

D&B Finance Analytics

CREDIT INTELLIGENCE

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

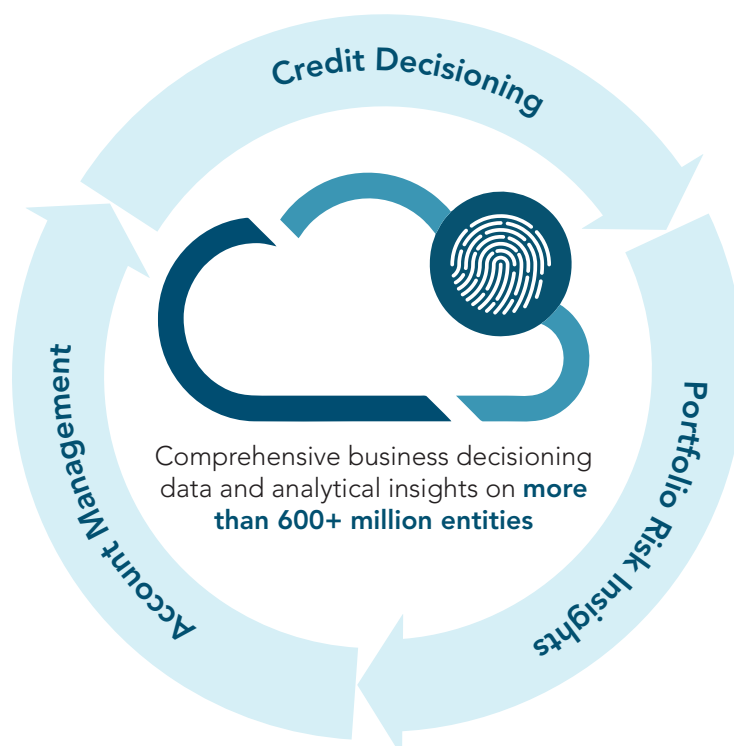
Increase Efficiency and Get Paid on Time

D&B Finance Analytics Credit Intelligence gives credit teams fast access to trusted global data, AI-powered scores, and automated decisioning. Whether you need quick credit checks or full credit-to-cash automation, this flexible platform helps you manage risk, stay compliant, and spot growth opportunities at scale.

Backed by the D-U-N-S® Number and data from 220+ markets, it's the smart way to assess credit, monitor portfolios, and keep cash flowing.

Easy-to-Implement, Easy-to-Use Configurable Applications

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In addition to industry-leading credit reports, D&B Finance Analytics Credit Intelligence features Portfolio Insight as an advanced application.



Portfolio Insight

Gain visibility into your portfolio with Portfolio Insight. Its global portfolio management capabilities and enhanced reporting help you understand total potential risk and identify growth opportunities.

Easy-to-read charts and graphics provide a clear view of risk breakdown and trends to help you understand current risk distribution of outstanding dollars and riskiest accounts through such segmentations as industry, location, aging buckets, and credit limit utilization — even calculating a bad debt reserve.

With its configurable alert capabilities, you can receive notifications when a business's information changes and take action to stay on top of risk.

Portfolio Insight completely transforms your process, resulting in:



End-to-end visibility into global risk distribution



Improved portfolio monitoring



Ability to identify growth opportunities



Make Confident Decisions with Credit Intelligence

Make confident credit decisions with Dun & Bradstreet's unrivalled business insights and predictive analytics on more than 600+ million companies in the Data Cloud. Company reports in Credit Intelligence also feature timely third-party web and social information, such as the latest business headlines, social media posts, and management changes.

Summary ▶ The Summary of a company's credit report features proprietary data, including the Overall Business Risk and the Maximum Credit Recommendation, and 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 D&B® Rating.

Trade Payments ▶ The Data Cloud has one of the world's largest commercial trade data networks. Reviewing a company's payment patterns with others in the past can help to indicate how quickly a company is likely to pay its bills in the future.

Legal Events ▶ Past and present legal activities can impact a company's financial stability and operations. Legal events include bankruptcy or insolvency events and other public filings such as judgments, lawsuits, liens, and UCC filings.

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

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.



D&B Finance Analytics Features

Dun & Bradstreet's Proprietary Risk Scores and Ratings

D&B PAYDEX®

The D&B PAYDEX provides a unique monetarily weighted numerical indicator of how a firm has paid its bills in the past and is a proprietary measure of historical trade payment performance, based on trade experiences reported to Dun & Bradstreet.

D&B® FAILURE SCORE

The 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.

D&B® DELINQUENCY SCORE

The 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

The 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.

OVERALL BUSINESS RISK

The Overall Business Risk is 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.

MAXIMUM CREDIT RECOMMENDATION

The 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.



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, mitigating the right level of financial and regulatory risk in one cost-effective solution.



D&B Finance Analytics Credit Intelligence is an AI-powered credit management platform that seamlessly integrates Dun & Bradstreet data and analytics for improved business performance.

With the platform, you can:



MAKE CONFIDENT DECISIONS

Leverage trusted data to assess risk precisely



ENHANCE BUSINESS INSIGHT

Gain visibility into your portfolio's total risk



INCREASE EFFICIENCY


Automate decisioning and streamline reviews

Get started with D&B Finance Analytics Credit Intelligence today!

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ABOUT DUN & BRADSTREET®

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity.

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