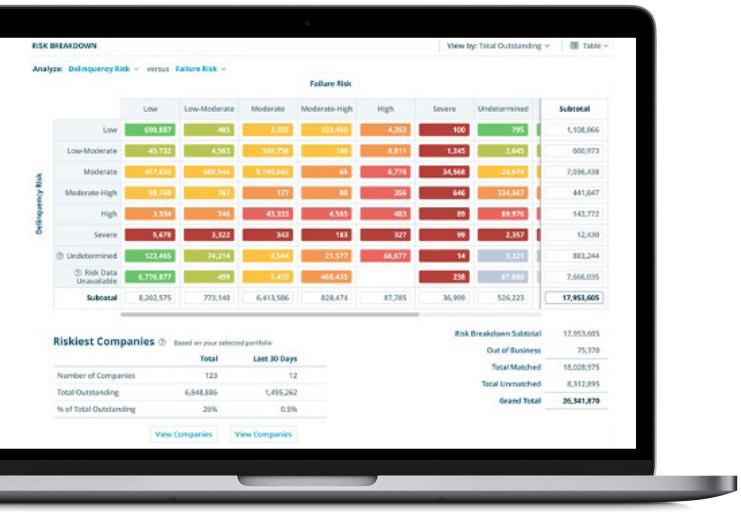
EASILY MANAGE AND MONITOR YOUR GLOBAL PORTFOLIO

With its global portfolio management capabilities and enhanced portfolio insight reports, D&B Finance Analytics helps you understand total risk and identify growth opportunities across your account base. Easy-to-read graphics provide a clear view of risk breakdown across an international portfolio, and users can drill down for more insight with just one click.

CORPORATE LINKAGE

The Corporate Linkage report helps you increase your understanding of portfolio exposure and opportunity by knowing the relationships between corporate entities both in and outside of your portfolio. Other available segmentation reports include industry, country, size of business (number of employees), and years in business.





RISK BREAKDOWN

The Risk Breakdown helps you identify your best and worst accounts and emerging areas of risk in your portfolio by comparing a risk type e.g., Failure Risk or Delinquency Risk, with one of four other options:

1. Risk Type – Prioritize collections and grow business by identifying your best and worst customers across your portfolio.
2. Aging – Help improve cash flow by prioritizing collections based on aging buckets, to better prioritize collections before accounts become severely delinquent.
3. Credit Limit Utilization – See distribution of accounts that may require further action, opportunistic or protective, based on the total outstanding compared to utilization of assigned credit limits.
4. Total Outstanding – Understand how much exposure you have by bucketing accounts into total outstanding ranges of low, medium, and high risk.

RISK DISTRIBUTION

The Risk Distribution report reveals your portfolio segmented by selected risk types based on total outstanding or number of companies.

POWERED BY BUSINESS CREDIT DATA YOU CAN TRUST

Trust one of the global leaders in business decisioning data and analytics to help your company grow and thrive. D&B Finance Analytics connects users to the Dun & Bradstreet Data Cloud, which offers comprehensive decisioning data and analytical insights on more than 455 million business – both small businesses and the companies that make up the majority of the world's GDP.

Dun & Bradstreet has extensive coverage of small, private businesses – nearly 98% of businesses in the Data Cloud are small and mid-sized businesses. Our global trade data network is one of the largest in the world, and our Data Cloud contains the broadest and deepest set of commercial data and analytical insights available, informing intelligent actions that deliver a competitive edge. These and other financial attributes allow Dun & Bradstreet to deliver predictive scores and ratings that help clients make better decisions.

That's why companies of all sizes around the world rely on Dun & Bradstreet.

D&B Finance Analytics

D&B Finance Analytics is a powerful global solution helping finance teams make confident risk assessments.

For more information or to request a free D&B Finance Analytics trial, please get in touch with us:

dnb.co.uk/FAtrial

0800 001234

marketinguk@dnb.com

About Dun & Bradstreet

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB). Twitter: @DunBradstreet

In the UK, Dun & Bradstreet Ltd is certified to ISO 27001 and is authorised & regulated by the Financial Conduct Authority in relation to providing credit references on non-limited companies.

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