



Decide with Confidence



Reduce your credit risk

D&B Reports on Businesses

Every day, critical decisions you make affect the profitability of your business.
Every day, the critical situations you face affect your peace of mind.

- *Should I extend credit to a new customer? If so, how much?*
- *What are the chances of a customer defaulting on payment?*
- *Is this risk worth taking or should I reject the application?*

One word that describes the success of your credit decisioning process is “knowledge”. The more you know about your applicant the lower the potential of bad debt. D&B gives you knowledge about your customers via instant access to in depth and accurate information on over 2.8 million Australian businesses. This knowledge is enhanced with sophisticated credit scoring models, allowing immediate credit decisioning on each of your customers.

Contact D&B
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D&B Business Reports Suite

Reports Content for Australia



Decide with Confidence

Report Name	BUSINESS EXTRACT	ASIC EXTRACT	BUREAU ENQUIRY	PAYMENT PREDICTOR	PAYMENT ANALYSIS	DRS REPORT	ELIMIT REPORT	D&B REPORT
Main Value	<i>Business and owners identity verification</i>	<i>Company and director identity verification</i>	<i>Should I ship to this company?</i>	<i>How soon will I get paid?</i>	<i>Has this company been paying others?</i>	<i>What is this company's probability of default?</i>	<i>How much credit should I extend?</i>	<i>Should I do long term business with this company?</i>
Risk Factor	▶▶	▶▶	▶▶▶	▶▶▶▶	▶▶▶▶▶	▶▶▶▶▶▶	▶▶▶▶▶▶▶	▶▶▶▶▶▶▶▶
C&IS Data Elements	ACN/ABN/DUNS/ARBN	■	■	■	■	■	■	■
	Incorporation Details	■	■	■	■	■	■	■
	Registered Address	■	■	■	■	■	■	■
	Owners/Principals ID	■	■	■	■	■	■	■
	Trading/Business 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	■	■	■	■	■	■	■	
Operational Activities	■	■	■	■	■	■	■	
Work in Progress	■	■	■	■	■	■	■	
Affiliated Companies	■	■	■	■	■	■	■	
Branch Locations	■	■	■	■	■	■	■	
DUNS Number Linkage	■	■	■	■	■	■	■	
D&B Rating	■	■	■	■	■	■	■	
Media/Company News	■	■	■	■	■	■	■	
Trade Payment Analysis	■	■	■	■	■	■	■	
Information Sources	■	■	■	■	■	■	■	

Legend
 ■ Included ■ Optional refresh □ If available

Contact a D&B Sales Consultant to access a pricing list.

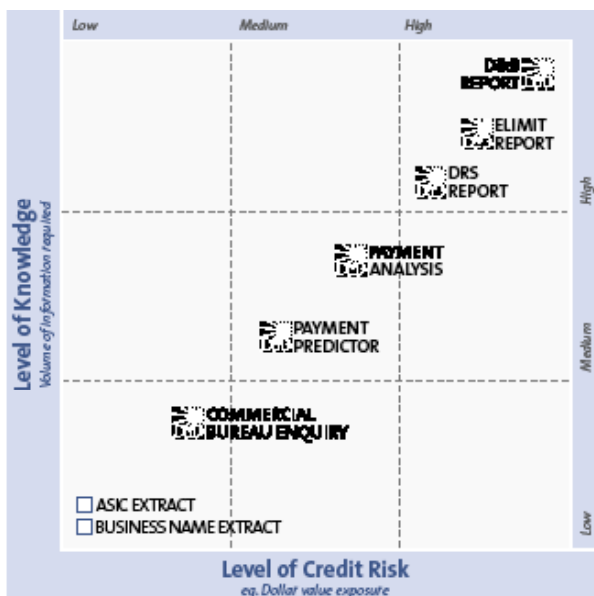
TIME IS THE WORST ENEMY OF DATA

In Australia

- A new company is formed every 4 minutes
- A company enters external administration every 76 minutes
- A company becomes insolvent every 45 minutes
- A court action is loaded every 3 minutes
- A charge over the asset of a company is registered every 36 minutes
- A company name change occurs every 20 minutes
- A company status changes every 5 minutes

THE D&B DATABASE

- Over 90,000,000 businesses, 2,200,000 are in Australia
- Covering over 240 countries
- Handling 186 monetary currencies and 95 languages or dialects
- Updated more than 1 million times daily
- D&B contains 580,000,000 payments and bank experiences
- D&B holds 130,000,000 Public Records
- 110 million phone calls to businesses like yours every year
- Data matched validation made by 2,000 computers
- D&B is certified ISO 9001 in Quality Assurance



What determines the risk of a credit decision?

