



Risk Management  
Solutions



## Global DecisionMaker

*Fast, consistent, automated risk decisions across your enterprise.*

“Can we make risk decisions in real time without increasing loss exposure?”

“Is there a way to push risk decisions to the point of sale while still ensuring compliance with corporate policies?”

“Can we automate risk decisioning for Internet transactions without taking customers offline?”

“Pre-screening customers for risk would optimize our sales efforts, but is there an efficient way to evaluate them?”

“Is there a risk decisioning tool that’s easy to use and easy to implement?”

# Global DecisionMaker from D&B® delivers the global credit and risk evaluation answers you need in real time.

## **Your rules. Your decisions. Your customers' timetables.**

Fierce competition and a mandate to improve turnaround time can create intense pressure to accelerate your risk decision-making process. But in a continually changing economy, you can't afford to base a decision on less-than-current information.

Global DecisionMaker from D&B solves your need for accurate, complete and timely information so you can make fast decisions while minimizing risk. With Global DecisionMaker, you can deliver real-time decisions based on your risk experience, your policies and D&B's unparalleled worldwide business information. Global DecisionMaker is ideal for:

- Credit decisions on customers seeking trade credit and loans
- Risk evaluation for insurance and leasing

And Global DecisionMaker isn't just a real-time solution. It's also a real-world solution. As an Internet-based application, Global DecisionMaker is hosted and managed by D&B, and requires no IT resources and virtually no technical implementation time, unless you choose to integrate it directly into your systems.

## **The difference between a fast decision and a hasty one.**

For most businesses, about 80% of risk decisions are routine. The only things standing in the way of a quick yes or no are access to information and the resources and expertise to analyze it.

Global DecisionMaker gives you immediate access to the information you need, and it actually automates decision-making based on your rules.

- You define your risk criteria and decisioning rules, including risk classes or bands, credit limits and how you want to handle exceptions to standard rules.

- D&B determines in seconds whether your customer can be approved – or should definitely not be approved – according to your rules.

## **How Global DecisionMaker helps you make quality decisions faster.**

Global DecisionMaker allows you to automate the majority of risk decisions, so those decisions can be made in seconds. This not only drives sales and customer satisfaction, but it frees your team to focus on more complex analyses.

### *You set your rules.*

- Customize the pre-defined "standard" rules, create your own, or combine the two.
- Define your tolerance for risk by using D&B's Predictive Scores to establish risk classes or bands.
- Choose the countries where these rules will apply (you can have different rules for different countries).
- Set your criteria for handling exceptions.
- Set threshold limits for application processing and customize decision and action messages to help junior analysts understand how to drive decisions into actions.

### *D&B compares a company to your rules.*

It happens in seconds. You receive your decision and credit limits, according to your rules and the supporting data. An automated transaction or decision goes through only if the customer meets your pre-determined level of risk.

### *You can seamlessly integrate Global DecisionMaker into your existing business applications.*

Using the Data Integration Toolkit, you can integrate Global DecisionMaker into your in-house risk management, ERP, CRM or web application. You can also choose to view decision output on the Global DecisionMaker Website.

Receive your decision, based on your rules,  
together with the supporting data.

Manage Risk Policy: Risk Bands - D&B Global DecisionMaker - Microsoft Internet Explorer


