



Decide with Confidence



Gain a new insight

D&B Consumer Credit Services

Whether you provide consumer or commercial credit, information on individuals is a key part of an effective assessment process.

The D&B Consumer Credit Bureau (CCB) enhances your decision making by providing you with consumer and commercial credit information on Australian and New Zealand residents - consumers, business proprietors, directors, partners and sole traders.

Gain a new insight on an individual's credit worthiness and their willingness and ability to pay with D&B's CCB reports:

- Public Record Enquiry
- Adverse Enquiry
- Bureau Enquiry
- Application Score Enquiry

Providing Consumer credit

D&B gives you access to a comprehensive database with privacy compliant consumer information including judgements, bankruptcies, summonses and default data. Whether you need to assess the credit risk of your customers, confirm their ability and likelihood to make payment or add consistency and fairness to lending decisions, D&B will deliver trusted and insightful information.

Providing Commercial credit

When dealing with a business or a company, information about the business proprietor or director can be as insightful as the credit report of the business or company itself. D&B allows you to complete the credit worthiness picture of sole traders, business proprietors, partners and directors. By providing you with information on individuals' credit histories, D&B lets you look at the people behind the organisation with a 360-degree view of the commercial entity and its principals/owners.

D&B Individual Public Record Enquiry

PUBLIC
RECORD

Ideal if you just need to find out about bankruptcies, judgements and summons¹ data.

The D&B Individual Public Record Enquiry is most suited to businesses that are not extending credit but still have a need to mitigate their risk when dealing with customers. These businesses include recruitment agencies, real estate agencies, and insurance companies.

Key benefits

- Better customers - by identifying if an individual has experienced extreme credit difficulties in the past you can choose if the individual will be a profitable customer for your organisation.
- Improved decision making - easily incorporated as a yes/no decision point in your assessment process.

Key features

- In depth public record information all on the one report - 7 years of bankruptcies, 5 years of judgements and 3 years of summons data.

1. Where publicly available in Australia only.

“With D&B’s Consumer Credit Bureau you only pay for the data you need.”

MULTIPLE WAYS TO ACCESS CCB

There are multiple ways to access D&B’s Consumer Credit Bureau Reports. You can choose the one that suits you best:

1. via the internet at:

www.dnb.com.au/ccb for Australia or
www.dnb.co.nz/ccb for New Zealand
using your D&B subscriber details

2. via a batch file

3. via a direct “computer to computer” link

D&B Individual Adverse Enquiry

ADVERSE

Ideal if your assessment process only takes into account an individual’s delinquent credit history.

If your business decision only changes when a credit applicant has a delinquent credit history then the D&B Individual Adverse Enquiry is most suited for you. With this report you only receive and pay for information that is critical to your business making a decision on whether or not to deal with a customer, what type of products/services to provide to your customer or what credit terms to extend to your customer.

Key benefits

- More profitable customers and products - by identifying if an individual has a delinquent credit history you can tailor your product/service offering to maximise profitability. For example enforcing payment by direct debit, limiting access to a pre-paid product, or only provide a low cost product/service.
- Only relevant information - because you only receive information critical to your assessment process, this report is easy for credit staff to use and incorporate into existing credit policies.

Key features

- In depth adverse information all on the one report - 7 years of bankruptcies, 5 years of judgements, 3 years of summons data and 5 years of default data.
- Broad personal information - where available the report will contain current and previous addresses, date of birth, employer details and when the individual’s credit file was created.
- Able to show an individual’s consumer credit information and/or their commercial credit information.

D&B Individual Bureau Enquiry

BUREAU

Ideal if your business requires a broad range of information to make a credit decision.

The D&B Individual Bureau Enquiry contains information on an individual's past credit history - public record data, default data, past enquiries, and directorship data. If your credit decisioning process requires multiple inputs then this report will provide you with the information you need.

Key benefits

- Reduce risk when dealing with large credit exposures - the depth and breadth of information contained in this report provides you with a broad overview of an individual's credit worthiness.
- A 360-degree view of the customer - cross directorship data will show if the individual has responsibilities with another corporate entity.

Key features

- In depth adverse information all on the one report - 7 years of bankruptcies, 5 years of judgements, 3 years of summons data and 5 years of default data.
- Past enquiry data - 5 years of enquiry data shows the frequency and type of credit that the individual has applied for, as reported to D&B.
- Directorship data - the report lists companies the individual is a current director of and companies that the individual is a past director of. It will also show the trading status of these companies eg. if they are registered or unregistered.
- Broad personal information - where available the report will contain current and previous addresses, date of birth, employer details and when the individual's credit file was updated.
- Able to show an individual's consumer credit history and their commercial credit history.

