



D&B[®] Global Trade Program

Join Dun & Bradstreet's global network of trade data partners and receive powerful insights into the world of payments.

dun & bradstreet



Access To The World's Largest Commercial Trade Data Network

In today's fast-paced business world, organizations are desperately seeking more effective ways to leverage data – and associated insights - across the enterprise to improve performance. Data is essential to creating the complete view of customers, prospects, suppliers, and partners necessary to power workflows, systems and teams. But data collection is complicated, change in data is constant and context is critical.

The Dun & Bradstreet Data Cloud offers the world's most comprehensive business data and analytical insights to power today's most crucial business needs. That's why 90% of the Fortune 500, and companies of all sizes around the world, rely on Dun & Bradstreet products to help grow and protect their businesses.

Dun & Bradstreet data and insights, delivered through the Data Cloud and the solutions they power, help customers improve business performance by accelerating revenue, reducing cost, managing risk and transforming their business.

The Dun & Bradstreet Global Trade Program is designed to help businesses around the world mitigate risk by leveraging data and insights, as we know risk identification is becoming more challenging today. Participating in the Program is a powerful way to increase the predictiveness of the insights you use to make credit decisions and mitigate risk such as reduce days sales outstanding (D.S.O.) and limit bad debt exposure.



WHAT OUR
PARTICIPANTS ARE SAYING

To me it is important to see the payment behavior of other companies, to see how they pay their bills, to understand how they pay Dell. We find it very important to see how they are paying their creditors when we are making credit decisions.

Financial Analyst, Dell

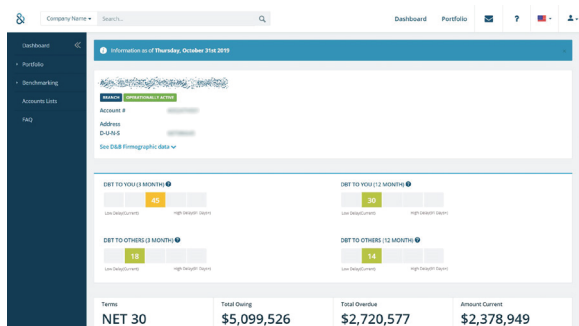


Insights And Analytics At Your Fingertips To Make Better Informed Credit Decisions

Participants of D&B Global Trade Program can gain complimentary access to D&B Payment Performance Insights*, a cloud-based global application exclusively available to the Program's participants. This interactive platform showcases data in easy-to-read charts and graphs to visually display payment performance and benchmarking metrics. With the trade information retrieved from our worldwide business community and the data and insights from the Dun & Bradstreet Data Cloud, you would be able to unmask payment behavior of your customers and access to their company profile in a holistic view.

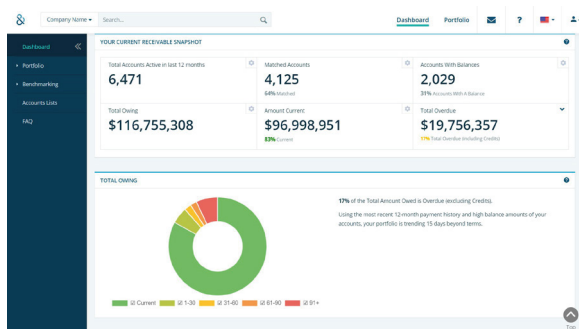
Here are some of the key functional benefits of D&B Payment Performance Insights:

KNOW HOW YOUR CUSTOMERS PAY YOU V.S. PAY OTHERS



D&B Payment Performance insights shows how your customer pays you versus how they pay other vendors and industry peers by 3-month and 12-month historical averages. This level of insight into past payment performance allows you to identify potential collection risks and opportunities.

UNDERSTAND THE EXPOSURE AND PAYMENT PERFORMANCE OF YOUR CUSTOMERS



D&B Payment Performance Insights segments and filters your portfolio so you can quickly understand your customers' exposure and payment performance. A color-coded chart shows accounts or amounts owing with a hover feature that lets you compare your aging to the aging of others at different delay periods. You'll be able to prioritize your collection activities and improve performance from those accounts you see having a higher likelihood for prompt payments based on displayed payment histories to other vendors.

