

express



assess

- ▶ an existing customer or prospect
- ▶ a current supplier or new vendor
- ▶ a business partner or investor
- ▶ a national or global competitor
- ▶ a potential acquisition



Contact our Customer
Service Centre on

13 23 33 or email
clientservices@dnb.com.au

www.dnb.com.au/express

What determines the **risk** of a credit decision?



D&B Express Reports Suite Detailed content for Australia

Commercial Reports		BUSINESS EXTRACT	ASIC EXTRACT	PAYMENT RISK	FINANCIAL RISK	D&B REPORT
Benefit		Business and owners identity verification	Company and director identity verification	How soon will I get paid?	What is this company's probability of default?	Should I do long term business with this company?
Level of Risk		1	1	2	2	6
Data Elements	ACN/ABN/DUNS/ARBN	■	■	■	■	■
	Incorporation Details	■	■	■	■	■
	Company Status	■	■	■	■	■
	Registered Address	■	■	■	■	■
	Owners/Directors ID	■	■	■	■	■
	Trading Address	■	■	■	■	■
	Line of Business	■	■	■	■	■
	Shareholders		■	■	■	■
	Registered Charges		■	■	■	■
	Directors Identification		■	■	■	■
	Directors Other Boards			□	□	□
	Contact Details			■	■	■
	Company History			■	■	■
	Parent Company			■	■	■
	Directors' Background			■	■	■
	Trading Style			■	■	■
	Collection Notices			■	■	■
	Court Actions			■	■	■
	Insolvency Notices			■	■	■
	Past Enquiries			■	■	■
	Industry Classification			■	■	■
	Import/Export			□	□	□
	Sales/Revenue/Turnover			□	□	□
	Net Worth			□	□	□
	Employee Size			□	□	□
	Dynamic Delinquency Score			■	■	■
	DDS Industry Average			■	■	■
	DDS Significant Factors			■	■	■
	DDS Historical Trend			■	■	■
	Trade Payment History					■
	Dynamic Risk Score				■	■
	DRS Industry Average				■	■
	DRS Significant Factors				■	■
	DRS Historical Trend				■	■
	Credit Recommendation Min					■
	Credit Recommendation Max					■
	5-year Financial Statements					□
	Statement of Financial Position					□
	Statement of Financial Perform					□
	Statement of Cash flows					□
Key Financial Ratios					□	
Industries Financial Ratios					□	
Bank Details					■	
Affiliated Companies					■	
Branch Locations					■	
DUNS Number Linkage					■	
D&B Rating					■	
Media/Company News					■	
Trade Payment Analysis					■	
Information Sources					■	

Legend ■ Included □ If available

- Monetary size of the transaction
- Whether it's a new or existing customer
- Your total account exposure
- The customer's current credit status

Naturally, some of your decisions will be riskier than others, requiring different credit tools. If you simply want to verify that a business exists, you'll use a different tool than if you need in-depth information about a company's payment history or financial stability.

The key to making the **best credit decisions** to reduce your risk and get the most value from your D&B investment, is to match the level of risk for each situation with the appropriate amount of information.

When you weigh the alternatives, your investment in D&B information is marginal compared to the potential loss caused by business failure or non-payment.

Choose the D&B information solution that best suits your business needs.

Business Name Extract

Business & owners identity verification

D&B provides real time access to information from the Office and Department of Fair Trading for each state throughout Australia.

UNDERSTAND

Who are the business proprietors and when the business was founded.

TELLS YOU

The name and registration details under which a business operates, as registered with the state department.

AND ALSO ANSWERS

Has this business been trading for only a short period of time?

Where do I send legal documentation?

Where are they located?

CONTAINS

- ✓ Registration number
- ✓ Date the business name was registered
- ✓ Current registration status
- ✓ Type of business entity
- ✓ Principal place of business
- ✓ Names and addresses of the registered proprietors as held by the responsible business names agency
- ✓ Whether they are individuals or corporations
- ✓ Any documents that have been lodged against the business.

PRICELIST

PAYG options
VISA
Master
Diners
Amex

Business Name Extract

ACT	\$28.00	SA	\$27.00
NSW	\$19.50	TAS	\$24.00
NT	\$18.50	VIC	\$21.50
QLD	\$24.50	WA	\$18.00

ASIC Extract

Company & Director identity verification

D&B provides real time access to information from the Australian Securities & Investments Commission (ASIC), the Commonwealth government's independent body responsible for regulating organisations covered by the Corporations Law.

UNDERSTAND

The identity of a company, company directors, its shareholders and whether the entity is valid and operational.

TELLS YOU

Company Extract provides company registration and directors details.

Historical Extract provides Company Extract information, plus a full history of the company.

Document Image allows you to purchase stored digital copies of all documents lodged at the ASIC by an organisation since 1991.