- 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 and getting the most value from your D&B investment is matching the level of risk for each situation with the appropriate amount of information you need to make a sound decision.

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

Business Name Extract

Business and owners identity verification

A business name is a name under which a business operates. A Business Name Extract gives you detailed, up-to-date information on the business you are searching on. Use this service to return a current extract in the format of the state business registration service. These enable you to verify the proprietors and find out when the business was founded.

Business Name Extract will tell you: The registration number, the date the business name was registered, the current registration status, the type of business entity, the principal place of business, the 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.

ASIC Extract

Company and director identity verification

D&B provides real time access to information from the Australian Securities and Investments Commission (ASIC), the Commonwealth government's independent body responsible for regulating organisations covered by the Corporations Law. With immediate access to ASIC extracts and reports you can instantaneously verify the identity of a company or company director and shareholders and rest assured that the entity is valid and operational. Products available include the ASIC Current, Historical and Relational Extracts as well as DOCIMAGE.

ASIC Company Extract will tell you: the organisation details, the registered addresses, the roles in

organisation, the share structure and shareholders, the charges, the documents and annual returns lodged, full details about all charges which have been registered against the selected companies.

ASIC Historical Extract will provide all of the information in a Company Extract, plus a full history of these details.

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

ASIC Relational Extract shows relationships between organisations.



D&B Commercial Bureau Enquiry ■

Should I Ship?

Investigate a business before doing business. Without adequate information, a decision to ship goods to an unknown company can put you in a highly vulnerable position, open to slow or late payments, even the chance your customer doesn't exist.

The D&B Commercial Bureau Enquiry can give you ship/no ship advice on every company in Australia. It functions as a safety check on over 2.8 million businesses nation-wide, letting you verify the identity of the business and know about any adverse information that may signal trouble ahead.

D&B Payment Predictor Report ■

How soon will I get paid?

When it comes to making credit decisions, past performance is the leading indicator of what the future will bring. Knowing how a company has paid other creditors provides excellent insight into the payment behaviour your customer is likely to exhibit - dramatically reducing the risk of delinquency or non-payment.

To turn payment history into exploitable information, D&B has developed the Dynamic Delinquency Score*. Based on past payment performance the DDS is a predictive model measuring the probability of a business paying in a severely delinquent manner.

Incorporating the DDS into your credit decisioning process provides additional insight enabling you to decide quickly and confidently whether to accept or reject accounts, adjust terms or credit limits, or conduct a more extensive review.

By predetermining a cut-off score, based on approval rate information provided in the report, your credit decisions will be consistent, well informed and virtually automatic. The D&B DDS facilitate faster, more confident credit decisions without the need for costly, labour intensive account analysis.

D&B Payment Analysis Report ■

How has this company been paying others?

D&B Payment Analysis presents you with the ability to analyse a company's past payment behaviour and expected future performance in precise detail, via objective Trade Payment information, trends, and industry comparisons as well as the predictive DDS*.

Every year, thousands of companies in Australia and around the world exclusively share with D&B details of payment experiences on the organisations they do business with. Accounts receivable information is loaded monthly into D&B's database, matched to the corresponding entity and is displayed in the reports. The data show the dollar value of the transaction, industry sector, speed of payment and credit terms. Trade Payment information

can reveal fluctuations in settling accounts over a 12-month period, and help establish whether you are likely to be a priority when settling accounts.

What's more, you can compare your order value with similar transactions, assisting to identify specific payment problems.

With independent research having shown that around 90% of companies that fail exhibit delayed, fluctuating or below industry average payment behaviour before their demise, there is no greater insight available to today's credit professionals than that facilitated by D&B's unique trade payment intelligence in the D&B Payment Analysis.

***DYNAMIC DELINQUENCY SCORE**

The DDS, a compilation of financial, credit and demographic factors, is a statistically derived measure that assesses the probability of a firm paying its bills in a severely delinquent manner (90+day past terms) over the next 12 months. Benchmarked by individual industry segment, the DDS tells you how the company measures up to other businesses in D&B's database.

