altares

D&B Finance Analytics

Intelligent risk management
for modern credit teams

"If you don't invest in risk management, it doesn't matter what business you're in, it's a risky business."
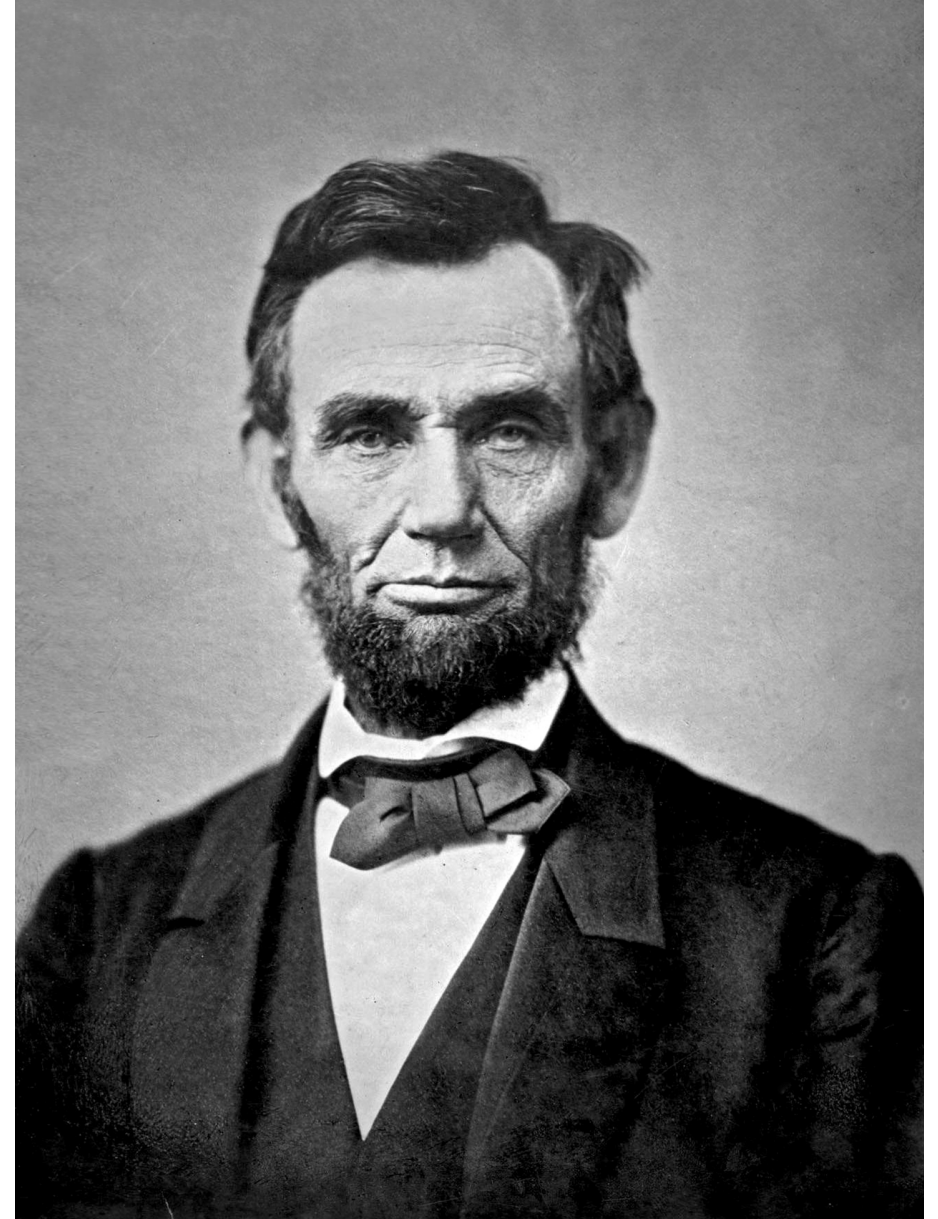
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Gary Cohn

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Organization

Achieve the unthinkable

With more than 175 years of experience in data solutions, we have seen all aspects of becoming a data-driven business, long before the term "digital transformation" was coined. We understand data. We understand the impact of data on your business perhaps better than no other.

