



D&B[®] Global Trade Exchange Program

Join Dun & Bradstreet's global network of trade data providers and receive powerful insight into the world of business payments.

dun & bradstreet

TransUnion^{tu}



The World's Largest B2B Commercial Payment Data Network

The D&B® Global Trade Exchange Program facilitates the exchange of trade credit experiences allowing a network of data providers to share Accounts Receivable (A/R) information with other businesses.

Dun & Bradstreet has the world's largest commercial trade data network—thousands of companies in the US and around the world report their trade payment information. This payment data powers the Dun & Bradstreet Data Cloud, which offers the world's most comprehensive business data and analytical insights to power today's most crucial business decision-making. The Data Cloud annually processes more than 2 billion trade experiences from more than 700 different industries. This insight feeds into Dun & Bradstreet's industry-leading risk scores and ratings, including the D&B® Delinquency Predictor Score, the D&B PAYDEX®, the D&B® Viability Rating, and Detailed Trade Risk Insight®. It allows companies to make more informed trade credit decisions, reduce days sales outstanding (DSO), and limit bad debt exposure.

Participation in the world's largest commercial trade network is free, and it's a powerful way to let your customers know you expect prompt payment.



WHAT OUR PARTICIPANTS ARE SAYING

To me it is important to see the payment behavior of other companies, to see how they pay their bills, to understand how they pay Dell. We find it very important to see how they are paying their creditors when we are making credit decisions.

FINANCIAL ANALYST, DELL



Why Participate in the Global Trade Exchange Program?

When you participate in the Global Trade Exchange Program, you make a difference in the credit community. You need access to payment data in order to determine your potential customers' creditworthiness, and so do your fellow business credit professionals. Reporting trade, which appears anonymously in a credit report, helps other businesses assess risk. When you share your A/R with the credit community:



Your better-paying customers will appreciate that the Dun & Bradstreet credit report will reflect their positive payments. This can expand their credit footprint and capacity from other vendors and help their business grow.



Likewise, late-paying customers may exhibit better payment behavior, helping you improve revenue collection.



You are supporting other credit professionals who need robust data to make their own credit decisions.

Dun & Bradstreet needs you, as reporting your data increases our predictive insight. Please note, participants do not need to be Dun & Bradstreet customers to submit trade information.

WHAT OUR PARTICIPANTS ARE SAYING



Sharing the credit information benefits all of us. The more data that is available, the better credit decisions can be made by everyone. It is much more beneficial than credit references themselves, because you get all of the information and not just good ones.

VICE PRESIDENT AND CHIEF RISK OFFICER, WRIGHT EXPRESS



What Do I Receive for Contributing Trade Data?

Dun & Bradstreet rewards its contributors with exclusive complimentary offerings.



1

USE OF DUN & BRADSTREET-BRANDED E-LABELS



Use Dun & Bradstreet's trusted brand to help you get paid faster. Global Trade Exchange Program participants receive access to proprietary electronic images (or labels) to place on your invoices and "alert" your customers that you appreciate

timely payments and share the data with Dun & Bradstreet. One participant reported they receive payment about 10% faster and the number of severely delinquent (90+ days past due) accounts in their portfolio is about 6% lower than average.