*D&B Payment Performance Insights is now available in 30+ markets, including Argentina, Australia, Belgium, Brazil, Bulgaria, Canada, Chili, France, Germany, Greece, Hong Kong, Hungary, India, Ireland, Italy, Japan, Luxembourg, Malaysia, Mexico, Netherlands, New Zealand, Peru, Philippines, Portugal, Romania, Singapore, Spain, Taiwan, United Arab Emirates, United Kingdom, USA.

CORPORATE LINKAGE DATA PROVIDES IN-DEPTH CREDIT EXPOSURE EVALUATION

| Global Ultimate Name | DUNS | DUNS in Family | Accounts in Family | Total Owing | Total Overdue |
|----------------------|------|----------------|--------------------|--------------|---------------|
| ... | ... | 6 | 347 | \$14,085,108 | \$6,090,059 |
| ... | ... | 1 | 5 | \$2,748,131 | \$235,507 |
| ... | ... | 4 | 178 | \$1,952,323 | \$148,812 |
| ... | ... | 1 | 3 | \$1,826,774 | \$0,774 |
| ... | ... | 2 | 6 | \$891,842 | \$5,431 |
| ... | ... | 1 | 2 | \$538,743 | N/A |
| ... | ... | 3 | 51 | \$567,514 | \$76,582 |
| ... | ... | 4 | 23 | \$546,898 | \$221,015 |
| ... | ... | 1 | 3 | \$459,750 | \$56,576 |
| ... | ... | 1 | 3 | \$415,709 | \$216,740 |

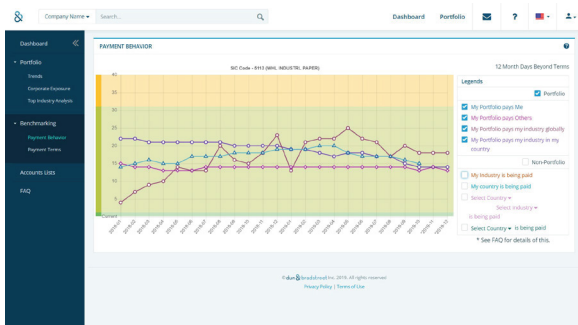
D&B Payment Performance Insights maps your individual accounts with Dun & Bradstreet corporate linkage data anchored by the Dun & Bradstreet D-U-N-S® Number, visualizing the credit exposure within the same family group and providing in-depth insights to help you mitigate risk.

VIEW ACCOUNT-LEVEL FIRMOGRAPHICS AND DETAILS

| Date Reported | Account ID | Highest Balance | Total Owing | Amount Current | Total Overdue | Payment Manner | DBT in File | DBT in Other | Differential |
|---------------|------------|-----------------|-------------|----------------|---------------|-----------------------------|-------------|--------------|--------------|
| 2019-10-31 | ... | \$34,735 | \$33,503 | \$25,952 | \$7,551 | Pays Promptly (95 Days TOL) | ... | ... | ... |
| 2019-10-31 | ... | \$33,057 | \$33,057 | \$33,057 | \$0 | Pays Promptly | ... | ... | ... |
| 2019-10-31 | ... | \$32,940 | \$32,940 | \$32,940 | \$0 | Pays Promptly | ... | ... | ... |
| 2019-10-31 | ... | \$32,400 | \$32,400 | \$32,400 | \$0 | Pays Promptly | ... | ... | ... |

D&B Payment Performance Insights provides views into account-level firmographics and details to understand payment performance on an individual or a group of customers. You can quickly visualize the total outstanding, overdue, payment manner, DBTs and differential of a specific set of account.

EXCLUSIVE BENCHMARKING CHARTS AND INDUSTRY NORM FIGURES



D&B Payment Performance Insights provides exclusive benchmarking charts such as the Portfolio Days Beyond Terms Trends that maps an account's Days Beyond Terms to you, to others, and to the industry. You will be more informed about how much credit you are likely expect to collect in a timely manner.



WHAT OUR PARTICIPANTS ARE SAYING

We've been participants for 20+ years. Dun & Bradstreet walked alongside us and advised us every step of the way. It made the set up and monthly contributions very easy. Dun & Bradstreet's trade information covers a pretty large section of the business community. Having some information vs. none goes a long way, especially when dealing with businesses with limited information.