Do you recognize the man above? Long before he was named President of the United States, in a time when actual business information was being collected by horse and carriage, he contributed as a credit reporter to the legacy of our company.

Fact

The rich history of our organization holds many secrets. Working as a credit reporter was a respected position that required thorough training and experience. Among these reporters four of them actually became president of the United States: Abraham Lincoln, Grover Cleveland, Ulysses S. Grant and William McKinley.

Data and insights have been at the heart of what Dun & Bradstreet has been doing for almost two centuries. While we have the largest global commercial database on the planet, our true value is to help our customers make better informed business decisions.

Credit and finance professionals are under more pressure than ever to not only manage risk—but also to drive profitable growth and integrate their businesses with data. Proactive management of your customer portfolio is a must and credit terms cannot be determined on a reactive, case-by- case basis. Faced with threats of economic uncertainty, rising bankruptcy and fraudulent activity, modern credit and finance professionals are tasked with developing a strong, analytically- driven strategy to guide their organizations toward a culture of data-inspired decisions.

Our solution for credit management, D&B Finance Analytics, can help you achieve the unthinkable: master credit complexity as a pro.

Let our data work for you.

About Altares

Mission
We unlock your growth opportunities and protect your business
How we manage the world's largest database? Through passion, innovation and disruption. We collect, verify, enrich and transform our data into predictive models and analytics in order to provide you in-depth knowledge of your existing and future customers, suppliers and partners. This will help you to make well-informed business decisions, both strategic and operational. The Altares team continuously not only follows the newest developments in data, technology and digitalization, but also creates them.

Vision
Smart insights to shape your future
The world's most valuable resource is something that helps you shape your future. At Altares we guide you through this ever-expanding data universe. We help organizations create a company culture where data is empowered to be a strategic growth and change-driver. Why? Simply because we believe data is only valuable when it has a purpose.

Passion
Innovate with passion
Our data-savvy team is inspired by business innovation and digital transformation. We're always hungry for change. That's why we're not only consultants or helpers, but also inspirers who grew into market leaders. We have a crucial combination of acting like local entrepreneurs with market leading experience. Although we're part of an international group, our local history, vision and culture makes us unique.

