

Service Definition

G-Cloud 15 – Lot 2b
Cloud Software

GLOBAL BUSINESS DATA
AGENT READY, BATCH & API

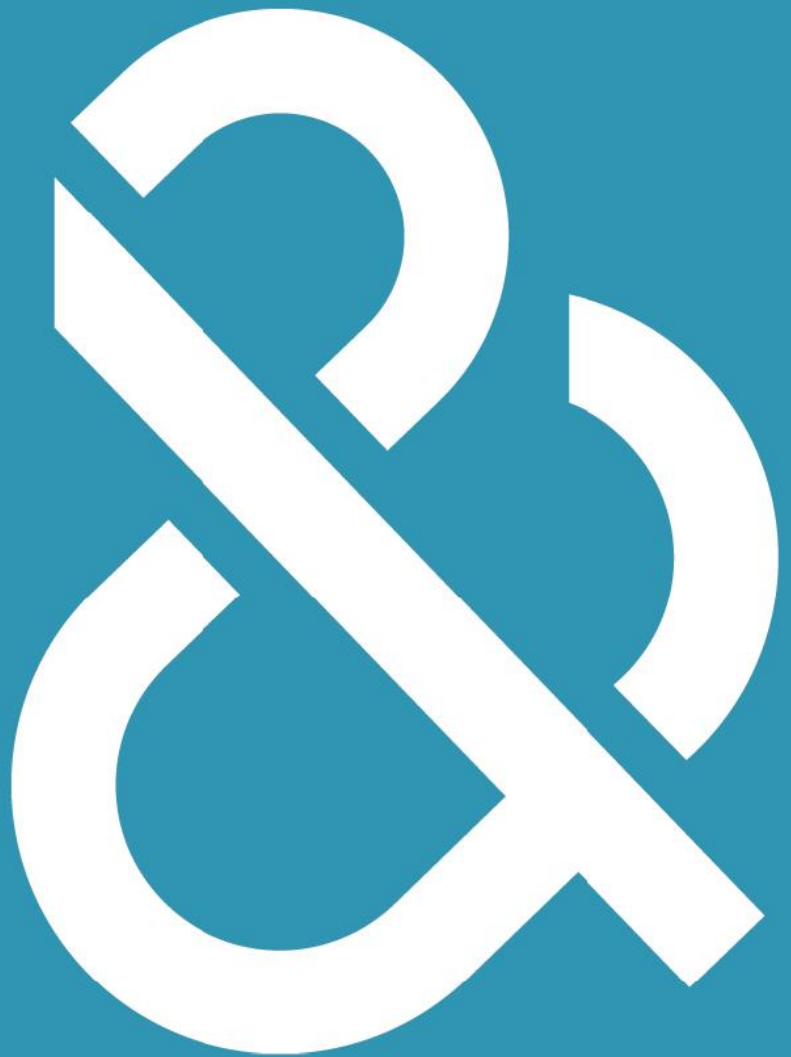
D&B Data Cloud for Supply and
Compliance needs

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PRODUCT OVERVIEW

D&B DATA CLOUD

D&B Data Cloud houses the vast Dun & Bradstreet global commercial database with more than 620 million companies worldwide, across 220 markets with 30,000 global data sources updated 5 million times per day, including: 3,000,000 corporate family trees, over 1B trade experiences, banking data, firmographics, social signals, business registrations, credit scores and ratings.

To access the D&B data for many use cases, such as:

- Mastering of business data – e.g. create a single source of truth across the business data landscape for supply and compliance needs in particular, including access to the largest global shipping file and country risk data
- High Risk Signals – to screen suppliers and or partner organisations
- Business data verification for onboarding records
- Supplier data management
- Third-Party compliance checks
- Risk review and management
- Keeping data up to date to comply with GDPR requirements
- Improve user workflows both internal and external

The D&B Data is provided in a number of ways:

Many of the attributes are available as Blocks of data, via an API, or a batch method. Data can be provided to D&B in bulk for matching and assigning the DUNS number, to allow for further enrichment for the many uses as above. Integrations are available into procurement tools such as Jaggaer and Atamis.