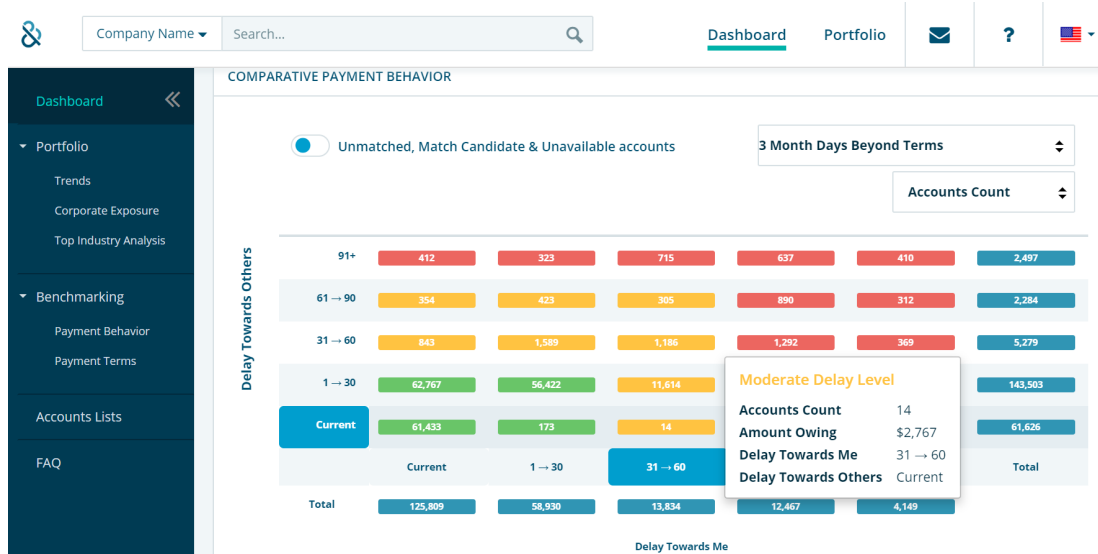
2

PAYMENT ANALYTICS PLATFORM

D&B® Payment Performance Insights (PPI) is a cloud-based, global application that provides insight into how your customers pay you versus pay their other vendors and industry peers. This interactive platform showcases data in easy-to-read charts and graphs to visually display payment performance and benchmarking metrics. With this data, you'll be able to better manage account receivables and account-level payment performance by identifying potential collection risks and opportunities. Leveraging these analytics will also help to improve portfolio performance and ultimately reduce overall customer delinquency. With PPI, you can access industry-leading commercial payment data from over 170 markets worldwide.

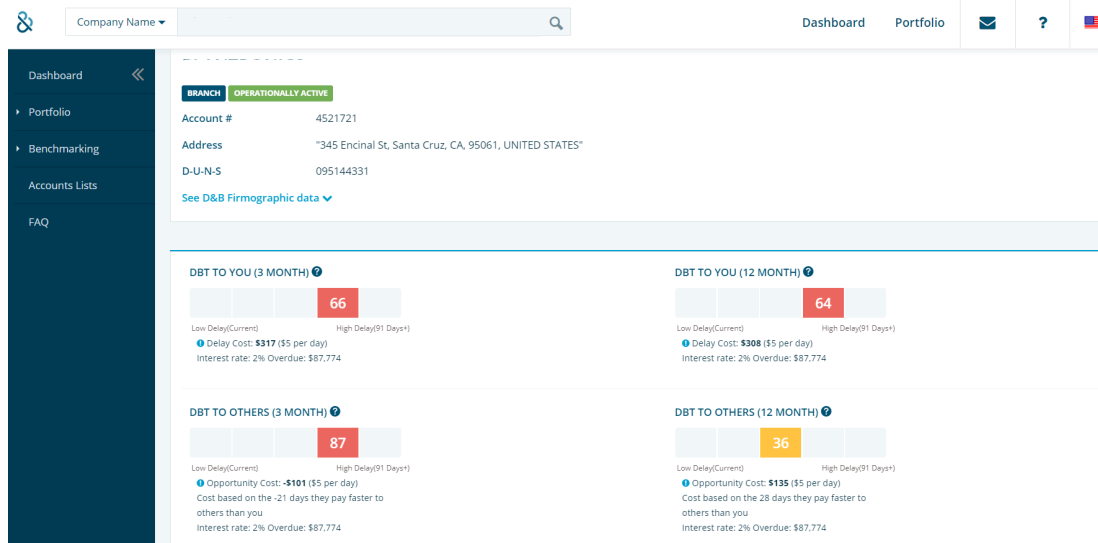
Comparative Payment Behavior – Portfolio View

PPI segments and filters your portfolio so you can quickly understand your customers' exposure and payment performance. A color-coded chart shows accounts or amounts owing with a hover feature that lets you compare your aging to the aging of others at different delay periods. You'll be able to prioritize your collection activities and improve performance from those accounts you see having a higher likelihood for prompt payments based on displayed payment histories to other vendors.