Our data
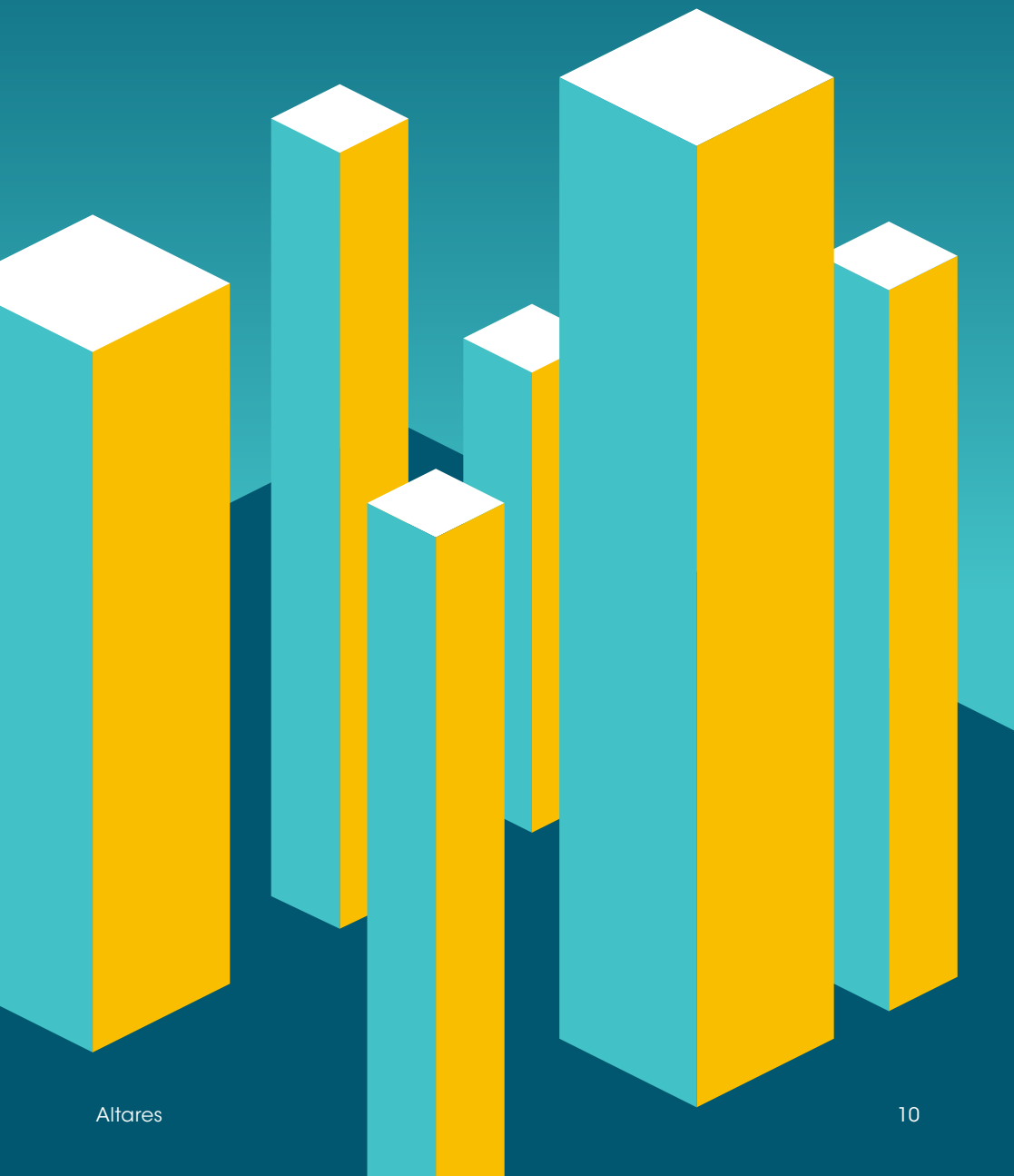
# Reliable data from around the globe
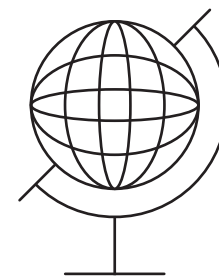
Altares is part of Dun & Bradstreet's World Wide Network (WWN). Dun & Bradstreet's extensive international partner network enables us to update reliable business information from more than 420 million company profiles. 375 million data elements are updated every day. The Dun & Bradstreet WWN is an alliance of Dun & Bradstreet and business information providers around the world. Each partner represents one or more local regions.

90% of the Fortune 500, and companies of all sizes around the world, rely on Dun & Bradstreet data to help grow and protect their businesses.

This unique, local presence in countries around the world ensures a complete, accurate collection of commercial information. Thanks to this approach, customers and partners benefit from the patented DUNSRight™ quality process, while the knowledge of local experts can also be consulted.

One number, one key, endless possibilities
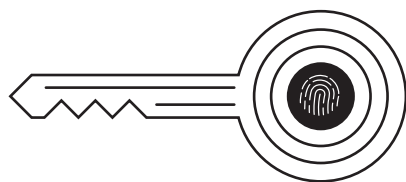
The D-U-N-S number is a unique 9-digit code for business entities worldwide. It is a digital business card of your company to the outside world, but also a tool to apply structure to your own data. Connecting data from various systems or applications enables you to gain a single view on all your business relations: the answer for a profound Master Data approach. D-U-N-S numbers can be fed into any CRM, ERP or administration system.