Many of the attributes are available as Agent-ready data, designed to let customers embed trusted D&B Data Cloud content directly into their **AI agents, autonomous workflows, and AI-driven applications**.

Users can also have access to D&B Chat is an AI-powered conversational tool that provides public sector users with instant access to trusted business intelligence from Dun & Bradstreet's global database. It enables government agencies to efficiently verify suppliers, assess financial and compliance risks, monitor diversity, and support transparent, data-driven procurement and policy decisions—all through a secure, user-friendly chat interface.

The data is also available on data sharing platforms and as Agents such as Google Cloud there are also Agents via Snowflake and Databricks:

Snowflake D&B Agent

The Snowflake D&B Agent is an integrated solution that enables users to access D&B's trusted business data directly within the Snowflake Data Cloud. This agent allows public sector and enterprise users to enrich their datasets with real-time firmographic, risk, and compliance information, supporting advanced analytics, reporting, and data-driven decision-making—all within a secure, scalable cloud environment.

Databricks D&B Agent

The Databricks D&B Agent connects D&B's business intelligence with the Databricks Lakehouse Platform. Users can seamlessly integrate D&B data into their data pipelines and analytics workflows, enabling machine learning, AI-driven insights, and large-scale data processing. This empowers organisations to automate due diligence, risk assessment, and compliance monitoring using D&B's authoritative data within Databricks' collaborative analytics environment.

We continuously monitor our vast number of sources for changes that impact information in the Dun & Bradstreet Data Cloud, including dynamic changes to business relationships. Changes are verified, and updates made to the Data Cloud as relevant. Our Data Blocks Monitoring capability advises of such changes.

FEATURES AND BENEFITS

- Match your data to the D&B data cloud for verification
- Data can be enriched for many purposes e.g. supplier onboarding, country risk
- API or batch access over 620 million Global business data records
- Full business financial records, risk ratings, payment history and scores
- Including full business family trees, and ultimate beneficial ownership, (UBO)
- DUNS number enables identification of supply chain and credit risk
- GDPR compliant data attributes for compliance and due diligence needs
- Providing a consistent data structure across verified business entities
- Accredited for Cyber Essentials, ISO27001 and Hellios FSQS and JOSCAR
- API Year-round access with high availability: 24x7x365 at 99.9%
- On demand and batch access to global business information
- Supports business transformation helping you to make informed business decisions
- Accelerating your due diligence and reducing costs of duplicate screenings
- Provides global data for business process innovation and regulation
- Compatible for compliance, risk management and fraud detection use cases
- Auto-populate your systems with high quality and consistent business data
- APIs enable a risk averse approach to business data
- Uninterrupted availability with consistent response times across peak periods
- Fast API response times support high and low transaction volumes
- The modern AI Agents and APIs enhance developer experience and reduces implementation costs

D&B DATA BLOCKS



ULTIMATE BENEFICIAL OWNERSHIP (UBO), SCORES AND RATINGS

UBO: Ensures transparency, supports KYC (Know Your Customer), and helps meet regulatory requirements.
D&B Risk Scores & Ratings: Enable proactive risk management, supplier selection, ongoing monitoring, and compliance with internal and external standards.

Aspect	Details
UBO (Ultimate Beneficial Ownership)	Identifies the individuals who ultimately own or control a company, directly or indirectly. Includes ownership percentages, control structures, and links to other entities. Essential for anti-money laundering (AML), anti-bribery, and sanctions compliance.
Risk Scores & Ratings	Quantitative and qualitative assessments of a company's financial health, creditworthiness, and operational risk. Includes: D&B Failure Score: Likelihood of business failure or bankruptcy. D&B Delinquency Score: Probability of late payments. D&B Viability Rating: Overall business viability and stability. D&B - Supplier Evaluation Risk (SER): Risk of supplier ceasing operations or defaulting. - Supplier Stability Indicator (SSI): Risk of significant financial or operational instability - Country Risk Rating: Risk associated with the company's

Aspect	Details
	country of operation. - Custom Compliance Scores: Screening for sanctions, PEPs (Politically Exposed Persons), and adverse media.