STREET ADDRESS VALIDATION

Current and previous Australian residential street addresses loaded on the D&B CCB database are all validated through the Postal Address File (PAF) of Australia Post. More accuracy in address searching and matching may enable a significant reduction of fraud.

D&B Individual Bureau Application Score Enquiry

APPLICATION SCORE

Ideal if you want a credit recommendation or want to implement an automated decision process that is tailored to the characteristics of your customer portfolio.

FOR CONSUMER CREDIT ONLY - The D&B Individual Bureau Application Score Enquiry blends applicant data and bureau data to provide your business with a statistically based scoring decision. This decision can be fully tailored to meet the specific credit policies of your business. If your business is looking to move to a low cost automated decision tool then this report will best suit your needs.

Key benefits

- Reduce application processing time and cost - because credit staff do not have to manually process information there will be lower resource costs and improved efficiency
- Consistent decision making - there is no subjectivity in the interpretation of data provided by your customers.
- Improved customer service - with the consistent application of credit policies, customer queries can be handled more efficiently.

Key features

- A statistically derived scorecard with a recommended decision based on your business' specific needs.
- Utilises your application data in conjunction with bureau data for a more powerful assessment solution than just bureau data alone.
- In depth adverse information all on the one report - 7 years of bankruptcies, 5 years of judgements, 3 years of summons data and 5 years of default data.
- Past enquiry data - 5 years of enquiry data shows the frequency and type of credit that the individual has applied for.
- Directorship data - the report lists companies the individual is a current director of and companies that the individual is a past director of. It will also show the trading status of these companies eg. if they are registered or unregistered.
- Broad personal information - where available the report will contain current and previous addresses, date of birth, employer details and when the individual's credit file was created.
- Able to show an individual's personal credit history and their commercial credit history.



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CCB Reports Suite

D&B Individual Enquiry Reports

Report Name		PUBLIC RECORD	ADVERSE	BUREAU	APPLICATION SCORE
Main Benefit		<i>Ideal if you just need to find out about bankruptcies, judgements and summons data.</i>	<i>Ideal if your assessment process takes into account an individual's delinquent credit history.</i>	<i>Ideal if your business requires a broad range of information to make a credit decision.</i>	<i>When you want a credit recommendation or want to implement a tailored automated decision process.</i>
Risk Factor		▶▶▶▶	▶▶▶▶▶	▶▶▶▶▶▶▶	CONSUMER ONLY
CCB Data Elements	Full Name	■	■	■	■
	Gender	■	■	■	■
	5-year Judgements†	■	■	■	■
	7-year Bankruptcy Notices†	■	■	■	■
	3-year Summonses (AU only)†	■	■	■	■
	Other Public Record Notices	■	■	■	■
	Current Residential Address	□	■	■	■
	Previous Residential Address 1	□	■	■	■
	Previous Residential Address 2	□	■	■	■
	Date of Birth	□	■	■	■
	Driver's licence number (AU Only)	□	■	■	■
	5-year Commercial payment Defaults	□	▣	▣	▣
	5-year Consumer payment Defaults*	□	▣	▣	▣
	File notes	□	■	■	■
	5-year Serious credit infringements	□	■	■	■
	5-year Past enquiries for consumer credit*	□	□	■	■
	5-year Past enquiries for commercial credit	□	□	■	■
	Current directorships	□	□	■	■
	Previous directorships	□	□	■	■
	Bureau Application Score	□	□	□	■
Score Graph	□	□	□	■	
Customised Credit Decisioning	□	□	□	■	
Unit Rate		0.02	0.02	0.03	0.05

Legend

■ Included

▣ Optional

† Where available & reportable

* Consumer Credit Enquiry only

“Reports are of high quality, provide information not received elsewhere”

Maureen Watson

John Sands

“Using the D&B Consumer Credit Bureau to obtain credit reports on individuals has produced substantial savings for John Sands. The reports are of a high quality, provide information not received elsewhere and available instantly without any waiting. The website is easy to use, having all of the different reports shown on each page is a great help so that you can navigate quickly between different types of searches. Whenever we have contacted our account executive or Customer Service for any assistance, they have responded promptly and have been a great help.”



Maureen Watson
Accounts Receivable & Payable Manager
John Sands Pty Ltd

For more information contact D&B

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