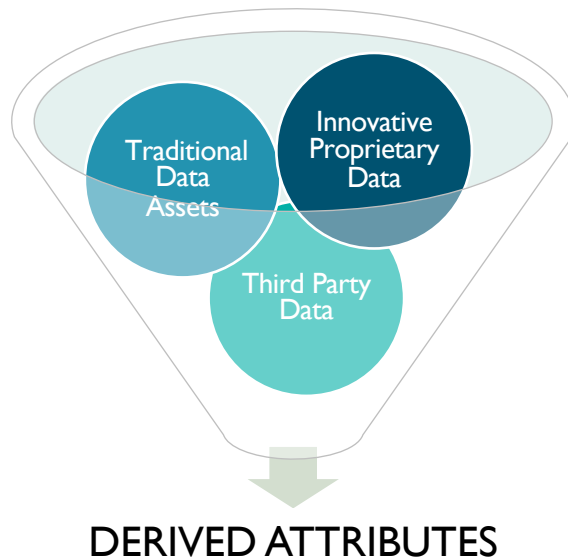


US and Global Derived Attributes

US DERIVED ATTRIBUTES



Dun & 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



- Dun & Bradstreet collects, curates and archives data on commercial entities through a number of different sources
- In its raw form, these data elements are complex, unstructured, and unstable
- The Advanced Analytics team aggregates the data, and applies experience-driven transformations to convert them into Derived Attributes
- Derived Attributes carry predictive value and are used as predictor variables in standard and custom analytical engagements

ANALYTICAL FORESIGHTS AND TRANSPARENCY IN COMMERCIAL RELATIONSHIPS

US DERIVED ATTRIBUTES

Available in Batch* and Data Packets (DunsLink and Toolkit)

- Detailed Trade
- Business Spending
- Business Activity Signals
- Inquiries
- SBFE

GLOBAL DERIVED ATTRIBUTES

Available in Batch* only

- Intelligent Change Management
- Match Audit
- Global Cross Border Inquiries

*fulfilled by Advanced Analytics Services team

Analyzing the **INQUIRY** patterns of our customers on specific companies helps us understand the risk/opportunity associated with those companies

	INQUIRIES
What is “Inquiries”?	Dun & Bradstreet receives credit inquiries on roughly 5 million businesses yearly and maintains data on businesses that inquire as well as the ones that are being inquired on
What is the use case?	Inquiry velocity at D-U-N-S level provide insights into business activity, size, opportunity and potential fraud
What is the availability of historical data?	Historical values are available since Jan. 2009

SAMPLE DERIVED ATTRIBUTES

- Total number of inquiries made on this business in the last 6 months, 12 months, 24 months
- Total number of inquiries made on this business by entities in the Business Services industry within the last 12 months



The improvement in predictive performance of D&B Delinquency Predictor a.k.a. CCSV9, is primarily attributable to **DETAILED TRADE** data

	DETAILED TRADE
What is “Detailed Trade”?	Detailed Trade data is granular breakdown of trade data received from our Trade Program participants.
What is the use case?	Highly predictive of severe delinquency, improves risk discrimination for trade credit risk management.
What is the availability of historical data?	Historical values are available since Dec. 2010

SAMPLE DERIVED ATTRIBUTES

- The total # of accounts past due in the most recent available month
- Time since the highest amount owed occurred during the last 12 months
- Number of months in last 12 in which data was reported and at least one account had a non-zero balance

BUSINESS ACTIVITY SIGNALS leverages data generated by our proprietary data collection system to gauge the activity levels of a business

	BUSINESS ACTIVITY SIGNALS
What is “Business Activity Signals”?	Data points generated by our IE that when aggregated and analyzed over a period of time generate Signals that are signs of business activity
What is the use case?	Predictive insights on thin records. Correlated with payment habits and Viability.
What is the availability of historical data?	Historical values are available since Dec. 2010

SAMPLE DERIVED ATTRIBUTES

- The total number of business activities in the last 6 months
- The number of business activities from all social and web sources in the last 3 months



Our third party provider provides **BUSINESS SPEND** data at the buyer level submitted by over 1500 merchants

	BUSINESS SPENDING
What is “Business Spending”?	Merchant spend data received from a third party provider that gives specific details regarding purchase behavior. Available on ~10 million businesses in NA.
What is the use case?	Correlated with growth and serves as a proxy for financial statement attributes
What is the availability of historical data?	Historical values are available since Dec. 2010

SAMPLE DERIVED ATTRIBUTES

- Total dollars spent in the last 12 months
- Dollar amount spent offline in the last 12 months
- Dollar amount spent online in the last 12 months
- Dollars spent in retail in the last 12 months



GLOBAL DERIVED ATTRIBUTES

MATCH AUDIT data attributes track patterns and velocity of input elements during our maintenance process.

	MATCH AUDIT
What is “Match Audit”?	Match Audit attributes are created from metadata logged during Dun & Bradstreet’s Entity Matching processes.
What is the use case?	Business size, payment habits, activity levels, business influence, delinquency, business failure, bankruptcy
What is the availability of historical data?	Transactional level data is available from January 2013 on 225 countries within Dun & Bradstreet access systems – both online and batch. In US, Canada, and UK, data is available from January 2010.

SAMPLE DERIVED ATTRIBUTES

- Total match audit signal over last 12 months
- Count of unique types of matches (batch, online)
- Count of months of data over last 6 month with match data

INTELLIGENT CHANGE MANAGEMENT (ICM)

provides business intelligence by identifying meaningful changes to a company's Firmographics information

	INTELLIGENT CHANGE MANAGEMENT
What is "Intelligent Change Management"?	Summarizes and analyses the most meaningful changes that have occurred at a site level – such as CEO, hierarchy, address, size and others
What is the use case?	Tracks business activity on global scale, augments intelligence on thin records, and useful for action prioritization. Helps customers identify and manage critical changes such as change in growth, address, and business restructuring.
What is the availability of historical data?	Monthly data available since August 2013 on 225 countries.

SAMPLE DERIVED ATTRIBUTES

- A condition when merger/ acquisition is confirmed through merger and acquisition data sources.
- Change in DATA is associated with the size of a business, e.g. number of employees, size of a family or sales.

GLOBAL CROSS-BORDER INQUIRIES

(GCBI) attributes are significant in identifying behaviors across multiple regions and predict business viability

	GLOBAL CROSS BORDER INQUIRIES
What is “Global Cross Border Inquiries”?	Tracks inquiries made by a business on another business that is located in a country different from its own.
What is the use case?	Attributes are significant in identifying behaviors across multiple regions and predict business viability.
What is the availability of historical data?	Data available globally from 2010

SAMPLE DERIVED ATTRIBUTES

- Total number of inquiries within the last 3 years
- Total number of inquiries within the last 12 months
- Count of years with GCTRS inquiries over the last 3 years