



Decide with Confidence



Risk Management
Solutions

Sales & Marketing
Solutions

Supply Management
Solutions

e-Portfolio

Recognise failure risks in time to take action before the damage is done.

It always pays to take a good look first

The right information in advance will help you deal with risk before it deals with you, and improve your cash flow in new business relationships. Keeping a close eye on your regular customers or suppliers is never a bad idea either because around 80% of all bad debts usually come from those people you do regular business with.

How can you make sure you are always up-to-date about all of your business relationships? D&B analysis and monitoring service will warn you about potential failure risks ahead of time, giving you a chance to take the right action before the damage is done. Apart from that, our services will help you pinpoint opportunities and risks in extending your business relationships.

D&B e-Portfolio provides you with a clear picture on your customers and suppliers from home and abroad*.

This is what we provide:

- Daily updated information about the risk potential in your whole portfolio
- Current trend analysis on all risks from customers and suppliers, such as risk indicator, payment delay, failure score
- Search and query options for analysing your portfolio
- An option to set your own criteria as a basis for reaching a decision



How do you access e-Portfolio?

Our e-Portfolio service is provided as a free service in our D&B Access for Internet (DBAI) online system, supporting you in managing your business workflows with customers and suppliers. The system gives you the choice of a variety of information services:

- Stand-alone Business Information Reports
- Stand-alone monitoring service
- Combinations of reports and monitoring service culminating in our complete View & Review service

Use the latest information on your portfolio

The more business relationships you maintain at home or abroad, the more difficult it is to keep tabs on changes in your business risk situation yourself. This makes it all the more important to secure a steady supply of fresh, reliable information – for example, our D&B Monitoring Service or View & Review functionality, available to you when you purchase Business Information Reports from us.

Look ahead in managing your business relationships

Our e-Portfolio services provide you with constant, fresh data up to the day (such as View & Review). This fast, convenient system keeps you on top of your risk structure in your portfolio at any time. The changes reveal trends, risks and opportunities affecting the people you do business with.

Always informed when you need it

You can extend your e-Portfolio and keep it updated with the following products and services:

Monitoring Service

The D&B Monitoring Service* informs you automatically on any major changes affecting the companies you do business with – by e-mail or directly within our D&B Access for Internet (DBAI) online application.

Reports

You can also order our German as well as European D&B compact, standard and comprehensive reports online without our monitoring service. This transaction will automatically be added to your e-Portfolio together with key information.

e-Alert

If you order a business report without our monitoring service, you will be automatically enrolled in our free e-Alert service*. This service will inform you on changes in affected companies within the next six months in a weekly e-mail bulletin; e-Alert does not give you any specific details on the changes, but a note that you may like to review your original options and order a new report.

View & Review

When ordering reports in combination with monitoring service you benefit from View & Review rights* for the remaining monitoring service period, giving you free unlimited access to current reports.

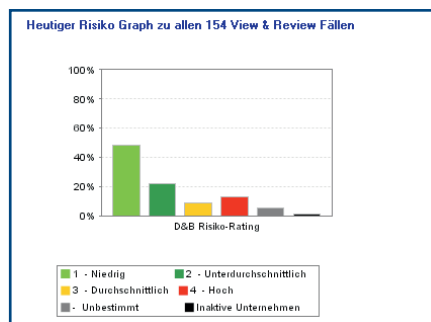
View & Review – putting you in the picture

Use View & Review to access important business information at any time, and keep up on the latest changes. This means that any decisions you make will be firmly footed on fresh, reliable information.

Apart from that, your e-Portfolio will give you the following informative summaries that you can access using our D&B Access for Internet (DBAI) online service:

Risk graph:

Graphic presentation of the risk affecting your portfolio – information on all of your customers and suppliers. The online risk graph displays information on all of your suppliers and customers that you have activated for View & Review. This function continuously updates your e-Portfolio. You can also set View & Review as default.



e-Portfolio search results:

This list gives you a quick summary on your current risk assessment and trend development, and serves as a basis for a fast advance analysis of your portfolio.

D-U-N-S®	Firmenname	Land	Kostenreue Bereich	D&B Risiko-Rating Heute	Start	Empf. D&B Kreditrahmen	Eigene Notizen
80780652	AGGLO BOLD/VOORBEELD B.V.	NL	(D)	1	1	EUR 950.000	
314567395	Q&B SAMPLE CO.LTD.	UK	(D)	1	1	GBP 16.000.000	
317277707	FRANKFURTER MASCHINENBAU AKTIENGESELLSCHAFT	DE	(D)	1	2	EUR 1.917.385	
32224529	GORMAN BELGIE NV	BL	(D)	4	2		
823670405	GRANULAR FINANCIAL TEST (HOLL)	UK	(D)	4	4		
322367420	KAFIL MUSTER GMBH	DE	(D)	2	2	EUR 2.454.201	
833777307	PLASTIMAS SRL	IT	(D)	2	3	EUR 1.394.434	
80112654	DENADE MASCHINE I	FR	(D)	4	1		
853290498	SOCHEUDE EXEMPLE LDA	PO	(D)	3	3	EUR 1.970.052	
317274140	TESTFALL GMBH	DE	(D)	3	1	EUR 51.129	
317273220	UNTERHAUSER BETEILIGUNGSGESELLSCHAFT MIT BESCHRANKTER HAFTUNG	DE	(D)	2	2	EUR 49.951	

e-Portfolio business details:

All of the business information you need is presented in a fresh, up-to-date summary. This gives you access to all risk and trend information without needing to return to the detailed business report.