The DUNSRight™ is our patented process and the key differentiator in ensuring to meet the highest quality standards globally. Our ability to turn an enormous stream of data into high quality business information is what sets us apart from our competitors.

Our data elements at a glance

D-U-N-S number	Scores and ratings	Concern structures	Payment details
Trading data	Debt collection files	Court rulings	Media publications
Import and export data	Bank details	Turnover data	Balance sheets
Number of employees	Board members	Watch lists	UBO

Our crucial data quality aspects

1 Relevance

2 Structure

3 Reliability

4 Completeness

5 Timeless

DUNSRight™

How we ensure data quality

Collect data
Global Data Collection brings together data from a variety of sources worldwide on a daily basis.

Match data
We integrate the data into our database through Entity Matching, which produces a single picture of the correct business entity.

Apply D-U-N-S
We apply the D-U-N-S Number as a unique means of identifying and tracking a business globally through every step in the life and activity of the business.

Identify related businesses
We use Corporate Linkage to enable our customers to view their total risk or opportunity across related businesses.

Add predictive modelling
Finally, our Predictive Indicators use statistical analysis to rate a business' past performance and to indicate how likely the business is to perform that same way in the future.

The output of this process?
High quality insights on the business universe.

Integrating data across your company

The quantity of data in your organization is growing rapidly.
So how do you manage to streamline, structure or transform relevant data into valuable insights?

By using our data and unique coding as the foundation for your master data, you get one structured view on the most important information of your business relations. Benefit from real-time data across your entire enterprise. Less manual input, automatic quality control and efficient business processes. Always trust accurate data for confident decision making.

D-U-N-S® Number

+500 million
company profiles

35.000
resources

375 million
data elements
updated daily

1 million
dollar invested
every day for
maintenance

Marketing

Search filters for precise market segmentation

Sales

Industry profiles for Intelligent sales prospecting

Finance

Extensive payment History for better Predictability

Procurement

Supply chain mapping for insight into 'suppliers' suppliers

Compliance

Entity ownership insights to know who ultimately benefits

D&B Finance Analytics

An Intelligent Platform for Global Finance and Credit Teams

Your credit business challenges

Credit and finance professionals are under more pressure than ever to not only manage risk—but also to drive profitable growth and integrate their businesses with data. Proactive management of your customer portfolio is a must and credit terms cannot be determined on a reactive, case-by-case basis.

Taking an active role in shaping their organizations' customer-focused initiatives, modern credit and finance professionals are finding innovative ways to leverage rich, actionable data and analytics to manage risk and successfully grow their organizations.

Modern finance leadership roles are evolving, and so should your tools. We've got you covered.

How we help

Altares Dun & Bradstreet offers several modern risk management solutions through its D&B Finance Analytics line of products. Each of them equips credit and finance professionals with unparalleled data, analytics and insights to help with everything from evaluating new credit applicants to managing risk and identifying opportunities for growth – all while making better business decisions.

With our wide range of credit products, we can help you achieve the unthinkable.

Introducing D&B Finance Analytics, a complete credit intelligence platform powered by the Dun & Bradstreet Data Cloud. D&B Finance Analytics provides instant access to trusted industry-leading business credit scores, predictive analytics, and robust global data for complete portfolio management and enhanced business insight.

With a user-friendly, intuitive interface, these cloud-based solutions – fueled by D&B's industry-leading data and analytics – provide intelligent risk assessment. Powerful segmentation tools, personalized alerts, and configurable credit reports make driving profitable growth more efficient than ever by helping to build valuable relationships – with customers, partners and colleagues.

