Risk Management
Solutions

Portfolio Manager

Helping you see the whole picture

Portfolio Manager

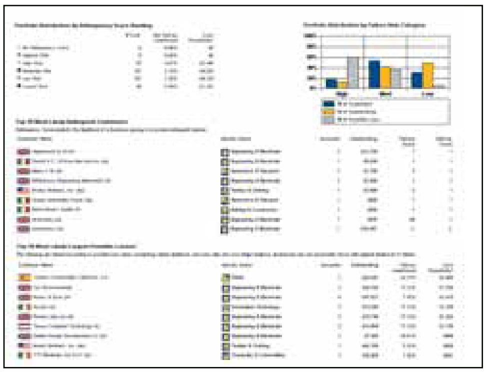
If you're involved in customer credit management or risk policy making it is often a challenge to understand how your customer portfolio is performing.

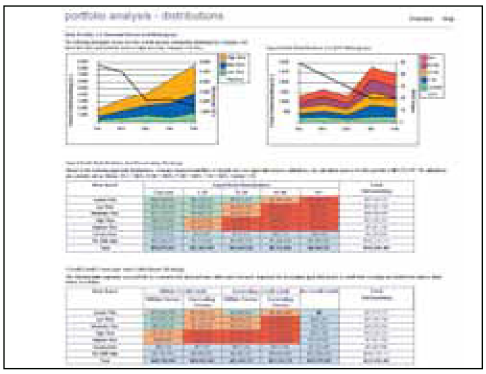
Portfolio Manager is an online analysis tool which merges your customer receivables data with D&B's databases to provide a unique insight into your portfolios. It enables you to pinpoint the main areas of risk and opportunity leading to better targeting of your credit management resources and a clearer, 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?
- How has my aged debt strategy performed over time?
- Has my reserving strategy reflected the changing risk of my portfolio?

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 130 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 four types of analysis together with the ability to 'drill down' to view more details on individual customers and '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 potential 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 D-U-N-S Number and corporate linkage you will not only be able to understand group exposure but also identifying potential cross-sell opportunities within the same corporate family.

■ **Distributions** - provides further analysis based on your own ledger data and customised fields which, combined with trended analysis, can help you to review the performance of your reserving and collections strategies.

Two histograms help you to understand trend performance within your portfolio. The Risk Profile vs Amount Reserved and Aged Debt vs DSO graphs enable you to both review your reserving strategy as a result of changing risk within your portfolio and understand how your DSO has effectively reflected movements in your aged debt.

Portfolio Manager Alerts

D&B data is refreshed monthly or daily according to your preferences and you can update your customer ledgers at any time. Through Portfolio Manager Alerts you can be told of significant changes within your portfolio. You can manage what alerts are generated by determining you own customised triggers and then review all accounts with a change through View Alerts or request notification via email. For example: identify those accounts that have moved between your defined risk bands or whose D&B score has changed by more than 10; or those where the outstanding amount has increased by 10% in a certain period of time.

Portfolio Dashboard

The Portfolio Dashboard enables you to review the distribution of the outstanding amounts in your portfolio by D&B predictive scores. You can also review a complete audit of the accounts you have loaded into Portfolio Manager.

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 the power of Portfolio Manager:

- 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
- Compliance - understand your customers relationships across the globe
- Strategy review - identify how your collections and reserve strategies are performing over time
- Business planning - provide powerful reporting to senior managers which combines internal ledger information with external risk indicators

Product Features	RiskTracker
D&B machine match - set-up	✔
Online manual match	✔
Evaluations : portfolio segmentationanalysis	✔
Anticipations : portfolio possible loss analysis	✔
Accumulations : portfolio risk aggregation analysis	✔
Portfolio Dashboard: overwiev of portfolio status	✔
Drill down to individual account	✔
D&B online information	✔
Customised Portfolio Alert	✔
Define your own risk bands	✔
Multi-currency analysis	✔
Account search	✔
View porfolio risk according to your own risk categories	✔
Export portfolio data	✔
Aggregation across group ledgers	✔
Update online ledger	✔
D&B information update monthly	✔
Daily monitoring of D&B data	✔
Integration with Global Decision Maker	✔
Global Coverage	✔
Country Coverage	✔

Worldwide Network

Decide with Confidence

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