Übersicht	Frühwarnmeldungen	Meine Informationen zu diesem Geschäftspartner
FRANKFURTER MASCHINENBAU AKTIENGESELLSCHAFT		1 2 3 4 Geringes Risiko
Firmenidentifikation		
Adresse	Darmstädter Landstr. 802, FRANKFURT, 60598, Deutschland	
Telefon Nr.	069/123456-123	D-U-N-S® Nr. 317273787
Register Nr.	6031389003	D-U-N-S® Nr. Muttergesellschaft 317273720
Risiko-Übersicht		
D&B Risiko-Rating - Heute:	1	D&B Risiko-Rating - Start (11.01.2008): 1
D&B Score - Heute:	93	D&B Score - Start (11.01.2008): 93
Tage nach Ziel - Heute:	0	Tage nach Ziel - Start (11.01.2008): 0
Empf. D&B Kreditrahmen - Heute:	EUR 2.250.000	Empf. D&B Kreditrahmen - Start (11.01.2008): EUR 2.250.000

D&B Monitoring Service – knowing the facts before they affect you

Our monitoring service will give you detailed information on favourable and adverse changes affecting your business relationships in Germany or other European countries* – as they happen. Our monitoring service helps you reduce risk, but also helps you pinpoint new business opportunities.

Information is sent to you by e-mail or online from within our D&B Access for Internet (DBAI) online application. The D&B Monitoring Service is part of our D&B Access for Internet (DBAI) and e-Portfolio credit management solution, and supports you in the following ways:

- Protecting you from failure loss and securing your liquidity
- Extending your existing business
- Approaching new business
- Keeping tabs on the competition
- Ensuring smooth procurement management

Monitoring modules

Ordering our D&B Monitoring Service for a company immediately informs you on any changes in the company, covering the following:

- Time critical data & serious detrimental events
- Publications, special events
- Risk and payment habits
- Financial Information


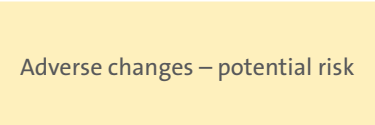

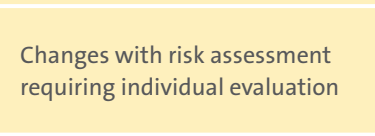

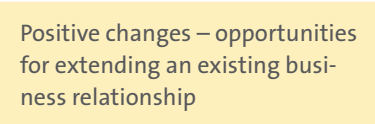
If you do not need all of the information, you can select from individual monitoring modules or combinations.

Summary of monitoring modules

Number	Characteristics	Content (according to the circumstances in each given country)
1	Time critical information & serious detrimental events	Insolvencies, bankruptcies, arrest warrants, business closures
2	Publications, special events	Changes in management; changes in legal form, registered office, capital; special events
3	Risk and payment habits	Changes in D&B Rating, D&B Paydex or credit limit recommendations
4	Financial information	New balance sheet and earnings statement

Classification

Information is shown in red, amber or green according to risk category.

This traffic lights-style colour coding means that you can immediately recognise monitoring notices. As soon as we know about it, we pass on this information to you by e-mail, or online using our D&B Access for Internet (DBAI) application under My e-Portfolio overview.

How to order our D&B Monitoring Service

Depending on your requirements, you can order our monitoring service as a standalone service or together with Business Information Reports.

Selective: You decide on a case-by-case basis whether you wish to order our monitoring service as a standalone service (without View & Review) or in combination with a report (with View & Review).

Universal: Any companies that you order reports for will automatically extend your subscription to the agreed monitoring modules in our D&B Monitoring Service. This means that you always benefit from View & Review rights.

Service period

Once we have activated our monitoring service for you, the period will be initially set to twelve months. We will tell you how many companies our monitoring service or View & Review rights will soon be expiring for via D&B Access for Internet (DBAI) in your e-Portfolio summary around two months before expiry. This gives you enough time to decide how you wish to proceed. If we do not receive any cancellation or order of change from you, we will extend the service by another twelve months. This ensures that you are kept up-to-date with a constant stream of fresh information. At the same time, you have assured access to current reports via View & Review.

Service types

You can activate D&B Monitoring Service and View & Review on a case-by-case basis in D&B Access for Internet (DBAI). Additionally, we can set up the information on your behalf by automatic bulk data loading into your personal e-Portfolio. Simply provide us with a summary of the companies you want to keep monitoring service or View & Review access for in an agreed format. Depending on the service package, you will then receive information on changes that interest you or online access to current Business Information Reports in e-Portfolio.

If you need more information on e-Portfolio, please do not hesitate to call your consultant at D&B. We look forward to your call.





Risk Management
Solutions

D&B Solutions

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Sales & Marketing Solutions
Supply Management Solutions

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