Director of Operational Risk, Greatamerica Financial Services



Case Study

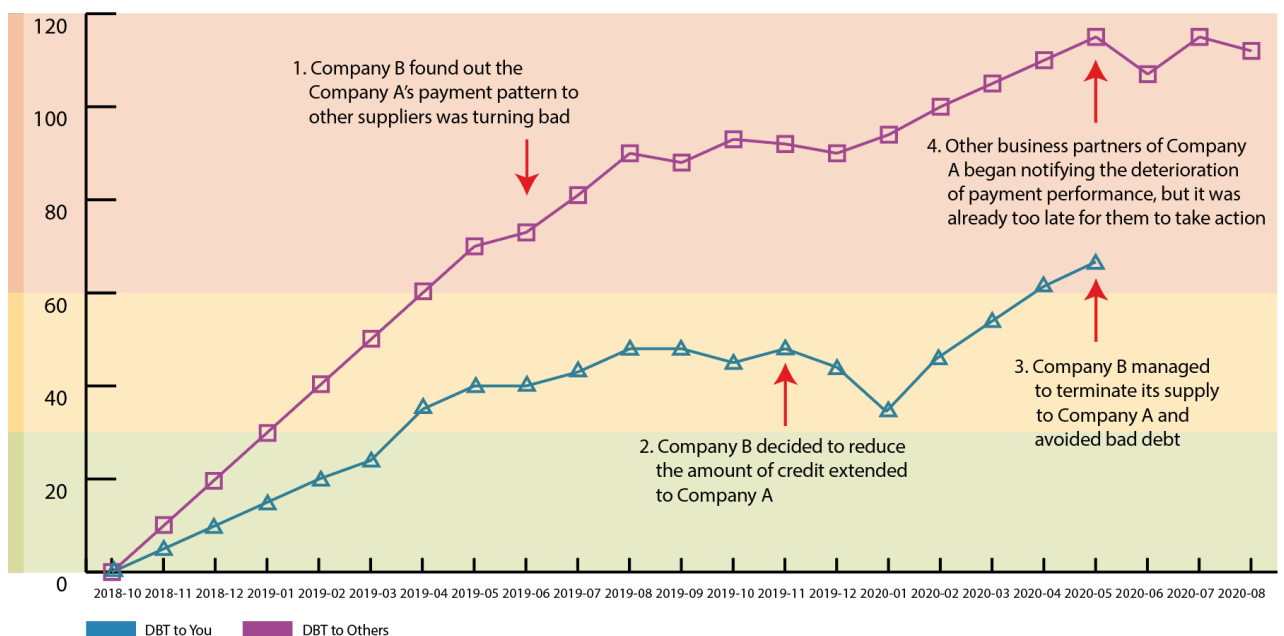
Avoid Bad Debt By Reviewing Payment Data In The D&B Global Trade Program

Company A had been operating its business since 2018 until its winding-up in October 2020. Being one of the Company A's business partners, Company B successfully avoided bad debt of Company A with leveraging insights from D&B Global Trade Program.

Company B, a participant of D&B Global Trade Program, started its business relationship with Company A in 2017. By leveraging data and insights from D&B Global Trade Program, there was an observed deterioration in Company A's payment performance since its inception. Company B was able to identify the payment pattern of Company A to other suppliers was turning bad¹.

After internal review, Company B decided to reduce the credit amount extended to Company A² and implement stronger measurements to monitor Company A's payment performance. Company B eventually terminated their business relationship with Company A³.

The payment pattern of Company A stated that its payment performance was festering in the latter stage. Other business partners of Company A began notifying this issue, yet it was already too late for them to take action⁴. Having joined the D&B Global Trade Program, Company B was able to spot out early signals and hence managed to terminate its supply to Company A and avoid bad debt.





Be Part Of Our Trade Partners To Create A Global Network Of Trust Today

When you participate in the Global Trade Program, you make a difference in the credit community. You need access to payment data to determine your potential customers' creditworthiness, and so do your fellow business credit professionals. Join Dun & Bradstreet's global network of trade partners towards helping you and other businesses to assess and mitigate risk.



Your better-paying customers will appreciate that the Dun & Bradstreet credit report will reflect their positive payments. This can expand their credit footprint and capacity from other vendors and help their business grow.



Likewise, late-paying customers may exhibit better payment behavior, helping you improve revenue collection.



You are supporting other credit professionals who need robust data to make their own credit decisions.

Receive Powerful Insights into the World of Payments.

Join the D&B Global Trade Program for free today.



To learn more, please contact your
Dun & Bradstreet Account Manager or
visit <https://www.dnb.com.hk/duntrade-program>

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About Dun & Bradstreet

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk, and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity.

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