



Risk Management
Solutions

Portfolio Manager

Helping you see the full picture



Portfolio Manager

If you're involved in customer credit management or risk policy making it is often a challenge to understand how your customer portfolio is performing overall.

Portfolio Manager is an online analysis tool which merges your customer receivables data with D&B's databases to provide a unique insight into your customer portfolios. It enables you to pinpoint the main areas of risk and opportunity leading to better targeting of your credit management resources and a clearer, more informed view of which credit policies are most appropriate for your circumstances.

Portfolio Manager provides answers to critical questions like

- What is the distribution of risk across your portfolio?
- Who are your riskiest and best customers?
- How likely are your customers to pay you within terms?
- What is your aggregated exposure across corporate groups?
- How does your overall customer portfolio risk change over time?
- How much are you likely to lose through commercial risk over the next 12 months?
- If the risk changes in your portfolio should your credit limit change?
- Has the Global Decision Maker decision or customised credit limit changed?

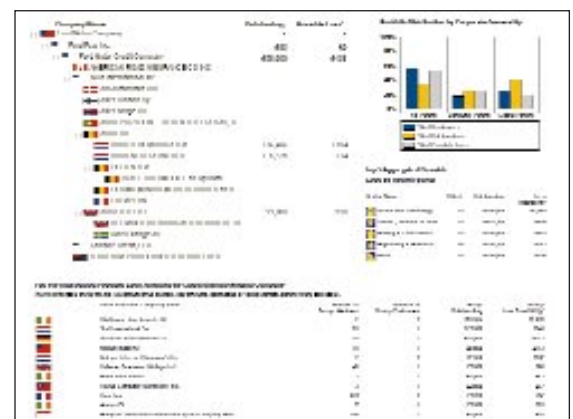
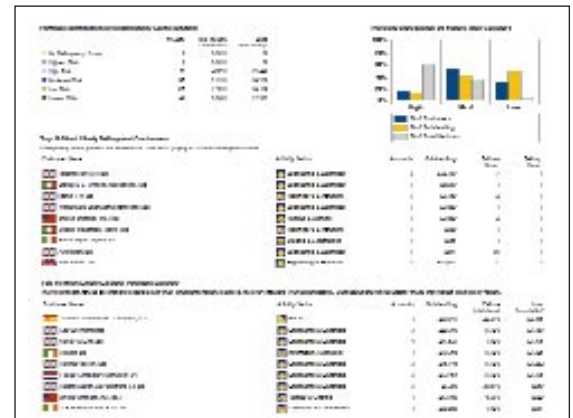
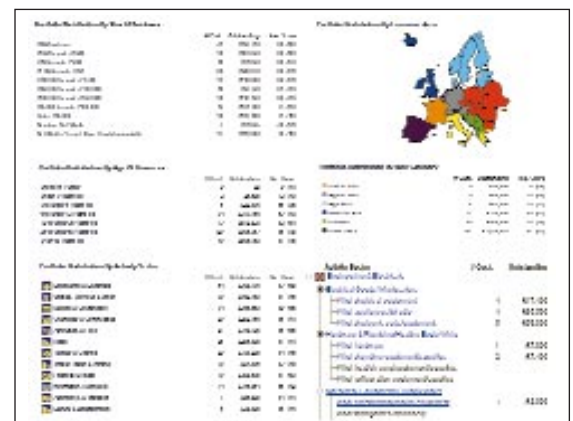
Portfolio Manager opens up D&B's unique global database and applies our expert predictive scores so that you can predict future risk of failure and payment behaviour within your portfolio. All of D&B's data is Quality Assured by the DUNSRight™ process to ensure that is accurate, complete, timely and cross border consistent.

Getting started

Initial set-up of Portfolio Manager couldn't be simpler. Submit your customer receivables data from one or more of your sales ledgers and we will match your data against D&B's global file of 80 million businesses using our unique D-U-N-S® Number, the international standard for company identification. Your ledgers will then be loaded into Portfolio Manager ready for you to use.

Portfolio analysis

Portfolio Manager gives you three types of analysis together with the ability to 'drill down' to customer



Helping you see the full picture

level and even 'click through' to access D&B business information reports online:

- **Evaluations** - provides a breakdown of the overall risk structure according to your own defined risk bands and the common characteristics of your customer portfolio. Your ledger balances are aggregated using criteria such as business size, business age, legal form, geographic location and predictive risk score.