Director Search all directorships and shareholdings held by an individual.

AND ALSO ANSWERS

Has this company been trading for only a short period of time?

Where do I send legal documentation?

How much money are shareholders willing to invest in backing the company?

Who stands in line before I do in order to get paid?

Is there a large turnover of directors in this company?

CONTAINS

- ✓ Organisation details
- ✓ Registered addresses
- ✓ Roles in organisation
- ✓ Share structure
- ✓ Shareholders
- ✓ Documents and annual returns lodged
- ✓ Full details about all charges which have been registered against the selected companies

ASIC Extract

ASIC Current Company Extract	\$24.50
ASIC Historical Extract	\$37.50
ASIC DOCIMAGE Small (<10 pages)	\$38.50
ASIC DOCIMAGE Large (>10 pages)	\$56.00
ASIC Directors Search	\$55.00

Payment Risk Report (formerly known as the D&B Business/ Company Check)

How soon will I get paid?

When it comes to making credit decisions, payment history is a leading indicator of what the future will bring. To turn payment history into exploitable information, D&B has developed the Dynamic Delinquency Score (DDS). The DDS estimates a company's future payment performance indicating how quickly your customer is likely to pay you.

UNDERSTAND

Knowing how a company or business has paid other creditors provides excellent insight into the payment behaviour your customer is likely to exhibit - dramatically reducing the risk of delinquent or non-payment.

TELLS YOU

The report enables you to analyse the company's payment habits, calculate the probability that the company will pay a trade account in a severely delinquent manner (90+ days beyond terms) within the next 12 months. Also includes comparisons to other companies within the same industry.

AND ALSO ANSWERS

- Will they pay me on time?*
- Was the director previously involved in a failed business?*
- Which legal entity is operating the business and who is responsible for payment of accounts?*
- Have they had trouble paying creditors?*
- Has there been any litigation activity against this company and/or its directors?*
- How much credit do suppliers usually extend to them?*
- Are they operating within a high credit risk industry?*

CONTAINS

- ✓ Payment habits
- ✓ Company identification
- ✓ Business overview
- ✓ Adverse information
- ✓ Directors
- ✓ Shareholders
- ✓ Past enquiries

PRICELIST

PAYG options
VISA
Master
Diners
Amex

Payment Risk Report

Domestic \$61.50

Financial Risk Report

What is this company's probability of default?

Knowing if a company is likely to prosper or fail is valuable information for companies that are seeking to extend credit. The Financial Risk Report utilises Dun & Bradstreet's Dynamic Risk Score (DRS) to predict future performance. It examines over 25 variables to assess the likelihood that a company will experience severe financial distress or failure in the coming 12 months.

UNDERSTAND

Understanding the risk of a potential customer or supplier experiencing severe financial stress or failure provides invaluable insight for a business. Having this knowledge allows firms to make appropriate credit decisions about which customers they should extend credit to and it dramatically reduces the risk of non-payment due to company distress or failure.

TELLS YOU

The report enables you to understand the likelihood that a company will experience severe financial distress or failure within the next 12 months. It also includes comparisons which allow you to compare a specific firm to its industry peers.

AND ALSO ANSWERS

- Will they experience financial distress or failure?*
- Was the director previously involved in a failed business?*
- Has there been any litigation activity against this company and/or its directors?*
- Are they operating within a high credit risk industry?*

CONTAINS

- ✓ Dynamic risk score (company/industry)
- ✓ Company identification
- ✓ Business overview
- ✓ Adverse information
- ✓ Directors
- ✓ Shareholders
- ✓ Past enquiries

Financial Risk Report

Domestic \$170.00

D&B Report

Should I conduct long term business with this company?

Complex, high-risk decisions call for powerful analytical tools, the kind found in the D&B Report. The best report for large exposure. Provides informative, in-depth evaluation of a company's financial stability. Easy-to-read and provides data helpful in predicting financial stress.

UNDERSTAND

Allows you to make daily credit decisions, researching competitors and suppliers, plan sales calls, discover business opportunities, evaluate tender applications and assess major suppliers for government or private contracts.

TELLS YOU

The report gives you an insight about a firm's long term operations, credit history, profitability and stability, a solid foundation for making your medium-to-higher risk decisions.

