



It's just a smarter way to do business.™



Decide with Confidence™



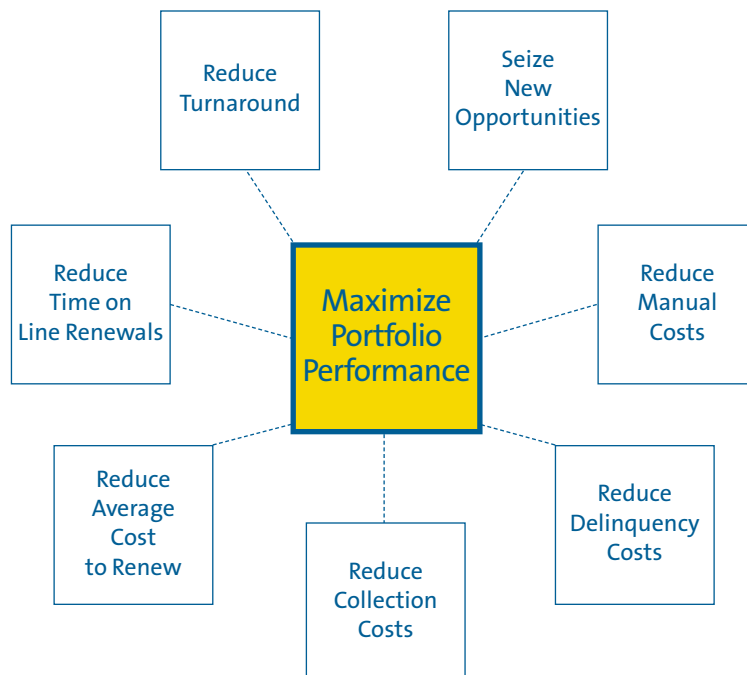
Small Business Risk Portfolio Solution

A faster, more effective solution for strategically managing your small business portfolio

Small businesses often represent a greater credit risk than larger businesses. Yet the very nature of small businesses – where business owners often mix personal and business activities – makes it difficult to identify changing risk in time to take corrective action.

What if you had the power to more accurately assess risk across your entire small business portfolio? What if you had the ability to identify problems while they are still potential? What if you could segment your portfolio more precisely, providing improved service to your best customers while focusing your collection resources where they will provide the greatest benefit?

The Small Business Risk Portfolio Solution provides you with the means to manage your small business customer base more profitably. This unique solution was designed exclusively for Financial Services and combines the most powerful insights of D&B® and Fair Isaac, two leaders in small business scoring and analytics. The Small Business Risk Portfolio Solution is driven by D&B's highly predictive commercial information, consumer data on the principal owners of the small business and proven analytics to deliver an accurate assessment of the payment delinquency risk of your small business portfolio.



A Proactive Approach to Maximize Portfolio Performance

With the Small Business Risk Portfolio Solution, you can make faster, more profitable decisions and take immediate action to directly impact your bottom line.

- Identify and take immediate action on high-risk customers
- Extend competitive offers that help maximize profitability and retain best customers
- Perform more proactive portfolio management in periods of economic or portfolio change
- Make more efficient portfolio valuations and benchmarks
- Maintain regulatory compliance

The best decisions come from the widest range of information

While your own internal performance data is valuable, it doesn't reflect how a business – or business owner – is paying others. Nor does it incorporate late-breaking business and principal events that could mean potential credit or financial problems.

The Small Business Risk Portfolio Solution extends the value of your internal data, eliminating the need for cumbersome manual processes to obtain, assemble and assess data from multiple sources. It integrates D&B's powerful commercial information with consumer information on up to two principals to deliver a blended score that reflects the most timely and comprehensive assessment of the risk your customers represent.

Identify more risk with the Small Business Risk Portfolio Solution

The Small Business Risk Portfolio Solution score has been validated to be a better predictor of small business risk than alternative solutions. D&B and Fair Isaac conducted a validation analysis with industry-leading financial institutions that demonstrates the Small Business Risk Portfolio Solution's ability to provide enhanced risk prediction over consumer bureau scores in predicting small business payment delinquency. This is because:

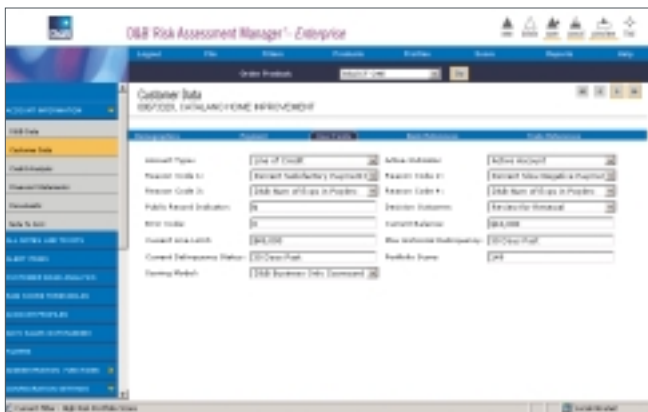
- The Small Business Risk Portfolio Solution includes D&B's powerful commercial data, while a consumer bureau score does not
- Small Business Risk Portfolio Solution scores are optimized on consumers who are also small business owners
- Performance definitions are based on small business – not consumer – lending activities

Segmentation helps turn scores and data into actions

A powerful and unique feature of the Small Business Risk Portfolio Solution that distinguishes it from alternative solutions is a detailed analysis of your portfolio in the form of account level segmentation to help drive accounts to specific actions, such as automatic

Benefits you can take to the bank

- *More accurately assess risk across your entire small business portfolio with nearly 100% resolution*
- *Increase customer satisfaction with faster, more consistent decisions*
- *Pinpoint accounts that need prompt action*
- *Reduce the costs associated with full-scale annual reviews*
- *Manage collection resources with prioritized actions for delinquent accounts*
- *Satisfy regulator needs for timely, consistent and objective review decisions at the account level*
- *Feed internal data warehouses*



In-depth Account Review

Allows you to take appropriate action based on Small Business Risk Portfolio Solution score, segmentation and reason codes.



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renewals or accelerated collections. The Small Business Risk Portfolio Solution segmentation enables you to turn data and the score into actions to drive results. Our segmentation incorporates your internal performance information with the Small Business Risk Portfolio scores to segment your portfolio into groups with similar profiles. Detailed validation demonstrates enhanced ability to identify risk when internal data is layered on top of the Small Business Risk Portfolio Solution score. In some cases, the combination of scores and segmentation provided more than a 30% improvement in risk identification than a straight consumer bureau score.

Easily expand your existing risk management capabilities

The Small Business Risk Portfolio Solution is available through batch appending to the portfolio management application you already use or via D&B's eRAM. This means you can easily integrate the Small Business Risk Portfolio Solution score and risk analytics with your internal performance data for more effective and profitable account management.

A single predictive score from two trusted resources

The Small Business Risk Portfolio Solution combines the most powerful insights of D&B and Fair Isaac, two leaders in small business risk management. It was developed using a wide range of small business transactions of varying sizes, and focused on a population of small business owners. To learn more about how the Small Business Risk Portfolio Solution can have an immediate impact on your profitability, visit www.dnb.com or www.fairisaac.com.

Our Expertise Gives You a Competitive Edge

D&B uses more than 2,000 quality assurance checks to make sure all the information in our database meets our high standards for accuracy, completeness, timeliness and global consistency through our exclusive DUNSRight™ Process. As a result, our Small Business Risk Portfolio Solution Predictive Indicator enables you to get the most incremental predictive power above and beyond what you get from consumer data alone.

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