D&B Finance Analytics Provides a Comprehensive View of Global Risk and Business Insight

D&B Finance Analytics delivers global credit intelligence in an easy-to-use platform for credit teams to quickly see the right information and easily manage and monitor their global portfolio. Anchored by the Dun & Bradstreet D-U-N-S® Number, D&B Finance Analytics provides in-depth insight for comprehensive risk assessments, with credit intelligence and globally consistent financial statements available on entities in more than 220 markets. D&B Finance Analytics also features global corporate family trees, as well as Dun & Bradstreet's Country Insight Reports, which provide detailed analysis of the underlying risks and opportunities in a specific market.

Your goals:
• Monitor credit risk
• Automate credit process and decision-making
• Optimize cash flow

Facts

500+ Million
Company profiles

120 Million
Hierarchy members

Covering 200
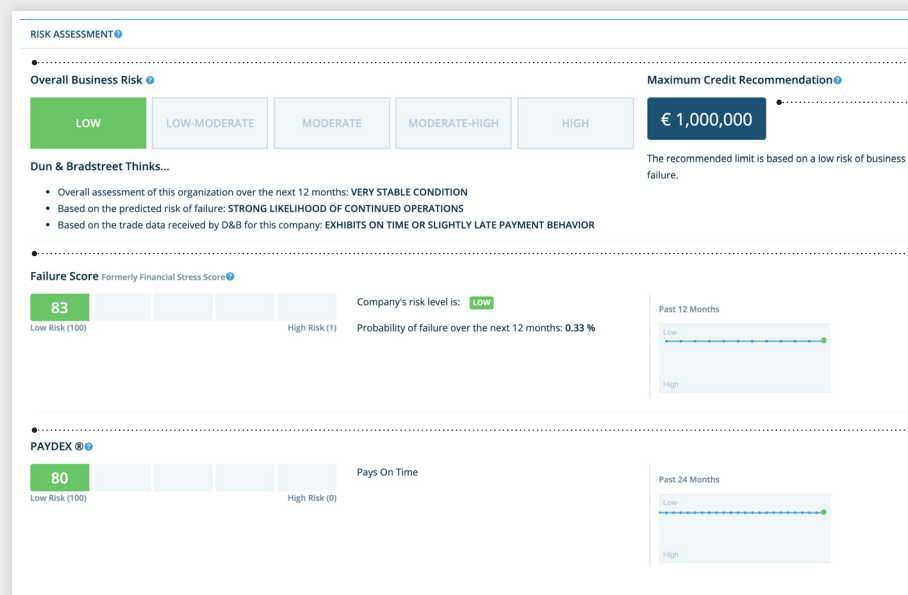Countries worldwide

1 Billion
Trade experiences

375 Million
Daily u pdated data elements

20 Years
Of payment experiences

Understanding our rating & scores

Every day we collect, analyze and structure enormous amounts of data. in combination with our patented quality processes and smart algorithms, we can inform you about the financial health of your customer, prospect, partner or supplier.

RISK ASSESSMENT

Overall Business Risk

| LOW | LOW-MODERATE | MODERATE | MODERATE-HIGH | HIGH |

Maximum Credit Recommendation

€ 1,000,000

The recommended limit is based on a low risk of business failure.

Dun & Bradstreet Thinks...

- Overall assessment of this organization over the next 12 months: VERY STABLE CONDITION
- Based on the predicted risk of failure: STRONG LIKELIHOOD OF CONTINUED OPERATIONS
- Based on the trade data received by D&B for this company: EXHIBITS ON TIME OR SLIGHTLY LATE PAYMENT BEHAVIOR

Failure Score Formerly Financial Stress Score

83

Low Risk (100)   High Risk (1)

Company's risk level is: LOW

Probability of failure over the next 12 months: **0.33 %**

Past 12 Months

Low

High

PAYDEX ®

80

Low Risk (100)   High Risk (0)

Pays On Time

Past 24 Months

Low

High

Whilst each market globally will have its own risk scores and ratings, the Overall Business Risk uses data that is available locally to create a globally consistent view that can be used to compare businesses in different countries to one another.

D&B's Maximum Credit shows the total value of goods and/ or services the "average" creditor should have outstanding at once. This limit is calculated based on organization size, industry (SIC) and Risk Factor.

