



Decide with Confidence



Risk Management
Solutions

Sales & Marketing
Solutions

Supply Management
Solutions

D&B Consulting

Experience makes the difference.

A clear strategy: The road to success

Select D&B Consulting to

- Optimise your processes
- Control credit risk
- Analyse your customer portfolio

Adopting the right processes in your company will put you on track for the future, keeping your company competitive as you set a confident course for expansion. This is exactly what we aim to achieve at D&B – securing your corporate success. We have developed a wide range of tools to help you on your way.



Who better to advise you in controlling risk than the world's greatest risk management solution provider? Let D&B Consulting show you the best route towards sustaining your success curve.

D&B Consulting – benefits in brief

- Experience of staff from financial and industrial companies
- Successful implementation of complex projects in risk management – for over a quarter of a century
- Expertise of the world's leading source of commercial information and insight on businesses
- Individual analysis, consultation and implementation
- Effective introduction of complex processes

Select the right expert partner from the word go with D&B Consulting. Plan your risk and supplier management from the ground up and into the future.

Team of experts to support your success

Our staff experience lies in supporting our clients in successfully implementing their risk and supplier management system. Our experts come with practical know-how from financial and industrial companies; they speak your language and take a direct and individual approach in finding solutions.

D&B Consulting supports risk and credit management with:

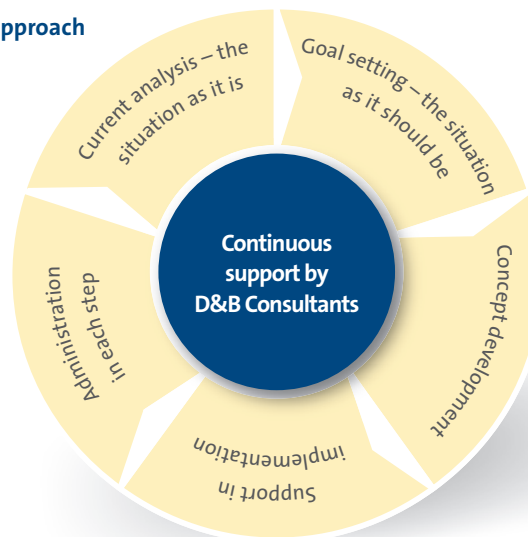
- Detailed analysis of your processes and your company's current situation.
- Individual concepts up to the development of customised risk management solutions to match you and the people you do business with.

- Practical support in implementing concepts in the environment you are used to – such as integration in SAP and other systems.
- Expert support in introducing solutions, up to complete training programmes and workshops for your staff.

How you benefit:

We will support you in all phases with innovative concepts, new methods and technologies. You can rely on expert consultation services beyond the specific project.

Goal-oriented and transparent – the approach taken by our D&B Consultants:



Perfect interaction – optimising processes

What is your strategic credit management situation? We will work together with you on analysing your business processes in a workshop, leading to best-in-class process recommendations for your credit management.

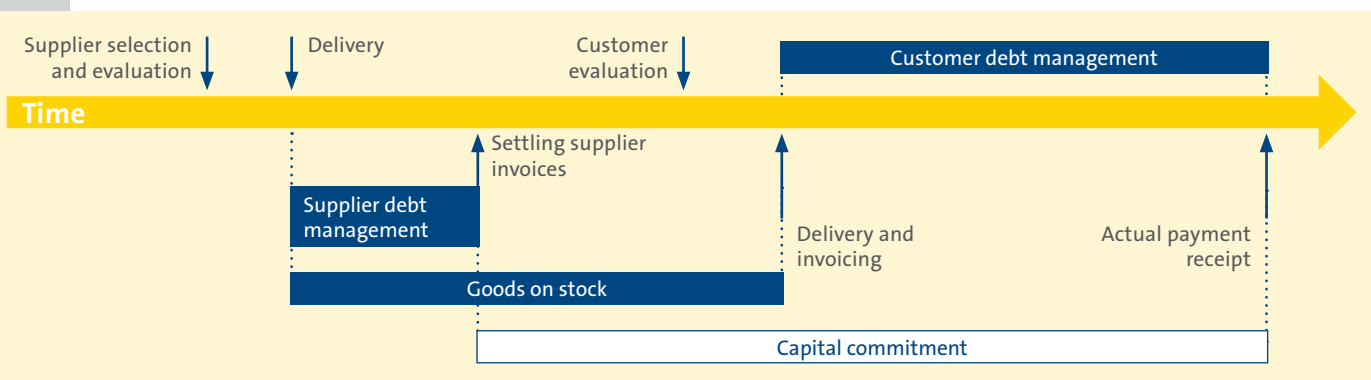
This provides an ideal basis for optimising your processes, cutting your costs and improving your business results. Trouble-free procedures, standardisation and automation mean less effort for your specialists in routine tasks, giving them time to work on more complex cases.