ADVERSE MEDIA, PEPs AND SANCTIONS SCREENING

D&B partners with Dow Jones (Due Diligence) Screening is a process used to assess and monitor third parties' suppliers and partners—for compliance, risk, and reputational concerns. Leveraging D&B Data Blocks enhances the effectiveness and efficiency of this process, as Dow Jones has the DUNS number against the entity profile for ease of use and integration.

HIGH RISK SIGNALS DATA

High Risk Signals (HRS) are advanced indicators developed by D&B Analytics to help organisations detect and mitigate fraud and other business risks. They combine proprietary data, predictive analytics, and machine learning to identify suspicious behaviours and high-risk entities across global markets.

SHIPPING DATA

Enhances visibility into supplier reliability, trade routes, and potential disruptions. From a compliance standpoint it supports due diligence, sanctions screening, and regulatory reporting by monitoring trade flows and counterparties.

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Aspect	Details
Shipping Activity	Tracks whether a company acts as a shipper, consignee, or notifier in global trade transactions.
Volume & Frequency	Measures the number and frequency of shipments handled over time.
Geographic Coverage	Identifies countries and regions involved in shipping activities.
Commodity Details	Provides information on types of goods shipped, including HS codes and descriptions.
Partners & Counterparties	Lists key trading partners, suppliers, and customers involved in shipments.
Compliance Screening	Flags shipments to or from high-risk countries, sanctioned entities, or embargoed goods.
Route & Port Analysis	Details on shipping routes, ports of entry/exit, and potential bottlenecks or risks.

Aspect	Details
Anomalies & Red Flags	Detects unusual shipping patterns, sudden volume changes, or suspicious counterparties.
Documentation	Access to shipping documents (e.g., bills of lading) for audit and verification.

COUNTRY RISK DATA

The D&B Country Risk Rating file (CRR) provides a unique and comparative cross-border assessment of the risk of doing business in a country. The rating captures key risk metrics, including short-term economic outlook, foreign exchange risk and business regulatory environment.

Each rating is assigned a rating on a scale of DB1a to DB7, with numbers 1-6 divided into quartiles (a-d).

Multi-dimensional Analysis (MDA) Risk Ratings File

The 13 MDA Ratings are a comprehensive set of measures that provide a holistic view of a country's risk and opportunities. Each MDA Rating comprises both quantitative and qualitative elements, utilising proprietary aggregated micro-level data from both our extensive global network and Data Cloud. This is followed by an in-depth review from a global team of country intelligence specialists, economists and data scientists

- 4 Risk Environment descriptions:
 - **Credit Environment:** Helps cross-border traders and investors understand the level of risk related to non-payment or delayed payment. Combines Short-term Economic Outlook, Long-term Economic Potential, Foreign Exchange Risk, Business Continuity Risk and Transfer Risk.
 - **Market Environment:** Helps businesses involved in cross-border trade and/or investment to make informed decisions about increasing, maintaining or decreasing business links in a country. Combines Short-term Economic Outlook, Long-term Economic Potential, Market Potential Risk, Business Regulatory Environment.
 - **Supply Environment:** Helps cross-border traders and investors to assess risks in this area. Combines Business Continuity Risk and Political/Insecurity Risk.
 - **Political Environment:** Helps cross-border traders and investors to understand the risks associated with expropriation/ nationalisation. Combines Political/Insecurity Risk and Expropriation/Nationalisation Risk.
- 9 Risk Indicators descriptions:
 - **Short-term Economic Outlook:** Analyses potential impact of short-term shocks to the economic the cycle over the next 2-8 quarters.
 - **Long-term Economic Potential :** Assesses long-term economic prospects and opportunities to develop over the next 5-15 years

