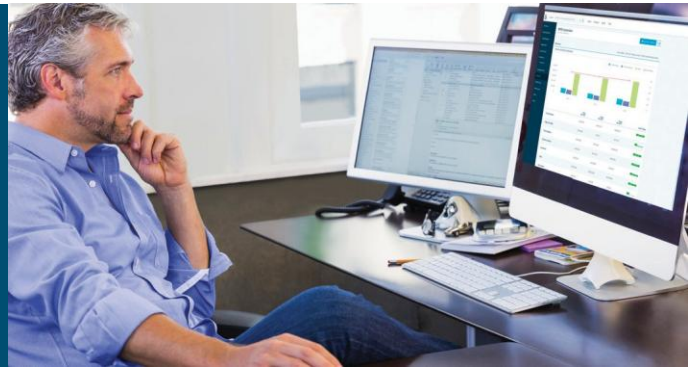




Drive your company's growth with the next-generation risk intelligence platform from Dun & Bradstreet.

**D&B Credit**

ACCESS THE WORLD'S MOST  
INDISPENSABLE COMMERCIAL  
DATABASE IN A MODERN,  
DYNAMIC WAY.



### YOUR DECISIONS MATTER.

Let's face it: You need to make the best credit decisions as efficiently as you can. Your company—and your career—depend on you finding answers and sharing them across your company as quickly as possible. But when you rely on a flood of data to make those decisions, it's not always easy. Arriving at the best answers can be time consuming.



### IMAGINE A BETTER WAY.

D&B Credit is Dun & Bradstreet's next-generation risk intelligence platform. Built on a foundation of the most comprehensive and reliable business credit data in the world, and providing customisable, intelligent risk assessment, it's going to change the way modern finance works. User-friendly, smart and simplified, D&B Credit makes accessing the industry-leading relationship data and financial scoring models of Dun & Bradstreet easier and more effective than ever. And our newest edition, D&B Credit Advantage, allows you to combine your accounts receivable data with Dun & Bradstreet's leading data and analytics to get a more holistic view of your customers.



### BUILD THE RELATIONSHIPS THAT MATTER MOST.

With D&B Credit solutions, evaluating the most complete and current credit-risk insights is simpler and more efficient than ever. Comprehensive, intuitive and dynamic, this platform positions you to drive your company's growth by helping to build your most valuable relationships—with customers, partners and colleagues.



**FROM MAKING CREDIT DECISIONS TO MANAGING YOUR  
PORTFOLIO AND OVERALL RISK, D&B CREDIT  
SOLUTIONS HELP YOU QUICKLY FINISH THE TASK AT HAND,  
SO YOU CAN MOVE ON TO OTHER THINGS:**

Analyse an industry where you see growth, spend more time leading your team, or maybe even get home to the family a little earlier.

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

Tag and segment your portfolio to dynamically manage for risk and opportunity.

Easily add customers to your portfolio and organize them by relevant characteristics.

Generate an almost limitless number of tags to create the segments that help you be more efficient.

Get alerts when and how you want to see them via email updates and in-product dashboards.

The image displays a collage of screenshots from a risk management software interface, illustrating various features and reports.

**Top Screenshot: GORMAN MANUFACTURING COMPANY, INC. Report**

Information not correct? Submit investigation

Order Reference: com\_u4\_murkiss@yomail.com | Report as of: November 26, 2015  
Using Currency as: USD (Change)

**Summary**

**Risk Assessment**

**Trade Payments**

**Legal Events**

**Special Events**

**Ownership**

**Company Profile**

**Financials**

**Web & Social**

**Attachments**

**Alerts**

**Audit**

**GORMAN MANUFACTURING COMPANY, INC.**

Tradeable

Address: 402 Kaiser St, San Francisco, CA, 94110, UNITED STATES

Phone: +1 415 355-0000

B-U-A-S: 80-473-9132

**COMPANY PROFILE**

D-U-N-S: 80-473-9132

Mailing Address: United States

Annual Sales: US\$ 20,839,372

Legal Form: Corporation

Telephone: +1 415 355-0000

Employees: 125 (110 FTE)