Comparative Payment Behavior – Account View

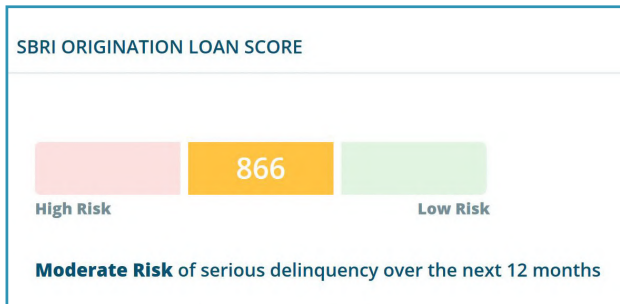
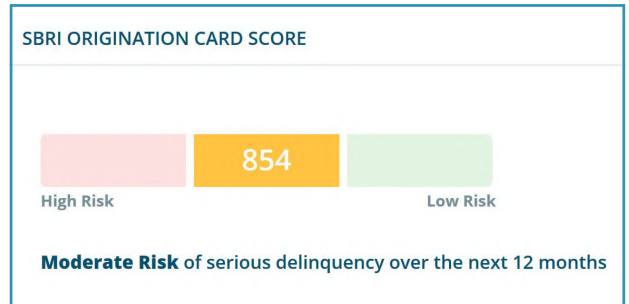
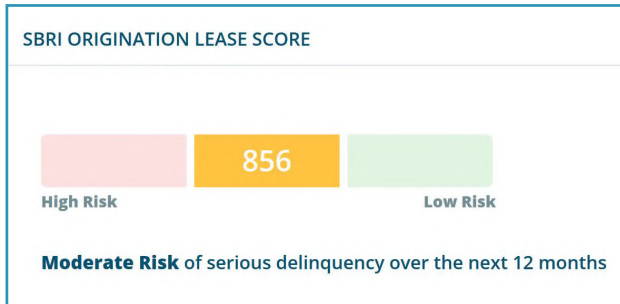
The Comparative Payment Behavior chart displays individual account payment performance data, showing you how your customer pays you versus how they pay other vendors and industry peers by 3-month and 12-month historical averages. This level of insight into past payment performance allows you to identify potential collection risks and opportunities.



3

EXCLUSIVE FINANCIAL DATA*

Small Business Risk Insight (SBRI) is a rich repository of another 80 million payment records containing lending performance data from financial institutions on small businesses across the loan, credit card, and leasing industries. SBRI provides comprehensive data, including scores such as the SBRI Origination Card Score and the Origination Lease Score, and Key Attributes such as Total Credit Card Balance. Timeliness of loan, line of credit, credit card, and lease payments are strong indicators of how a business might pay you.



KEY SBRI ATTRIBUTES

Total Balance	10,982,569.00
Credit Card Total Balance	-13,939.00
Lease Agreement Total Balance	128.00
Loan Total Balance	10,996,380.00

*SBRI data is only available to US customers of DNBi, D&B Credit Advantage, and D&B Credit Premium. Other conditions apply.



A Guide to Getting Started

The D&B Global Trade Exchange Program is easy, flexible, and trustworthy.

Companies can become approved partners in as few as 5 to 7 business days.

It's as easy as 1, 2, 3.

1

Simply download or export your Accounts Receivable portfolio in the electronic format of your choice and we'll do the rest. Dun & Bradstreet accepts most file formats and provides secure technologies for file transfers.

2

Dun & Bradstreet will assign you a dedicated Project Manager to ensure that the information from your portfolio is accurately presented.

3

For quality assurance, Dun & Bradstreet will return an audit of your processed accounts for your review to ensure the accuracy of your data and that it conforms to your company's credit standards and practices. We will not release your information without ensuring we have represented it correctly.



WHAT OUR PARTICIPANTS ARE SAYING

We've been participants for 20+ years. Dun & Bradstreet walked alongside us and advised us every step of the way. It made the set up and monthly contributions very easy. Dun & Bradstreet's trade information covers a pretty large section of the business community. Having some information vs. none goes a long way, especially when dealing with businesses with limited information.

DIRECTOR OF OPERATIONAL RISK, GREATAMERICA FINANCIAL SERVICES

After your company is approved, the A/R files should be submitted monthly. This allows us to provide consistent updates on your receivables as they change from month to month. Typically, we receive month-end files during the first week of the following month. However, other submission schedules can be arranged with your Project Manager.

As accounts receivable data can have a significant impact on Dun & Bradstreet's data, all potential trade suppliers are evaluated in a consistent manner. This qualification process is proprietary and will not be shared externally. In addition, Dun & Bradstreet reserves the right to deny participation in the D&B Global Trade Exchange Program.

With Dun & Bradstreet's confidential reporting, your customer data is secure at all times. Every company's participation is kept in strict confidence and not revealed to our customers when they access files in Dun & Bradstreet's database, nor is it identified on any company's credit report.

What data and file formats/layouts are required?

Dun & Bradstreet requires the following minimum basic data elements.

FIRMOGRAPHIC DATA

 <p>Unique Customer Account #</p>	 <p>Business Name</p>	 <p>Street, City, State, ZIP Code</p>	 <p>Phone (if available on the file)</p>
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A/R DATA (Aging buckets can vary per company)

Current Amount Owing	Past Due 1 – 30 days	Past Due 31 – 60 days	Past Due 61 – 90 days	Past Due 91 – 120 days	Past Due >120 days	Optional fields include date of last sale, terms, and average days to pay.
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NOTE: Dun & Bradstreet aims to be flexible and accepts any layout or format to include invoice-level detail. Some customers may have more or fewer past due aging categories which we accept. Additionally, if all accounts are not aged according to terms, we also require a terms field at the end of the layout.