Expertise in supplier management

Risk control always acts in two directions – customers and suppliers. D&B Consulting also supplies you with complete know-how on supplier-related risk control.

How you benefit:

- Joint workshops for analysing processes in your company
- Process consultation on company database management
- Analysis workshops for applied credit management
- System, process and methodology review as well as status reports and optimisation proposals
- New concepts and methods for setting individual customer limits and credit limit management
- Support in implementation up to staff training (management of change)



D&B Consulting will support you in the strategic optimisation of your entire order-to-cash process from customer selection to sale.

Taking the edge on your competition: controlling credit risk

Effective risk management means controlling risk while also fulfilling the plethora of statutory and industry-specific demands such as those of Basle II, Solvency II, MaRisk, MaCM and other international and national standards and conventions.

D&B Consulting will support you in recognising, analysing, controlling and monitoring credit risk. D&B solutions give you that strategic edge; for example, the world's largest data pool on payment experience will help you deal with potential insolvency risk – before it deals with you.

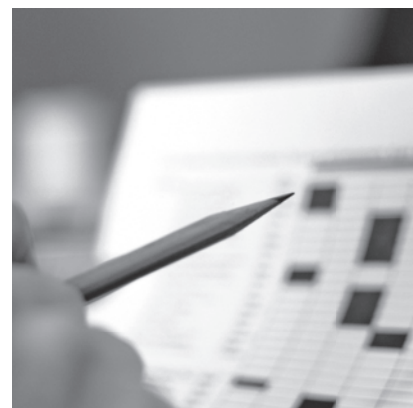
Our experts at D&B will help you develop your credit policy and automate it in your decision-making processes. This will give you a basis for reaching clear, transparent credit decisions. Individual customer score cards and other evaluation methods will help you in securely implementing your credit policy, giving you a solid basis for assessing risk of bad debt. You can expect a solid basis of expertise from D&B – the world's leading specialist with more than a quarter of a century of experience in assessment technology.

How you benefit:

- Workshops in credit management
- Consultation on developing credit policy
- Consultation in risk classification
- Concepts in issuing individual customer credit limits
- Developing methods for calculating credit limits
- Consultation on introducing and implementing individual score cards and other evaluation systems
- Developing individual customer methods for calculating risk of bad debt and payment delinquency

How you benefit from our experience

D&B Consulting has state-of-the-art methods and innovative technologies to analyse internal and external data. The results ensure reliable and cost-effective implementation for our customers. You can profit from our specialist expertise – from analysts, statisticians, mathematicians and business experts with national and international experience.



Securing success – analysing customer portfolios

Risk management means recognising and guarding against risks that may affect your company. This means keeping a secure grip on risk distribution across your whole customer portfolio while recognising changes in your risk situation.

It happens over and over again – companies you have enjoyed excellent business relations with for years suddenly become a risk; for example, when mergers and acquisitions change corporate structures, one particular industrial sector faces problems, or the risk situation changes on a nationwide basis. Our analysts at D&B Consulting will bring more transparency into your customer and supplier database. Maybe there are corporate linkages that might set off a domino effect; maybe all of your business associates from a certain country need a particularly watchful eye. Detailed analysis in your portfolio will tell you what you need to know.

How you benefit:

- Cash-flow analysis on day sales outstanding
- Analyses for preparing credit-limit models
- Portfolio analysis (such as risk classification)
- Corporate risk analysis
- Sector risk analysis
- Country risk analysis
- Customer portfolio risk analysis based on internal and external payment experiences
- Balance-sheet analysis
- Retrospective analysis
- Expected-loss analysis
- Simulation analysis based on historical data

... and many other types of analysis. This is only a selection of the options that our experts at D&B can implement together with you. We would be pleased to carry out an individual analysis for your company.



Straight ahead with custom solutions

You call the shots with D&B Consulting. Our experts will work together with you on developing the right solutions and assist in integrating them into your business processes.

How you benefit:

We work to budget, finding intuitive solutions and ensuring maximum integration into your existing infrastructure.

Use our experience

Reinforce your risk and credit management performance. Our experts at D&B will support you from the word go. Call us on +49 (61 51) 13 75-7 77 to arrange an appointment.



You can benefit from our experience. We will find the right solution for you and your company. Just give us a call.



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www.dnbgermany.de

D&B Deutschland GmbH
Havelstraße 9 | 64295 Darmstadt
T +49 (6151) 13 75-777 | F +49 (6151) 13 75-6 75
service-de@dnb.com



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