



*When your relationships are virtual, how do you get the information you need to make fast, consistent decisions and stay profitable?*

*D&B has been a trusted source of supply, risk and marketing information for more than 160 years. Our business information database is the world's largest commercial database, containing information on over 72 million companies worldwide.*

## Data Integration Toolkit

*Manage risk more profitably with real-time access to D&B Data*

If you're making credit decisions based on yesterday's data, you may be exposing your company to increased risk. Does your customer in one location wonder why another office across town has a bigger line of credit? Can your offices around the country share information about customer lines of credit and collection activity? When you're dealing with multiple legacy systems, out-of-date information and internal inconsistencies and inefficiencies, how do you ensure that smart credit decisions are being made company-wide?

### **Increase knowledge and decrease exposure**

The Data Integration Toolkit, one of D&B's Data Integration Solutions, is an easy, flexible and cost-effective way to get the business intelligence you need to make smart and swift risk management decisions.

### **Here's how the Toolkit works:**

- Simply download the Toolkit's software components.
- Quickly build your own interface with D&B.
- Integrate quality data directly into your own systems and applications – *whenever and wherever you need it.*

The Toolkit can empower your credit managers to approve the appropriate amount of credit on the spot and limit risk on an ongoing basis, increasing customer satisfaction and managing risk more profitably.

### **The Toolkit can help your Risk Management team:**

- **Reduce risk and increase growth.** Integrate updated and consolidated information directly into credit management decision support applications.
- **Evaluate exposure and expedite collections.** Using D-U-N-S® Numbers you can identify family linkage in your records, so you can see how companies are related and analyze the impact on exposure and collections.
- **Increase efficiency and reduce costs.** By streamlining the way information is distributed and using one global interface, your credit managers are able to make accurate, quick decisions and manage their time profitably.
- **Reduce bad debt.** Monitor your whole portfolio and take immediate action when notified of critical changes.
- **Prequalify potential customers.** Check the credit of prospective customers easily and quickly before extending an offer, so you don't waste their time or yours.
- **Improve cash flow.** Focus your collection efforts where they're most needed, according to the very latest information available.



#### **It's quick and easy to build an interface with D&B**

You can integrate D&B's quality data into your systems and applications quickly and simply because the Toolkit uses standard Internet technologies, including XML. Your developers can use your own XML tools or go to the Data Integration Toolkit website and download a COM or Java Toolkit containing pre-developed code. This reduces the time it takes to build your interface and can significantly lower the cost of development. And if your business is global, the Toolkit provides consistent data from around the world via one unified platform, minimizing local and regional differences.

#### **Add monitoring for peace of mind**

In a world of constant change, you won't want to make decisions using yesterday's information. When you add the Data Monitoring module to the basic Toolkit, you are notified every time there's a change in the Data Integration Products you've chosen to monitor. You select the level of notification that best suits you, so you can decide how to automate and integrate the updated information into your existing workflow. With Data Monitoring, you know that throughout your organization decisions are based on the most recent data available.

#### **Let us deliver decisions to help You reduce risk**

You need to get updated, quality data to everyone in your organization as quickly as possible. But just because everyone has the same information doesn't mean they're all making the best decisions. By using the Data Integration Toolkit with a D&B decisioning support tool – like Global Decision Maker – you can integrate an automated credit approval process into your organization's systems and workflows. Delegate decision-making and be confident that smart decisions can be made enterprise-wide, reducing the risks that come with human error or differences in judgement.

#### **Our expertise gives you a competitive edge**

At D&B, we have the expertise and experience to help you evaluate your needs and identify the right D&B solutions for your business. We'll help you increase the speed, accuracy and consistency of your decision-making, giving you an edge over the competition and the power to increase profit.

## D&B Solutions

Risk Management Solutions  
Sales & Marketing Solutions  
Supply Management Solutions  
E-Commerce Solutions

[www.dnb.com](http://www.dnb.com)