



Alena Seoud, Managing Director

Dun & Bradstreet strengthens its competitiveness with SAS®

Data for more than 3 million Czech and Slovak companies now prepared, analyzed locally in near-real time.

Business Issue

Reduce time spent evaluating data collected from external sources; increase the number of companies with an assigned D&B rating; enable retro analysis, scoring and rating, and performance measurement capabilities; and provide D&B with a source of near-real-time client evaluation versus semi-annual updates.

Solution

SAS® Enterprise Miner™ and SAS® Enterprise Guide® improved the information quality and provided the flexibility to create other tailor-made analyses to meet internal D&B and clients' needs including the ability to perform custom retro-analysis and behavioural scoring.

Benefits

With SAS, D&B improved its price-to-performance ratio by increasing data analysis speed, and enhanced its competitiveness by offering the first generic scoring in the Czech Republic and Slovakia and providing forecasting services for the entire Czech and Slovak region. D&B can now measure performance of the Czech and Slovak scorecards regularly.

Dun & Bradstreet, providing commercial information and insight about businesses since 1841, has one of its many international locations in Prague. Each day, according to internal statistics, D&B updates data for several million companies globally. And, on the local level, there is a daily change in registration data for as many as 9,000 Czech Republic companies. With SAS, D&B Prague can now perform generic failure scores and the ratings assignments – once done semi-manually and reactively – for the nearly 3 million local Czech and Slovak companies in a more frequent, programmable and automatable environment.

This data is prepared and analyzed using more than 1,200 variables from the local D&B database. SAS is used to improve the quality of all information sources and their subsequent storage. Within these procedures, special emphasis is placed on active data collection and updates via an on-the-fly continual monitoring system to assure that incoming data is processed in accordance with the data quality requirements. This saves time re-entering the data and increases credibility of the information. In addition, D&B's in-house failure score, rating, and credit limit are used to support clients' orders and requests. D&B has patented this internal standardized procedure for ensuring the integrity of data, calling it DUNSRight™.

Reason for SAS implementation

In connection with a key change in D&B's data processing strategy, the company decided to implement data

modelling and data scoring at the local level. This decision required not only an appropriate data mining tool, but also the creation of a central scoring capability and team. The company chose SAS over the competitive offer from SPSS, mainly because of the stronger flexibility and programmability, which is the key to creating the various customized analyses and solutions D&B provides to its internal solutions and external customers.

Thanks to an existing SAS expertise within the analytical D&B scoring team, and because of the solution's seamless integration features, the implementation of SAS took only slightly more than one month. The SAS solution was implemented on top of the existing IT workflow. Because it represents the last element in the IT architecture, there was no need to alter existing systems except for minor updates and adjustments of existing processes, codes and algorithms to ensure a streamlined analytical pipeline for all.



Decide with Confidence

Corporate unity equals competitive advantage

"There are about 2.25 million companies registered in the Czech Republic and more than 600,000 companies regis-

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tered in Slovakia. Of those, 1.6 million companies are active and the rest are considered ‘sleeping,’” explains Alena Seoud, Managing Director for D&B Czech Republic and Slovakia.

D&B monitors more than 1,200 parameters for each company (including data from the Statistical Office, proprietors’ interconnections, registration data, economic results, payment morals, demographic data, negative events, etc.). These parameters appear in the scoring model as a different coefficient, and about 50 of them enter into the final score card as the most significant. Until the SAS implementation, all ratings of Czech and Slovak companies were performed semi-manually and reactively. There was no generic D&B failure score, and the consecutive D&B rating, driven by this failure score, was only available for part of the whole database of nearly 3 million companies. Now D&B has the capability

to change the score and rating anytime – when one or more of the elements on the scorecard has changed. Additionally, data modelling used to be executed only in the D&B head office, which made the whole process less flexible.

The need for the implementation was fuelled by a desire to extract information from the records and to get data with additional values. Now, D&B runs an automatic failure scoring system of each corporate company and sole trader on a daily basis for all Czech companies, and it has implemented a failure score on Slovak companies. In addition, D&B Czech and Slovakia can run multiple scorecards at the same time. The SAS solution also allows running multivariate analyses.

The implementation helped to unify the local Czech D&B system with the head office and to implement the first generic

failure score cards. It works hand-in-hand to increase the company’s competitive strengths. The SAS tool allows richer, more elaborate data. For instance, users can create other tailor-made analyses according to client’s needs, such as retro analysis, behavioural scoring, etc. “The SAS solution gives D&B further added value because of the capability of combining extremely powerful D&B data and D&B scores and ratings with customers’ own data,” concludes Seoud.

Other advantages are price-to-performance ratio, solution robustness, programmability, flexibility, and well-designed user environment and workflow tools.



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