TRADE PAYMENT INFORMATION

The Trade References portion of the Payment Analysis represents suppliers' receivables experiences with the subject company. This Payment information is collected by D&B through objective fact-finding programs and added to our reports on a daily basis. Historical trade payments are reflective of your potential customer's trade experience with other businesses, in particular their payment habits and performance. The integrity of the source guarantees a more accurate and balanced portrayal of businesses payment performance.

D&B Dynamic Risk Score Report

What is this company's probability of default?

When looking for efficiency, scoring is the key. The D&B DRS Report, combines all the information on a business in the commercial credit bureau and calculates the probability of default in an easy to read Dynamic Risk Score*.

In addition, it includes the respective credit risk for the industry as a whole, putting the company's score in a meaningful context.

Computed from over 25 predictive factors including financial, credit and business demographic information, the DRS can simplify complex or risky credit decisions by doing the evaluation for you. Identifying varying degrees of risk, the DRS provides credit recommendations,

enabling credit decisioning support at a glance for new accounts or high-value transactions.

Using a statistically predictive credit score like the DRS helps you avoid the pitfalls common to traditional rules-based technology such as bias, dependence on the inventor's knowledge and maintenance difficulties.

With the DRS, every factor is analysed bias-free, the results validated for statistical significance and counter-intuitive elements are only included if they prove to be statistically predictive. The result? More confident decisions when they count most.

D&B eLimit Report

How much credit should I extend?

eLimit was developed in response to customer requests for more guidance in establishing credit limits or credit lines. With eLimit you are able to maximise sales potential whilst at the same time manage credit risk.

- Accelerate the credit approval process - eLimit speeds up the credit approval, credit review and management reporting processes whilst maintaining acceptable levels of risk.
- Provide consistent decisions - eLimit provides consistent decisions based on the same benchmarks when you are unsure how much credit to extend.
- Reduce the number of accounts on credit hold - Using D&B's eLimit does not necessarily mean that an account should be rejected, but it may help the decision maker place fewer accounts on hold in order to investigate them further prior to establishing the appropriate credit limit.

It also helps credit professionals determine an appropriate level of the applicant's credit capacity, particularly for new customers they may not be familiar with.

eLimit provides two recommended dollar guidelines:

- Minimum Credit Limit - A conservative limit, which suggests a dollar benchmark if your policy is to extend less credit to minimise risk.
- Maximum Credit Limit - A maximum limit, which suggests a dollar benchmark if your policy extends the maximum amount of credit whilst not deteriorating the risk.

The report is suitable when you want to determine an appropriate level of a prospect's trade credit capacity, review account, fulfilling customer requests for increased credit limit and management reporting.



*DYNAMIC RISK SCORE

DRS functions as a fiscal crystal ball, evaluating the probability that a business will experience severe financial distress due to one of the following conditions: ceasing operations, owing money to creditors and insolvency. The DRS evaluates business stability and calculates the probability of default. This statistical analysis uses past behaviour to predict future performance - specifically that a business will experience severe financial distress within the next 12 months.

HOW IS THE CREDIT LIMIT GENERATED?

The credit recommendation uses D&B's exclusive statistical modelling and risk assessment tools to establish credit limit guidelines based on industry classification, company size and D&B's Dynamic Risk Score*, which uses over 25 variables including financial statements, trade payment history, company age and structure, charges, collections, defaults and judgements.

D&B Report



ON-LINE ORDERING SYSTEM

- Web enabled delivery via CreditGate
- 24 hours / 7 days
- Read reports On-Screen, or receive them by Fax or Email
- Holds up to 12-month of report Archive

Should I conduct long term business with this company?

There are times when credit decisions require more in-depth information, the kind that can provide insight into a firm's long term operations, profitability and stability. Complex, high-risk decisions call for powerful analytical tools, the kind found in the D&B Report, the cornerstone credit report from D&B.

Contextual information is provided with three years of financial ratios benchmarked against industry norms: short and long term financial risk, efficiency, quality of receivables and assets to sales - as well as a five-year comparison of a company's financial position.