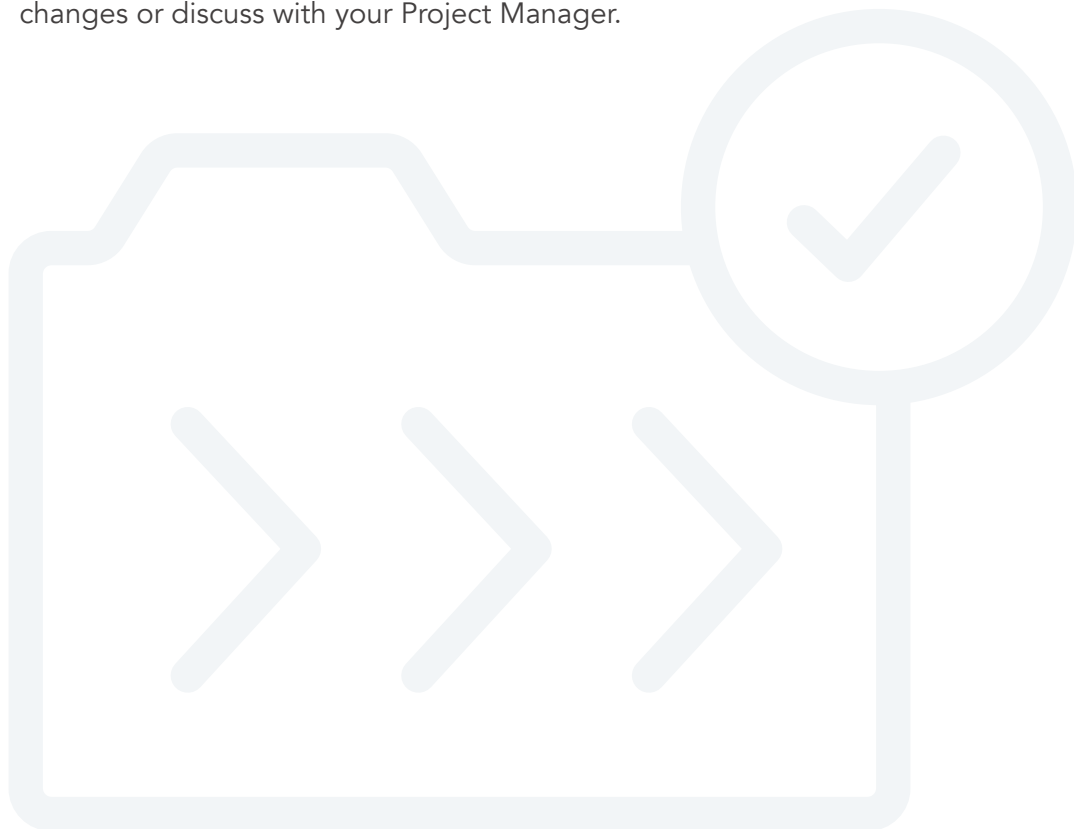
Do I have to send you all of my accounts?

Yes. Dun & Bradstreet's intention is to provide objective and balanced reporting data that includes both favorable and unfavorable references. However, we understand that there may be a legitimate business reason to exclude particular accounts. In that case, Dun & Bradstreet will work directly with you on exception handling to accommodate such exclusions.

What kind of quality checks does the Global Trade Exchange Program have?

There are several quality checks in place:

- A credit rule discussion takes into consideration industry standards and the company's credit philosophy.
- Before loading the first file, you will receive a data sample for verification.
- For every monthly submission, computer programs monitor the dollar and percentage fluctuations. If there is a variation, you will be contacted to verify the information before releasing the file into the Dun & Bradstreet Data Cloud.
- Upon request, you can receive a sample of the accounts receivable file, after it has gone through the program. The sample will show how the accounts are being presented in Dun & Bradstreet reports. You can review the sample and make any changes or discuss with your Project Manager.





To learn more, please contact your Dun & Bradstreet Relationship Manager at (800) 234-3867 or visit dnb.com/tradeexchange.

Dun & Bradstreet, the global leader in commercial data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk, and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity. @DunBradstreet



About TransUnion (NYSE: TRU)

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing an accurate and comprehensive picture of each person so they are reliably and safely represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things.

We call this Information for Good®.

A leading presence in more than 30 countries across 5 continents, TransUnion provides solutions that help create economic opportunity, great experiences and personal empowerment for hundreds of millions of people.