Ownership: Not publicly traded

Age (Year Started): 30 years (1985)

Line of Business: Lithographic commercial printing

**Street Address:** 402 Kaiser St, San Francisco, CA, 94110, UNITED STATES

**RISK ASSESSMENT**

Overall Business Risk

LOW MODERATE MODERATE-HIGH HIGH

Maximum Credit Recommendation: US\$ 250,000

**R&B Think...**

- Overall assessment of this company: STABLE
- Based on the perceived sustainability of this company: LIKELIHOOD OF CONTINUED OPERATIONS
- Based on the payment behavior of this company: CONSISTENT, TIMELY PAYMENTS

**Middle Screenshot: Portfolio Overview**

Companies in Portfolio: 3,035

Related Companies: 162

Countries Represented: 7

Industries Represented: 78

**RISK BREAKDOWN**

Select Risk Breakdown Score: Delinquency Risk

3.24% of your selected portfolio falls into the lowest category. 9 Companies have entered this category within the last 30 days.

**Two-Dimensional Risk Breakdown**

		Delinquency Risk				Total
		Low	Moderate	High	Undetermined	
Failure Risk	Low	442	113	53	881	1,319
	Moderate	465	307	209	231	1,252
	High	17	72	84	52	206
	Undetermined	20	11	0	110	158
Total		894	493	316	1,024	2,831

**Other**

Severe Risk	42
Out of Business	162
<b>Other Total</b>	<b>204</b>

**RISK DISTRIBUTION**

FALLURE RISK PAYDEX # DELINQUENCY RISK

LEGEND: Low, Moderate, High, Undetermined, Severe, Out Of Business

**Bottom Screenshot: 100 Alerts**

Company Name of D-U-N-S

1 - 19 of 100

Company	Description	Country	Date
Canadian Company D-U-N-S: 1234567890 Reference: 1234567890	Failure Score Changed from 34 to 20	CA	Aug 4
American Company with a long name ... D-U-N-S: 1234567890 Reference: 1234567890	Changed in Credit Recommendation Declined from 1 to 2	US	Aug 4
Canadian Company D-U-N-S: 1234567890 Reference: 1234567890	Changed in D&B Rating Declined from 1 to 2	CA	Aug 4
Canadian Company D-U-N-S: 1234567890 Reference: 1234567890	Bankruptcy Insolvency Event Receiver Appointed	CA	Aug 2
Canadian Company D-U-N-S: 1234567890 Reference: 1234567890	Name/Location/Registration Changes Changed of Trading Address	CA	Jul 28
Great Britain Company D-U-N-S: 1234567890 Reference: 1234567890	Change in Payment Habits PAYDEX changed from 64 to 79	GB	Jul 28
American Company with a long name ... D-U-N-S: 1234567890 Reference: 1234567890	Changed in Credit Recommendation Declined from 1 to 2	US	Jul 28
Canadian Company D-U-N-S: 1234567890 Reference: 1234567890	Changed in D&B Rating Declined from 1 to 2	CA	Jul 25
Canadian Company D-U-N-S: 1234567890 Reference: 1234567890	Bankruptcy Insolvency Event Receiver Appointed	CA	Jul 22
Great Britain Company D-U-N-S: 1234567890 Reference: 1234567890	Change in Payment Habits PAYDEX changed from 64 to 79	GB	Jul 20

Items per page: 10 | 20 | 30 | 50 | 100



SOLUTIONS DESIGNED  
FOR THE WORK YOU DO.



With powerful segmentation tools and personalised alerts, your entire team will be able to zero in on what's important for the business— be it data on an individual company or the amount of risk across your entire portfolio.

### WHEN WILL YOU USE D&B CREDIT?



#### WHEN YOU NEED TO MAKE A CREDIT DECISION:

- Do it simply, using a modern and intuitive interface with simple search and the ability to filter results to the exact company you are looking for.
- Do it confidently, relying on the world's largest commercial database, easy-to-understand analytics and scores, and third-party web and social information.
- Do it efficiently, with streamlined reports containing critical summary information, and the ability to navigate deeper with just a click.