The D&B Failure Score makes risks visible and is based on the largest possible amount of trade information. This score refines the risk scale from 1 to 4 of the D&B Rating to a more refined scale from 1 to 100. The higher the D&B Failure Score, the healthier the status of that company.
The D&B failure score is dynamic, meaning that it is recal- culated every time we collect a new piece of information about an origination, or when information changes.

Through the Dun-Trade® Program, D&B annually collects millions of payment experiences from companies in order to be able to analyze the payment behavior. The result of this analysis is shown in the D&B Paydex®, which indicates how fast a company pays its invoices. Every day, thousands of current payment experiences are added to the database. This gives the Paydex® rating a very up-to- date insight into the payment behavior of your customers, prospects and suppliers.

Seeing how a company has paid other partners, is a very good indication of how likely they're going to pay you.

Rely on the Dun & Bradstreet rating

The Dun & Bradstreet Rating has been recognized for many years as the leading predictive indicator for evaluating business risk. For each country, D&B examines which factors are most decisive with regard to risk assessment and company bankruptcies. The analysis method is universal, which means that each D&B Rating, although determined on a country-specific basis, makes international comparisons possible.

The predictive power of the D&B rating
It has been shown that, twelve months before the bankruptcy decision, 75% of the bankrupt companies had a D&B 'Risk Factor 4'. The Risk Factor warns you at an early stage about possible problems and gives you plenty of opportunity to adjust your terms and conditions accordingly in order to avoid losses.

How is the D&B rating updated?
Every day, public data, including court rulings and the latest balance sheet data, together with specific D&B data, such as the unique payment experiences, are added to the D&B data cloud. The information is entered for each individual company and subjected to a mathematical algorithm. The D&B Rating is automatically updated and reflects the most recent state of affairs at a company.

D&B Rating ⓘ

Current Rating as of 05-06-2020

Financial Strength based on Net Worth	Risk Indicator
B : € 300,000 to € 499,999 in Tangible Net Worth or Equity	**3** : Higher than Average Risk

This Company's Current
Tangible Net Worth:
€ 406,301

What does the D&B rating consist of?

The D&B Rating consists of two parts, namely the 'financial strength' code (based on the net equity) and the 'Risk factor' to reflect the risk, when you start doing business with a company. The Risk Factor varies from 1 (minimum risk: continue the transaction) to 4 (significant risk: only do business on a secured basis). This risk indicator is unique in the world of credit.

Net equity	Paid-up capital	Net equity (in €)
5A	5AA	50.000.000 and higher
4A	4AA	25.000.000 – 49.999.999
3A	3AA	10.000.000 – 24.999.999
2A	2AA	2.000.000 – 9.999.999
1A	1AA	1.000.000 – 1.999.999
A	A	500.000 – 999.999
B	BB	300.000 – 499.999
C	CC	150.000 – 299.999
D	DD	100.000 – 149.999
E	EE	50.000 – 99.999
F	FF	25.000 – 49.999
G	GG	10.000 – 24.999
H	HH	0 – 9.999
N	Negative net equity	
O	Net equity not determinable – figures not available	
NB	New company – exists for less than 12 months	
NQ	Out of business – has ceased activities	

Disclaimer: Net equity and corresponding rating differ per country.

Modern intuitive interface

Work with the speed of light, in what's probably world's most disruptive webbased credit solution on the market.