- **Foreign Exchange Risk:** Evaluates the risk of significant instability of the exchange rate over the current reporting period.
- **Market Potential Risk:** Measures ability of foreign providers of goods and services to access a target country's markets.
- **Business Continuity Risk:** Evaluates factors that could affect the physical supply chain because of natural phenomena or other unintended consequences
- **Transfer Risk:** Measures the risk of existing or new regulations, requirements or other government actions burdening cross-border transactions.
- **Business Regulatory Environment:** Assesses the risks in the business environment associated with regulations, institutions and business culture.
- **Political/Insecurity Risk:** Assesses the risk of disruption of business operations due to the negative effects of intentional human action on civil peace and internal/cross-border security.
- **Expropriation/Nationalisation Risk:** Measures the risk of forcible/compulsory, full/partial loss of control or ownership of assets at the hands of a sovereign government.

Multi-dimensional Analysis (MDA) Risk Ratings + Headlines File

- In addition to the Overall Risk Rating and MDA Ratings, the Country Risk Headlines provide a quick highlight of developments in the country that professionals across all industries should be aware of.

Multi-dimensional Analysis (MDA) Master File

- In addition to the Overall Risk Rating, MDA Ratings and headlines, this file includes two data elements:
 - Rating trends provide an indication as to the likely direction of where each of the 14 MDA Rating categories are headed. These are designated as Stable, Improving, Improving Rapidly, Deteriorating or Deteriorating Rapidly.
 - Economic forecasts: annual historical data and five-year ahead forecasts for a range of key economic indicators: Real GDP growth, nominal GDP, GDP per capita, Population, Exchange rate, Current account, FX Reserves, Import Cover, Inflation, Government Balance, Unemployment rate

Sector Risk Rating File

- This file contains Sector Risk Ratings (SRR) across 131 countries. The standard offering provides an SRR for 35 sectors including the manufacture of electrical equipment, accommodation and food services, and financial and insurance activities.
- The ratings are a multi-dimensional risk rating of the current economic environment, which sits between the macro-level country risk rating and the entity-level Dun & Bradstreet analytical scores. SRR provides customers with a matrix to evaluate risk in their portfolio on a cross-country, cross-sector level.
- One parameter that the SRR aims to predict is delinquency in trade payment behaviour (in addition to the business failures).

COUNTRY ESG RATINGS

- Dun & Bradstreet's Country ESG Ratings assigns a composite rating for 132 countries using nearly 100 quantitative and qualitative parameters. In addition to the composite ESG rating, granular ratings are available for:
 - The three pillars of ESG analysis: environment, social and governance.
 - The 19 sub-pillars that contribute to the composite rating.
 - The ratings simplify information on countries' sustainability; they help investor decision making when assessing topics such as quality of workforce, quality of life, the judicial system, emissions, ecosystem, wellbeing of citizens, and general law and order.
 - The ratings assess the sustainability and governance practices of countries where suppliers are located to ensure responsible sourcing.

MONEY LAUNDERING AND TERRORISM FINANCING RISK RATINGS

- Dun & Bradstreet's ML/TF risk ratings are assigned to jurisdictions based on an assessment of their vulnerability to acts of money laundering (ML) and terrorism financing (TF). The risk ratings can be used to identify jurisdictions with high vulnerability for further monitoring and remedial actions by its user.
- Over 200 jurisdictions are assigned risk ratings for their vulnerability to ML and TF separately, plus a combined ML/TF risk rating.
- The ratings offer well-documented risk ratings for ML and TF, supported by a robust methodology and user-friendly tools. With a focus on clarity, customization, and stakeholder engagement, this solution empowers users to make informed decisions, meet regulatory expectations, and strengthen overall compliance posture.

TAX HAVEN RISK RATINGS

- Dun & Bradstreet's Tax Haven risk ratings assess jurisdictions propensity to serve as a Tax Haven; over 200 jurisdictions are assigned a risk rating. A clear methodology supports the rating that is defined specifically to meet regulatory needs.