#### WHEN YOU NEED TO MANAGE AND SEGMENT YOUR PORTFOLIO OF ACCOUNTS:

- Get a clear and customisable view, with tagging that lets you flexibly organize, monitor and report on your customer base.
- Add customers to your portfolio and segment them by the characteristics that are important to you.
- View trends over the past 12 months in summary or detail form and filter your portfolio based on those criteria.



#### WHEN YOU NEED TO MONITOR AND MANAGE ACCOUNT RISK:

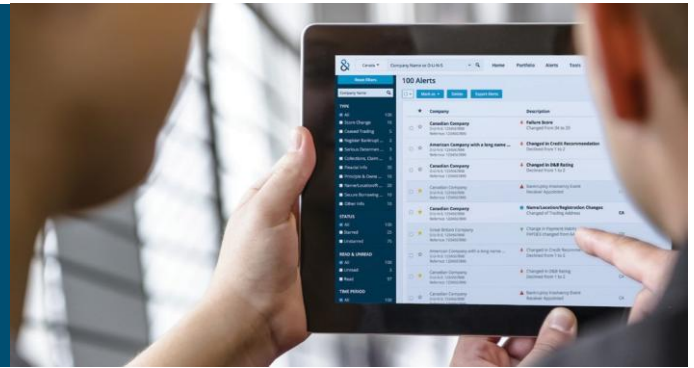
- Configure as many alert profiles as you need to effectively monitor customer financial health and to protect your business.
- Have alerts consolidated into a daily email as well as added to your portfolio dashboard, homepage and credit reports.
- View a detailed page highlighting the history of alerts for any business you're tracking.
- Enhance corporate governance by ensuring that all accounts are monitored consistently according to your corporate standards.



#### WHEN YOU NEED TO DO BUSINESS AROUND THE WORLD:

- Rely on normalisation of global data for scoring and analytics.
- Get multi-language support.
- Utilize a multiple currency database.
- Access credit reports in 200+ countries and territories.
- New! Country Insight Reports, integrated directly into D&B Credit, provide a detailed analysis of the underlying risks and opportunities in a specific market.

SOLUTIONS DESIGNED  
FOR MODERN FINANCE  
ORGANIZATIONS.



Finance has changed. Your team plays a larger role than ever in the growth and success of the business. No longer tied to a desk crunching numbers, finance needs access to the right information any time and anywhere. That's why Dun & Bradstreet created D&B Credit solutions—D&B Credit and D&B Credit Advantage—for the modern finance team. From social media monitoring to global assessment capabilities, D&B Credit has everything you need to make financial decisions faster, so you can spend more time contributing to the growth of the business. And because it's cloud-based, it can be accessed from your desktop, laptop or mobile device—which means you can get answers and make more intelligent decisions wherever you go. Plus, it is plug and play and features an intuitive user interface, quick online tours and step-by-step wizards to ensure your credit team will be up and running quickly and easily.

#### FROM THE GLOBAL LEADERS IN CREDIT AND COMMERCIAL DATA.

We have brought together:

- The best data and analytics from Dun & Bradstreet—including the world's largest commercial database, with more than 265 million company records from over 30,000 data sources and 5 million updates per day.
- The best solutions—like D&B Credit Advantage—which allows you to combine your thinking and ours.
- The best outcomes delivered faster—so you can spend time focusing on growing your most profitable relationships.

WHEN FINDING THE ANSWERS YOU NEED IS MORE EFFICIENT, WHAT  
WILL YOU DO WITH THE TIME YOU SAVE?

FOR MORE INFORMATION ABOUT D&B CREDIT, VISIT <https://dnbuae.com/risk-management-solutions/dnb-credit/>



Dun & Bradstreet

Email Us @

[info.me@crif.com](mailto:info.me@crif.com)

## ABOUT DUN & BRADSTREET

Dun & Bradstreet (NYSE: DNB) grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world rely on our data, insights and analytics. For more about Dun & Bradstreet, visit [DNB.com](http://DNB.com)

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