- Optimized dashboards and graphs to help you better monitor in one view;
- Lightning fast, intuitive and user-friendly UI for the best user experience;
- Fully compatible with all modern browsers.
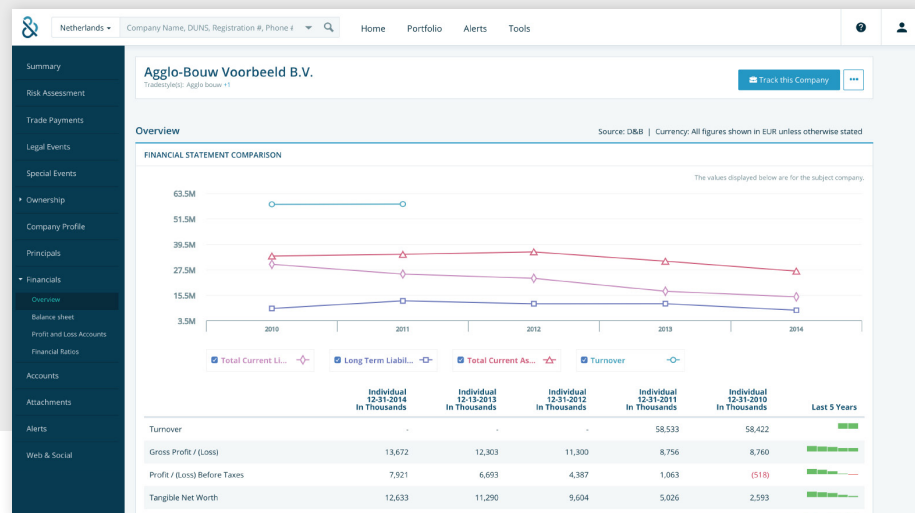
Unravel corporate family structures

The Dun & Bradstreet Family Tree let's you examine risk across an entire corporate entity, leveraging the power of the DUNS-number in our extensive database of corporate families.

- Visualize the subsidiaries and branch locations within a corporate entity;
- Discover total risk in a corporate family and therefore better manage the portfolio;
- Assess the size of the company and possible conflicts of interest;
- Accurately report on larger suppliers.

Keep track of legal activities

Past and present legal activities can impact a company's financial stability and operations. Here you'll discover lawsuits and resulting court rulings. Dun & Bradstreet is the only credit data provider that offers lawsuit data at an earlier stage.

Examples of legal activities that could affect your business include:
• Insolvency events (such as administration, receivership and bankruptcy);
• Court rulings;
• Other public filings.

LEGAL EVENTS❓		⟩
Events	**Occurrences**	**Last Filed**
Insolvency	Yes	09-30-2019
Liquidation	No	-
Collection Claims	0	-
Withdrawal of Letter of Liability	3	12-06-2011
Filing of Letter of Liability	11	-

Monitor companies with alerts

You need to know what's happening with your customers when it is happening, so you can proactively drive the strategy instead of being caught off guard. Receive alerts on accounts and be the first to know when a business has an increasing level of risk. Early notifications allow you to make quicker decisions, so you can focus on the more complicated cases.

• Mitigate risk and manage credit changes through alert profiles;
• Monitor your customers' financial health and protect your business;
• Receive notifications via email, dashboards and reports that let you know the moment a business begins to pose a higher level of risk or opportunity.

RECENT ALERTS		⟩
Today's Alerts	Unread Alerts	Starred Alerts
41	**415**	**5**

☆	**PELGRIMS-COMPUTERS BVBA** 🚫 **Business Wound Up/Liquidator Appointed**	**04-05-2020**
☆	**PELGRIMS-COMPUTERS BVBA** ⚠ **Ceased Trading**	**04-05-2020**
☆	**VAN CAUWENBERGE SAMSON** 🚫 **Business Discontinued**	**04-05-2020**
☆	**VANDEBEZEM** ⬇ **Failure Risk Level** Changed from Moderate-High to High	**03-31-2020**

Consult Country intelligence expertise

Dun & Bradstreet Country Insight Services provides you with the information, insight and expert recommendations to identify opportunities and risks whilst doing business across the globe.

- Easily download a single country snapshot or full report within D&B Finance Analytics;
- Assess information about 132 countries;
- Use the Country Risk Indicator for a comparative cross-border assessment, ranging from DB1 through DB7, where 7 has the highest risk;
- Make safe decisions with AAA – the most well-known rating model on the market.

