

D&B Portfolio Risk Manager for DNBi®

View and analyze your accounts portfolio to enrich your cash management strategy

D&B Portfolio Risk Manager for DNBi is an on-demand, customizable risk management solution to help you more strategically and effectively manage your accounts receivable. By combining proprietary Dun & Bradstreet intelligence with your own data, you get a big-picture view of your portfolio's overall performance. Use over a dozen one-click analytic reports for risk, exposure and segmentation to enable you to enrich your cash management strategy.



PROACTIVELY PERFORM ACCOUNT REVIEWS

Use over a dozen one-click analytic reports in D&B Portfolio Risk Manager for DNBi, combining your customer data with Dun & Bradstreet insights, to understand the distribution of your accounts receivable, as well as the performance metrics of your portfolio.

Its risk reports will help you easily see pockets of risk and opportunity in your portfolio, and take action to mitigate the potential of writeoffs and take advantage of areas of opportunity.

Exposure reports allow you to easily identify risk exposure by corporate family and see the risk in your portfolio broken out by credit limit utilization, and outstanding dollar and aging ranges.

Administer credit policies and profile for revenue opportunities across your customer base by classifying segments based on industry, geography and size and years in business.



EVALUATE RISK TO STRATEGICALLY PRIORITIZE COLLECTIONS

D&B Portfolio Risk Manager can help you take a more strategic approach to collections management. When accounts go over 90 days delinquent the probability of collections drops by close to 30%. Replace the more traditional policy of pursuing the oldest largest outstanding accounts, those most at risk of not paying, ever.

D&B Portfolio Risk Manager gives you insight to not only capture all your high risk accounts, but also see and follow up with moderate and lower risk customers owing large amounts before they become severely delinquent, as they greater potential to pay.



USE DATA INSIGHTS TO POSITIVELY ENABLE SALES

D&B Portfolio Risk Manager can help your analysts be more efficient and enable faster sales. Its credit limit utilization report functionality will allow you to reduce the time your department spends reacting to credit holds, letting you know when customers are nearing their credit limits so you can adjust before delaying a sale.

Improve cross-department collaboration—using powerful reporting features to easily share critical insights and business opportunities. Provide cross sell/up sell leads for your business development and sales teams; identify existing customers who are underutilizing their credit limits and represent a low credit risk but huge opportunity to buy more.

Use segmentation reports to generate profiles of customers who pay the best, and share with marketing and sales teams to help find quality prospects. Corporate linkage reporting identifies your largest customer “families” so you and your sales teams can provide higher levels of service for greater customer satisfaction and loyalty.



BENCHMARK AND VALIDATE YOUR BAD DEBT RESERVE

D&B Portfolio Risk Manager leverages Dun & Bradstreet's proprietary diagnostic models, based on millions of payment experiences, to determine risk in the marketplace and calculate the predicted default rate for each account in your portfolio. Having this comparison data enables you to benchmark and validate that your bad debt reserve is maximizing profitability and working capital.

Identify your riskiest customers requiring “special handling” from a bad debt reserve perspective, with a consistent and repeatable approach—ensuring fulfillment of audit and SOX compliance.

MANAGE RISK MORE STRATEGICALLY WITH D&B PORTFOLIO RISK MANAGER FOR DNBI®

GENERATE INDISPENSIBLE AND ACTIONABLE MANAGEMENT REPORTS

Increasingly finance executives are being asked for regular portfolio performance reports to share actionable insights and recommendations across their organization. The Risk Executive Dashboard enables you to aggregate data from multiple sources and quickly pull together a consumable yet comprehensive view of trending and performance—in hours versus the days it may take you today.

IMPLEMENT AND BEGIN USING RIGHT AWAY

D&B Portfolio Risk Manager for DNBI is immediately available online and features intuitive user interfaces, quick online tours and step-by-step wizards ensuring you and your department are enabled quickly and easily.

REPORT TYPE	USE & BENEFITS
Failure & Delinquency	Prioritize collections and grow business by identifying your best and worst customers across your accounts portfolio
Risk by Score Trends	Ensure the right balance of risk in your portfolio and adjust credit policies as necessary using risk score trending
Bad Debt Reserve	Stay compliant and create efficiencies with an automated, consistent and repeatable process for calculating your bad debt reserve
Portfolio Distribution	Understand your current risk distribution of outstanding dollars and riskiest accounts
National Benchmark	Validate your policies by comparing the distribution of the risk in your portfolio to US or Canadian national averages
Corporate Family Linkage	Increase your understanding of portfolio exposure and opportunity by knowing relationships between corporate entities both in and outside of your portfolio
Credit Limit Utilization	See distribution of accounts that may require further action, opportunistic or protective, based on outstanding dollars compared to utilization of assigned credit limits
Outstanding Dollar Ranges	Understand how much exposure you have by bucketing your accounts into outstanding dollar ranges of low, medium and high risk.
Aging	Improve cash flow by prioritizing collections based on aging buckets, collecting from customers before they become severely delinquent
Industry	Manage credit policies and profile for opportunities by classifying segments your portfolio based on industry
Geography	Easily identify concentrations of risk and opportunity in your portfolio based on geographical regions in the US and Canada
Size of Business	Recognize areas of risk and opportunity in your portfolio based on the size of businesses (number of employees) ranges
Years in Business	Administer credit policies and profile for opportunities by classifying segments in your portfolio based on years in business ranges

ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world, rely on our data, insights and analytics. For more about Dun & Bradstreet, visit DNB.com.