AND ALSO ANSWERS

- Is this company just a "one-man operation"?*
- When will I get paid? Will I get paid at all?*
- Has there been any litigation or pre-litigation activities against this company and/or its directors?*
- How much credit should I extend?*
- Is my credit line significantly higher compared to other creditors?*
- How have they been performing? Are they viable?*
- Do their financials compare favourably to the rest of their industry?*
- Do they have external funds to draw on?*
- How big is their distribution network?*
- Are they dependent on failed or high risk companies?*

CONTAINS

- ✓ Company identification
- ✓ Business overview
- ✓ Adverse information
- ✓ Directors
- ✓ Shareholders
- ✓ Past enquiries
- ✓ Payment habits
- ✓ Trade references
- ✓ Indicator of stability
- ✓ Credit limit
- ✓ Financial Statements (if available to D&B)
- ✓ Financial Analysis
- ✓ Operations & History
- ✓ Corporate structure
- ✓ Banking relationships
- ✓ D&B Rating

PRICELIST

PAYG options
VISA
Master
Diners
Amex

D&B Report

Domestic

\$363.00



International

Check overseas companies

International Company Report

The D&B Global File is the largest commercial database in the world. Over 95 million records are available from more than 214 countries with most countries offering electronic access to information.

D&B International Reports will help you evaluate your risk around the world. You can get the information you need to make profitable business decisions on overseas accounts simply and easily.

Our International Business Information Reports may include:

- Company identification
- Principals' backgrounds
- Payments history
- Court actions
- Financial details
- Business history & operations

International D&B Report Price List

New Zealand D&B Report	\$320.50
Asia/Pacific D&B Report	\$640.00
Latin American D&B Report	\$640.00
North American D&B Report	\$427.00
European D&B Report	\$533.50

Assess country risk

Country Report

Contains around 60 pages of in-depth political, economic and commercial data and analysis, including changes in business risk and a detailed forecast of a country's prospects in the short to medium term, covering about 132 countries.

Are you currently exporting or importing? Are you looking for lucrative opportunities overseas? Discover the vital facts about the environment in which your customer operates, the economic, political and cultural issues and trends as well as export laws, trade and investment details which will affect the success of this business and your relationship. Each report is divided in six sections to help you address the key areas of risk that may impact your international business:

- How stable is the country's government? **Political Risk**
- Is the economy expanding or contracting? **Economic Risk**
- Is the currency stable or unstable? **External Risk**
- Will I get paid? How quickly will I get paid? **Commercial Risk**
- Have import regulations changed? **Trade Environment**
- In which sectors can I safely invest? **Investment Environment**

Analysis includes economic forecasts and the D&B Country Risk Indicator rating which provides a cross-country comparison of the risks of doing business around the globe. A monitoring option is also available, with D&B's in-depth Country Reports plus 11 monthly updates alerting you to critical information D&B learns of on recommended and usual payment terms, foreign exchange/bank delays, and an overview of the latest country risk situation.

Country Report Price List

Price per country report	\$2,136.00
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D&B reserves the right to revise the above lists at any time

International Risk & Payment Risk Review

D&B's International Risk & Payment Review provides detailed analysis on the risks and opportunities of doing business in over 132 countries.

This monthly periodical tracks the economic, political and commercial risk factors that affect trade and includes key data such as payment terms and delays, currency fluctuations and the unique D&B Country Risk Indicator which rates the overall risk of doing business with a specific country. Report includes key data such as:

- Payment terms and delays
- Currency fluctuations
- The unique D&B Country Risk Indicator which rates the overall risk of doing business with a specific country.
- Economic Indicators and Risk Analysis
- A two-year country specific forecast that facilitates the management of ongoing business risk.

Researched and written by D&B's international business analysts, information is drawn from D&B's global network of reporting countries. Presented in an easy-to-follow format, this review is vital for Credit, Sales, Export and Marketing Managers, and all Executives and Directors in organisations planning or currently engaged in international business. Provided on an annual subscription basis and available as a printed journal or diskettes (with monthly updates), or via the Internet.

International Risk & Payment Risk Price List

12 months subscription	\$2,820.00
One-off country summary (Country risk line 4-page report)	\$214.00

How to Access D&B's Report Suite

D&B Express allows you to obtain reports on a casual basis using your credit card. Simply log on to www.dnb.com.au/express.

Subscribe to D&B

Alternatively, become a D&B subscriber. As a subscriber you can access a wider range of credit information reports and benefit from reduced annual or monthly rates.

By anticipating your monthly credit information needs for the coming 12 months and purchasing an up-front annual subscription for service, you can take advantage of D&B's special subscriber rates offering you significant savings of 39% to 65% off the D&B retail rate. If prepayment is not a viable option, D&B offer a monthly discount plan, where the more information you use the less you pay.

In addition you will have automatic access to a myriad of other services offered by the D&B group. For further information please contact one of our consultants on:

132 333 or visit
www.dnb.com.au/express



Decide with Confidence

D&B gives you knowledge about your customers via instant access to in-depth and accurate information on over 2.8 million Australian businesses.

Mitigate risk within your receivables cycle, with access to sophisticated solutions ranging from information reports through to behavioural scoring models, and analysis on businesses and individuals.

Reduce your Credit Risk

To find out more visit:
www.dnb.com.au

To request a report visit:
www.dnb.com.au/express