



Decide with Confidence



Risk Management
Solutions

Sales & Marketing
Solutions

Supply Management
Solutions

Reducing risk

With quality information and innovative solutions.

Recognising risks and optimising cash flow

Will your new customer pay your invoices on time? Is your old key customer still credit-worthy? Or are there indications of potential payment problems?

D&B Germany's quality business information show where you are – and support you making solid, confident decisions. You can make the best out of new business opportunities while keeping an eye on possible credit issues. For you, that means reducing bad debts from new and existing customers, improving your cash flow and liquid resources, and increasing your profit. D&B will give you the solutions best matching your business challenge. But don't just take our word for granted, find out for yourself.

“What's so special about information from D&B?”

D&B is the world's leading provider of business information and company risk assessments. We have a comprehensive and provably reliable pool of information to draw upon, with information on 3.7 million companies in Germany and more than 120 million across the world. We update one and a half million data records every day – 90,000 of them in Germany alone.

In addition, we check and consider the actual payment habit of companies for the calculation of failure scores, business ratings and credit limit recommendations. We draw on more than 400 million items from ledger information in Germany every year. This tells you how reliable your existing and potential new customers really are in their payment behaviour.

In brief: you benefit from quality information and reliable risk assessments from the world leader.

- More transparency
- More confidence in decisions
- Less bad debt



Why do financial managers and CEOs decide in favour of D&B Risk Management Solutions?

Reduce risk by using our business information and risk assessments, Solutions and analyses as well as Master Data Management.

How your credit and risk managers benefit:

- ... Advice on implementing efficient credit management techniques.
- ... Information and software solutions for application processing and debtor monitoring to suit your requirements.
- ... Solutions for compliance requirements such as Sarbanes-Oxley, Corporate Governance, Basel II, Solvency II, money laundering and fraud.

D&B Germany has joined forces with the following major-league partners in developing specialist solutions for your risk management:

- Aon Credit International Insurance Broker GmbH
- Deltavista GmbH
- Oracle Corporation
- Prof. Schumann GmbH
- SAP Deutschland AG & Co. KG
- SAS Institute GmbH
- SHS Viveon AG
- SOPLEX CONSULT GmbH
- Xcitec GmbH



We would be pleased to show you how you can reduce risks with D&B Risk Management Solutions. Give our service staff a call on +49 (6151) 13 75-777.

D&B Solutions

- **D&B Access for Internet** – Access D&B’s worldwide Business Information Reports online
- **D&B Access for Internet/e-Portfolio** – Recognise swiftly and easily opportunities and risks in your European portfolio
- **D&B Batch Score Monitoring** – Draw on offline risk information for analysis, assessment and monitoring risk of failure
- **D&B Connect** – Access Business Information Reports from your SAP® R/3® application
- **D&B Country Risk Services** – Assess world markets and risks with meaningful financial and economic country data
- **D&B Data Integration Toolkit** – Tap into information from around 230 countries across the world straight from your own IT system
- **D&B data rationalisation service** – Compare, streamline and enhance your database for efficient and accurate Master Data Management
- **D&B DecisionMaker** – Make credit decisions in dealings across Europe according to your rules in seconds
- **D&B D-U-N-S® number** – Identify each company’s unique identity
- **D&B Family Tree** – Track down corporate linkages, unearth risk and set secure group credit limits
- **D&B for SAP® BI** – Integrate D&B information in your SAP Business Intelligence, and make a sustainable improvement to your supply and enquiry process efficiency
- **D&B Monitoring Service** – Keep up on important changes to your customers across the world ahead of time
- **D&B Global DecisionMaker** – Make credit decisions in dealings across the world according to your defined rules in seconds
- **D&B Global Reference Solution** – Check persons, organisations and affiliated companies for suspicion of fraud or money laundering, reduce loss due to criminal behaviour, and keep to the compliance requirements
- **D&B Portfolio Manager** – Analyse, assess and monitor late payment and bad debt in your portfolio
- **D&B Business Information Reports** – Draw on reliable, current information from across the world presented in a clear, logical format



“How can I reduce risk with D&B information?”

Current company status, forecasts, risk assessment – at D&B, you can save time finding out about the situation your customers are in. Are they insolvent, or is there a probability of insolvency within the next twelve months? D&B Scoring gives you an exact and fast assessment of possible bad debt, and our credit limit recommendation will give you important hints on how to set your supplier’s credit limit.

Experience from twenty-five years of scoring development ensures you the highest reliability the market has to offer. This provides you with a legally sound decision basis in order to extend current business relationships or form new ones.

In brief: you find out which risks apply to which customers with the highest possible level of certainty.

“How can D&B contribute to improving the way we approach business opportunities?”

First, D&B will support you in creating transparency in your database, for example by cleaning up your database, updating your customer data, and enhancing it with additional information. The D&B D-U-N-S® number provides the key – a nine-digit sequence assigned just once for any business in the world,

uniquely identifying companies and revealing which companies belong to which in a group. This is the only way of producing information fit for comparison, while enabling quality analysis. Apart from that, D&B Paydex gives you important insights into actual payment habits on the market. You benefit by targeting reductions in day sales outstanding and improving your cash flow.

In brief: you use our expertise for your business success.

“I need solutions to match my requirements – what kind of solutions do you offer?”

You can integrate D&B information into your own familiar system environment using the matching SAP interface or interfaces to other systems. Our Data Integration Toolkit links you up directly and easily with D&B’s global information pool, giving you valuable worldwide information in real time from D&B. Our German D&B experts from the banking, financial and industrial sectors will be pleased to advise you on how to optimise your processes.

In brief: you make fast, confident decisions – even on complex issues.



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