The D&B Report provides a solid foundation for making your medium-to-higher risk decisions. It determines the stability of new or existing customers by assessing a firm's operations,

credit history and financial performance to help you make daily credit decisions, plan sales calls, discover business opportunities, evaluate tender applications and assess major suppliers for government or private contracts.

Among other essential details the D&B Report contains:

- Dynamic Risk Score (DRS)
- Dynamic Delinquency Score (DDS)
- 5 Years Key Financial Information Comparative
- Statement of Financial Position
- Statement of Financial Performance
- Statement of Cash Flow
- Key Financial Analysis Ratios



Customer Testimonials

St. George Group

"St. George Bank has a full suite of lending products meeting the needs of a diverse range of customer requirements. Our customers require efficient and effective service which includes our ability to make informed decisions in a decisive manner. D&B have become an important partner helping us find solutions to our needs and their response to our questions has always professional and timely."

Mr Kim Stanbury
Chief Manager,
Credit Policy & Compliance

Siemens Ltd

"D&B is our preferred supplier of credit information and have continued to impress with the accuracy and quick response time to our requests. We get professional, reliable and helpful service across a whole range of credit related issues. With sales approaching \$800m and negligible bad debts over several years, we value the service D&B provides to our organisation."

Robert Gould
Credit Controller

ABB (Australia) Pty Ltd

"D&B has integrated remarkably well and the staff have been very supportive of the processes implemented. I believe the ease of use of the system is a primary consideration in this as well as the ability to search the system world wide for our customers to gain credit risk information. D&B has certainly saved us time and provided us with up to date information that may have stopped us making an uninformed decision before using D&B."

Vicki Holwell
Group Credit Manager



Decide with Confidence

D&B Rating Tables

DYNAMIC RISK SCORE			
Score Range	Distress Probability	Relative Risk Level	D&B Recommendation
1444-1560	0.3%	Minimal	Extend Terms to encourage growth
1400-1443	0.6%	Very Low	Extend Terms to encourage growth
1378-1399	1.0%	Low	Extend Terms
1342-1377	1.5%	Average	Extend Terms
1317-1341	2.5%	Moderate	Extend Terms and monitor
1277-1316	5.0%	High	Review Terms and monitor
1204-1276	11.1%	Very High	High Review Terms and monitor closely
1001-1203	26.8%	Severe	C.O.D.

DYNAMIC DELINQUENCY SCORE			
Score Range	Delinquency Probability	Relative Risk	Risk Class
542-608	2.50%	Minimal	A
529-541	3.30%	Low	B
456-528	6.90%	Below Average	C
389-455	17.10%	Average	D
285-388	49.60%	High	E
101-284	83.70%	Severe	F

D&B RATING INTERPRETATION TABLES					
Financial Strength					
Rating	AUD \$	Strong	Good	Fair	Limited
5A	50,000,000 and over	1	2	3	4
4A	10,000,000 to 49,999,999	1	2	3	4
3A	5,000,000 to 9,999,999	1	2	3	4
2A	1,000,000 to 4,999,999	1	2	3	4
A	600,000 to 999,999	1	2	3	4
B	300,000 to 599,999	1	2	3	4
C	100,000 to 299,999	1	2	3	4
D	40,000 to 99,999	1	2	3	4
E	12,000 to 39,999	1	2	3	4
F	4,000 to 11,999	1	2	3	4
G	Up to 3,999	1	2	3	4

The symbols 5A through to G reflect the range of tangible net worth based on asset and liability figures.

ALTERNATIVE RATINGS USED	-- (blank)	Used when information available is insufficient or does not permit assignment of a rating. This is also used for businesses that have been trading for a relatively short period. Companies showing signs of financial distress of a deficit net worth may also receive a "--" rating.
	NQ	Certain businesses do not lend themselves to a D&B rating, and the letters "NQ" on any D&B Business Information Report mean "Not Quoted". Information on these names, however, continues to be stored and updated in the D&B Business Information file, and Reports are available. Government entities are rated NQ.
	INV	Shown in the place of rating. INV indicates that D&B is currently updating an existing report.
	DS	Assigned to records with minimal data that require an investigation before a rating can be assigned.
	AC	Indicates a file which only includes ASIC (Australian Securities and Investments Commission) data which has not been matched with D&B's adverse data.
	BR	A BR rating indicates the record is a branch location of a subject company's headquarters or headoffice.