TECHNICAL REQUIREMENTS

Buyers need access to the internet, e.g., supported browsers

- Microsoft Edge
- Firefox
- Chrome
- Safari 9+

THE LEVELS OF DATA BACKUP AND RESTORE, AND DISASTER RECOVERY

Through continual assessments, D&B identifies potential threats and their impacts to the business, then develop plans for mitigation. Dun & Bradstreet has an established business continuity policy and program that creates actionable solutions with a focus on continuous improvement and business resiliency. Our business continuity and disaster recovery strategies and plans are developed to address events such as natural disasters (earthquakes, hurricanes, pandemics, etc.) and manmade disasters (political unrest, terrorism, etc.). Our plans follow industry best practices such as the Disaster Recovery Institute International and Business Continuity Institute guidelines and materially align to industry standards.

ONBOARDING AND IMPLEMENTATION

Onboarding and implementation are both simple, once a G-Cloud call-off contract is signed, upon the contract commencement date a User ID will be sent to the principal admin user for access to the solution with links to the D&B Online Learning Centre (see also “After sales support”). The admin user can then set-up and control all other users.

In terms of offboarding at the end-of-contract, the User's credentials are expired and all access to the product is withdrawn.

SERVICE LEVELS

D&B strives to provide System Availability of 99% 24*7.

“Service Availability” means the availability of D&B services (not including any batch delivery) for access and use by customer over the internet, as a percentage of time in the applicable measurement period by subtracting aggregate downtime for the quarterly interval from the basis period and expressing the result as a percentage of the total basis period (i.e., availability % = ((basis period – aggregate downtime) / basis period) x 100). This availability % excludes unavailability that is due, in whole or in part, to any: (a) delay or failure of performance caused in whole or in part by customer's delay in performing, or failure to perform, any of its obligations under the customer's agreement; (b) customer's internet connectivity; (c) force majeure event; (d) failure, interruption, outage or other problem with any software, hardware, system, network, facility or other matter not supplied by D&B pursuant to this agreement; or (e) scheduled maintenance, which D&B will strive to provide advance notice to customers of.

ACCREDITATIONS

Established programme of 'Currency to do Business' to 'Establish Trust & Confidence' with our customers

This includes:

- ISO 27001 Certification
- ISO 27701 Certification
- ISO 14001 Certification
- Cyber Essentials Certification
- FCA Compliance
- Approved HELLIOS supplier
- Accredited supplier for Financial Services Qualification Scheme
- Accredited supplier for Aerospace, Defence, & Security Sector (JOSCAR)
- Full compliance with GDPR regulations
- Designated Credit Reference Agency

PRICING OVERVIEW

For full details of pricing, please see the separate pricing guide.

THE ORDERING AND INVOICING PROCESS

Once an order is signed User ID access and links to the D&B online Learning Centre will be issued, and an invoice will be raised, payments in advance, standard terms are 30 days payable after invoice.

HOW BUYERS OR SUPPLIERS CAN TERMINATE A CONTRACT

The notice period needed for Ending the Call-Off Contract is at least ninety (90) Working Days from the date of written notice for undisputed sums or at least thirty (30) days from the date of written notice for Ending without cause.

TRAINING

The D&B online Learning Centre helps customers save time and get the maximum benefits from the D&B solutions using europeancommunity.dnb.com

- Customers can choose how they learn based on their preferences.
- Live, regular interactive online courses
- On-demand video tutorials
- Download 'How to' user guides (PDF)
- Detailed product information
- Industry best practices
- View training progress through Learner Dashboards

D&B can host onsite training sessions when required as well as web based/virtual training sessions.

AFTERSALES SUPPORT

The D&B relationship manager and solution consultant will respond to any contractual and initial set up questions.