File Edit View Favorites Tools Help

Back Forward Stop Search Favorites Media

D&B Global DecisionMaker v2.8

**D&B Global DecisionMaker Plus**

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**Recommendation**

**✖ Reject** Do Not Approve for Automatic Credit

RECOMMENDED LIMIT:	0 USD
REQUESTED AMOUNT:	1000 USD
OUTSTANDING BALANCE:	2000 USD
AVAILABLE BALANCE:	-2000 USD
RISK BAND:	High
DECISION DATE (original/update):	15-Apr-04
USER ID (original/update):	8ffp
TRANSACTION ID:	a45
COMPOSITE RISK RULE:	DNB DEFAULT RULE v7
GLOBAL ULTIMATE D&B® D-U-N-S® NUMBER:	804735132
CHIEF EXECUTIVE NAME:	LESLIE SMITH, PRES
INDUSTRY:	2752 - Lithographic commercial printing
TOTAL EMPLOYEES:	120
YEAR STARTED:	1965
CONTROL YEAR:	1965
INCORPORATION YEAR:	1965
SECURED FILINGS INDICATOR:	Yes
CLAIMS INDICATOR:	Yes
SUIT(S) AND/OR JUDGMENT(S) INDICATOR:	Yes
NET WORTH:	3486291 USD
SALES:	34235502 USD
YEARS IN BUSINESS:	39
CONTROL AGE:	39
D&B® RATING:	--
TOTAL PAYMENTS:	339
D&B® PAYDEX®:	55
D&B® PAYDEX® NORM:	75
D&B® PAYDEX® 3 MONTHS PRIOR:	49
HIGH CREDIT:	1000000
AVERAGE HIGH CREDIT:	66813
DISASTER SPECIAL EVENTS INDICATOR:	Yes
LEGAL STRUCTURE:	Corporation

## **Fast, high quality decisions benefit revenue, cash flow and operating expenses.**

Global DecisionMaker is more than a risk management tool. It gives you the power to have a positive effect on revenue, cash flow and operating expenses.

### ***Improve cash flow by shortening the order-to-approval cycle.***

With Global DecisionMaker, you can approve credit, pre-screen for risk or generate risk-based pricing at the point of sale or on a wireless PDA, so you can deliver decisions to customers in seconds instead of days.

### ***Reduce overall exposure by avoiding high risk accounts.***

Using D&B's Predictive Scores, Global DecisionMaker can help you identify businesses that are likely to become delinquent, suffer financial stress or even become insolvent.

### ***Reduce operating expenses by automating most decisions.***

Your analysts become more productive because they spend their time only on exceptions that require their independent judgment. And good decisions up front will help drive down bad debt.

### ***Enhance corporate governance with consistent, corporate-wide risk policies.***

Global DecisionMaker is easy to learn and use, so you can be confident that everyone in the company is following your rules, treating every customer fairly and making the best decisions.

### ***Convert more sales with faster credit approvals.***

Sometimes immediate credit is the key to making a sale. Global DecisionMaker helps you capture those critical sales and increase customer satisfaction.

## **Every day, major companies use Global DecisionMaker to make real-time decisions.**

### ***Centralized control with decentralized decisions.***

A U.S. trucking company needed a credit approval application that could be managed cen-

trally but accessed by all 20 locations. Because Global DecisionMaker is a web-based ASP application, they were able to quickly roll it out to all 20 locations without additional development costs, ensuring fast and consistent decisions across all offices.

### ***Point-of-sale approvals.***

A leading retailer and wholesaler of automotive parts needed instant approval capability at over 500 retail stores with the ability to centrally manage decision rules and review borderline cases. Global DecisionMaker's web-based interface was rolled out across all locations, requiring no IT resources, ensuring consistent decisions and dramatically simplifying the audit process.

### ***Risk evaluation.***

A leading property and casualty insurance company uses Global DecisionMaker to pre-screen prospects submitted by independent brokers and agents. Global DecisionMaker enables insurance carriers to focus more effort on well-qualified risks by avoiding the underwriting of undesirable submissions.

### ***Integrating automated decisioning into client and third-party systems.***

A leading U.S. software house has integrated Global DecisionMaker into their Siebel application, pushing the decision process to the point of sale and significantly speeding up the sales process while decreasing DSO and bad debt.

### ***Automated e-business approvals.***

An Internet shipping broker needed to integrate a fully automated credit approval capability into its e-business operations. Using the Data Integration Toolkit, the broker seamlessly integrated Global DecisionMaker into its website, enabling instant credit decisions so customers could purchase on credit without leaving the site.

### ***Centralized evaluation of global credit decisions.***

A global provider of search engines started making real-time automated decisions within hours of purchasing Global DecisionMaker. Using Global DecisionMaker on both U.S. and international accounts minimized global risk exposure.

You can customize Global DecisionMaker by establishing risk classes or bands based on your tolerance for risk.

**Manage Risk Policy: Risk Bands**

Customize Risk Bands according to your tolerance for risk by changing the risk class cut-off. You may change the cut-off by typing in the grid or adjust it by grading the slider tab(s) for each risk parameter and moving it until the desired changes appear in the grid. To create override rules for your defined Risk Bands, please click the Risk Band Overrides button below the applet. For more information on how to customize your Risk Bands, see [Manage Risk Policy: Risk Bands](#) section of the [Online Users Guide](#).