Powerful segmentation within your portfolio

Understand the total risk and identify growth opportunities in your account portfolio trough powerful segmentation capabilities and flexible folder structures. Your entire team will be able to zoom in quickly on the right information.

- Easily add customers to your portfolio and organize them by relevant characteristics;
- Generate a limitless number of folders to create the segments that help you be more efficient;
- View portfolio trends in clear dashboards and clickable summaries;
- Simply spot payment trends and discover slow payers or defaulters altogether;
- Integrate your own data to create a holistic view of your portfolio.

DB1				DB2				DB3				DB4				DB5				DB6				DB7
A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D	
Lowest risk				Low risk				Slight risk				Moderate risk				High risk				Very high risk				Highest risk

RISK BREAKDOWN

analyse: **Overall Business Risk** ⌄ versus **Aging** ⌄

	Aging					
	Current	1-30	31-60	61-90	90+	Subtotal
Low	12.702.965	6.667.517	3.275.406	1.494.063	1.453.716	25.593.667
Low-Moderate	11.676.643	5.532.953	3.194.679	1.696.738	1.534.298	23.635.311
Moderate	2.320.044	938.656	640.737	289.040	249.798	4.438.275
Moderate-High	1.587.852	701.568	467.092	205.011	206.739	3.168.262
High	1.165.205	476.443	234.863	174.636	208.713	2.259.860
Severe	400.783	99.771	87.986	21.332	20.999	630.871
ⓘ Undetermined	1.445.255	668.318	320.825	134.811	114.881	2.684.090
ⓘ Risk Data Unavailable						0
Out of Business	9.113.832	4.584.678	1.830.359	1.058.263	1.054.208	17.641.340
ⓘ Unmatched	40.626	48.395	23.225	10.493	6.656	129.395
Subtotal	40.453.205	19.718.299	10.075.172	5.084.387	4.850.008	80.181.071

Riskiest Companies ⓘ Based on your selected portfolio

	Total	Last 30 days
Number of Companies	55	0
Total Outstanding	5.569.046	0
% of Total Outstanding	6,9 %	0 %

Track social presence and news items

Because businesses often maintain an active presence through social media, D&B Finance Analytics can give you additional insights from other data sources such as aggregated tweets, online company news alerts and changes in management.

- Third-party web and social feeds integrated into reports, providing real-time qualitative information;
- The event timeline provides an overview of the most important developments and events affecting the company;
- Identify relevant stories about this company which are collected using advanced search algorithms;
- Check social media activities in the top business tweets section.

Stream data and analytics into your own applications

Our D&B Direct+ API provides the intelligence to transform the way you do business. It delivers risk and financial data into the applications where you need them most. Provide your teams with the instant insight they need, to improve the quality and speed of decisionmaking to drive better business results.

- Access all relevant information within your ERP and accounting applications;
- Improve cash flow by reducing credit risk and identifying opportunities across the credit portfolio;
- Synchronize the flow of information across all your financial systems for better & faster decisions;
- Automate decisions to manage risk, receivables, and collection priorities.

Export options

View reports the way you want to see them, going intuitively from critical summary information to comprehensive intelligence.

- Save snapshots to look back at the previous situation;
- Pick and choose which information you want to export;
- Easily export to PDF or Excel.

PDF export options

✓ Export All	✓ Special Events
✓ Summary	✓ Corporate Linkage (Ownership)
✓ Risk Assessment	✓ Company Profile
✓ Trade Payments	✓ Principals
✓ Legal Events	✓ Financials

The full D&B Finance Analytics product line includes:

Credit reports on more than 500 million business entities

Globally consistent financial statements

Customizable alerts for 220+ markets

Portfolio analytics for 220+ markets

Country Insight reports

Global corporate family trees

Powerful proprietary scores and predictive indicators to help you understand total potential risk and opportunity;

A cloud-based, intuitive interface that's easy to use.

DATAaltares

Smart insights to shape your future

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