- **Anticipations** - predictive scores allow you to review the total possible bad debt across your portfolio over the next 12 months and identify your most risky customers (in absolute terms), together with those most likely to be delinquent or pay out of terms.

- **Accumulations** - analyse your aggregated ledger balances by global ultimate holding company and primary activity sector. Identify largest outstanding amounts by group and future possible group loss calculations.

By leveraging the power of the D&B family trees of corporate linkages you will not only be able to understand group exposure but also identifying potential cross-sell opportunities within the same corporate family.

Service levels

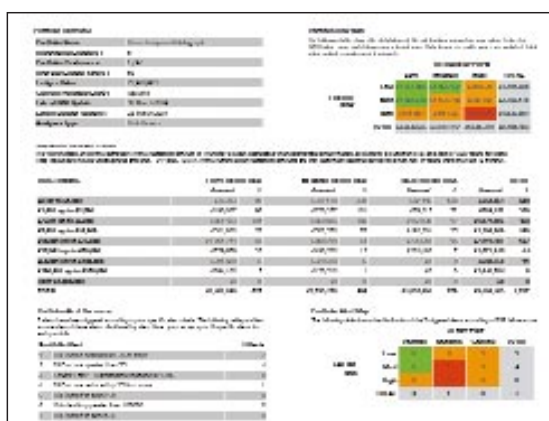
You have a choice of two service levels:

- **RiskViewer** gives 30 days online access to Portfolio Manager with full access to the portfolio analysis, the ability to make use of 'drill downs' and online access to D&B business information reports. Up to 5 ledgers can be loaded.
- **RiskTracker** provides unlimited online access for 12 months. The D&B data is refreshed monthly and you can load an unlimited number of customer ledgers and update them at any time.

Also available for RiskTracker customers are Portfolio Manager Alerts which inform you of significant changes within your portfolio. You can set what level of change will trigger an alert and review these alerts within your Dashboard. For example: identify those accounts who have moved between your defined risk bands or whose D&B score changes by more than 10; or those where the outstanding amount has increased by 10% in a certain period of time.

Portfolio Dashboard

This gives a summarised view of your customer base by risk of future failure. Portfolio Manager-RiskTracker users will be able to review critical changes in both ledger and external data through a customisable monitoring system.



In addition Global Decision Maker (GDM) customers can obtain a report containing their updated decision and credit limits.

To find out more about Portfolio Manager contact your D&B account manager or e-mail portfoliomanager@dnb.com



Decide with Confidence

Giving you the full picture

Portfolio Manager is an extremely versatile product that can be used for a surprising number of applications. Here are just a few examples of how Portfolio Manager can be used:

- Manage multiple business units – view individual ledger or aggregated ledger risk
- Cross border risk management – analyse pan-country risk in a consistent format
- Mergers and acquisitions – manage the merger/de-merger of a ledger and it's affect on your portfolio
- Credit strategy planning – customise your policy by line of business, age, legal form or location
- Business planning - provide powerful reporting to senior managers which combines internal ledger information with external risk indicators



Product Features	RiskViewer	RiskTracker
D&B machine match - set-up	✓	✓
Online manual match	✓	✓
Evaluations : portfolio segmentation analysis	✓	✓
Anticipations : portfolio possible loss analysis	✓	✓
Accumulations : portfolio risk aggregation analysis	✓	✓
Portfolio Dashboard	✓	✓
Drill down to individual account	✓	✓
Access to D&B online information	✓	✓
Customised Portfolio Manager Alert		✓
Define your own risk bands	✓	✓
Multi-currency analysis	✓	✓
Account search	✓	✓
Automate your credit limit review	✓	✓
Export portfolio data	✓	✓
Aggregation across group ledgers	max 5	unlimited
Update online ledger		monthly / unlimited
D&B information update		monthly
Contract Duration	30 day access	1 year access

Country Coverage

Cases based in the following countries may be uploaded in Portfolio Manager:

Europe:

Belgium
Denmark
Finland
France
Germany
Ireland
Italy
Netherlands
Norway
Portugal
Spain
Sweden
UK

Other Countries:

Canada
USA

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