**US-D&B-UNITED-STATES V2**

**Define Risk Bands**

**Delinquency**

	Rates		Percentile	
	From	To	From	Up To
High	21.7	24.0	1	21
High-Mod	22.0	23.4	21	34
Moderate	23.4	25.0	34	61
Low-Mod	27	27.3	61	76
Low	27	27.3	76	100

Buttons: **Reset All** **Save All** **Save As**

**Risk Band Overrides**

**Thank You**

Thank you Gorman Manufacturing for placing your order

Order#            876535  
 Supplier Name   eSupplier Inc.  
 Order Date       04/23/04  
 Order Total      \$3,602.16  
 Status            **Order Approved**

  
 Decide with Confidence™

Automate approvals in your e-business applications.



## You can be D&B Sure of your decisions because of the patented DUNSRight™ Process.

Global DecisionMaker allows you to unleash the unparalleled power of the D&B database. D&B has over 160 years of experience in collecting and enhancing data to create actionable information that drives profitable decisions. Every year, we invest over a quarter of a billion in data collection and management covering 82 million businesses in over 200 countries. 90% of the world's businesses count on D&B to provide accurate, complete and timely business-to-business credit information with cross-border consistency, and we make more than 1.5 million changes to our database every day.

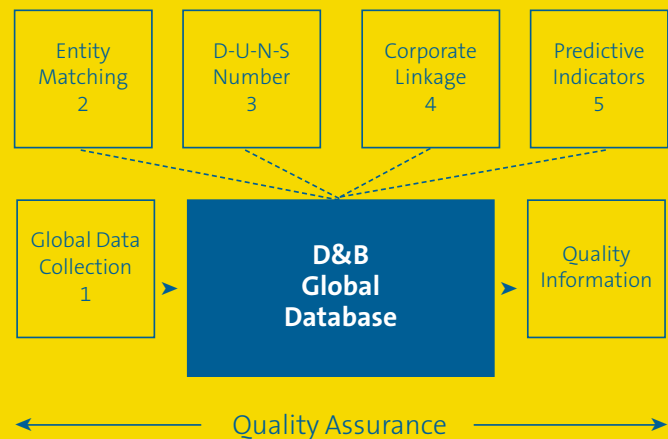
All of Global DecisionMaker's risk decisions are based on the actionable insights provided by an exclusive data collection and enhancement process called DUNSRight.

The foundation of DUNSRight is Quality Assurance, which includes over 2000 separate automated checks to ensure the data meets our exacting standards. While Quality Assurance is taking place, five quality drivers work sequentially to collect and enhance data.

- 1. Global Data Collection from multiple sources.** We are continually seeking out new sources of data that add significant predictive value to our scores.
- 2. Entity Matching.** We make sure the right data is connected to the right business every time, with no duplicate entries or file fragmentation, enabling you to see the complete picture of every business.
- 3. D-U-N-S® Number.** Every business in our database has a unique number that follows it through every phase of its lifecycle and is never reassigned. The D-U-N-S Number ensures new and updated information is accurately matched to existing businesses and enhances our ability to predict the future behavior of your customers.

**4. Corporate Linkage.** These linkages provide increased awareness of risk exposure, give you increased leverage with suppliers and help you identify new sales opportunities. Corporate Linkage reveals linkages between customers or suppliers that you may never have known existed.

**5. Predictive Indicators.** In risk management, Predictive Scores and Indicators are used to predict likelihood of a company going out of business or not paying bills. In prospecting, Demand Estimators tell you the likelihood a business will buy specific products or services. Predictive Indicators make the data actionable.



When Global DecisionMaker gives you a real-time decision, you know it's based on the world's most comprehensive information, updated daily. Not only are the decisions you make with Global DecisionMaker fast, but you can be D&B Sure of their quality.

## D&B Solutions

- Risk Management Solutions
- Sales & Marketing Solutions
- Supply Management Solutions
- E-Business Solutions

[www.dnbdecisionmaker.com](http://www.dnbdecisionmaker.com)