In conjunction the D&B Customer Service Team are a knowledgeable team of analysts who provide a helpful and professional service throughout the contract period. The team is available from 8.30-5.30, Monday through to Friday, and operates as multi-channel, allowing customers to get the answers as required:

- Self-serve Knowledge Hub europeancommunity.dnb.com
- Online Chat -which can be accessed from our products or our website <https://www.dnb.co.uk/>
- Telephone: 0845 145 1700

ETHICAL STANDARDS

Dun and Bradstreet take its responsibilities to its clients, suppliers, and the wider community extremely seriously. We aim to lead when it comes to being an ethical company and we are extremely proud that we have been voted as one of the most ethical companies by The Ethisphere Institute. We have also received a 100% score on the Human Rights Campaign Corporate Equality Index.

Our international locations achieved certification in Corporate Ethical Procurement and Supply from the Chartered Institute of Procurement and Supply (CIPS), reinforcing our commitment to third-party compliance and ethical procurement practices. This commitment to doing the right thing by our team is one of the many reasons that Dun & Bradstreet continues to be named amongst the best workplaces in multiple regions where we operate.

For a business to be selected as one of the world's most ethical companies, it must go above and beyond – not only promoting ethical business standards internally, but also exceeding minimum standards for legal compliance, and shaping future industry standards to introduce new best practices.

PRIVACY AND SECURITY

The Dun & Bradstreet Data Cloud provides insights on hundreds of millions of businesses. Some of the information in the Data Cloud may be classified as personal information under various laws such as information relating to an individual (e.g., a sole trader, a partnership, a company director, a beneficial owner, a trustee, a professional contact.) Data privacy information is available on the [DNB.co.uk](https://www.dnb.co.uk) website or can be provided on request.

This privacy notice explains how we collect, share, and protect business information.

Maintaining the security and privacy of our clients' confidential data is one of our highest priorities. The security notice is also on the website and can be viewed or provided on request.

CODE OF CONDUCT- COMPLIANCE

Dun & Bradstreet maintains a Compliance Hotline and web-based reporting tool which are run by an independent company and are available 24/7, 365 days a year. If a team member chooses, they may remain completely anonymous when reporting any concerns or issues.

DO-GOOD

Through our Do-Good program, we support our employees in giving to the causes that mean the most to them by providing paid time off to volunteer and donation matching. Our annual Do-Good Week embodies our commitment to serve our communities. During this company-wide campaign, we join together to give our time and talents to charitable organisation where we live and work.

OUR COMMITMENT TO SUSTAINABLE OPERATIONS

Dun & Bradstreet uses its data and analytics to help companies grow their business and become better global corporate citizens. Our ideal is to create a triple bottom line – one in which our data and people are driving positive change across the globe for the planet, its people, as well as financial success.

These Guiding Principles demonstrate D&B's commitment to expand the influence of our business while responsibly mitigating our consumption and the impacts of our global operations. Looking to be a steward of the global environment and actively shape sustainable futures in the communities where we work and live:

- Engage with suppliers and vendors that use progressive and environmentally friendly products, materials, and technology to advance sustainability across the organisation.
- Adopt internal policies and best practices that – when combined with technology – enhance our energy efficiency and management, and resource conservation efforts.
- Create healthy workplaces that embrace published sustainability guidelines and promote recycling and responsible consumption.
- Foster a global workforce aligned with our corporate sustainability efforts and engaged in environmental projects and issues in their local areas.
- Comply with all applicable environmental laws and regulations wherever we do business.
- Set and monitor the progress of the company's sustainability efforts through the collection of key data and establishment of corporate objectives.
- Communicate with employees, customers, partners, suppliers, vendors, and environment focused organisation on the progress of our sustainability efforts and encourage their feedback.
- Continually explore new opportunities to save energy, water, and resources; generate less waste; and consume fewer natural resources.

ABOUT US

Dun & Bradstreet (D&B), is a global provider of business decisioning data and analytics, enabling 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, governments and companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity.

The Dun & Bradstreet Data Cloud delivers comprehensive business data and analytical insights: comprising over 620 million business records, curated from tens of thousands of sources, 10's millions of web sites and 375 million data elements monitored and updated each day.

Holding information on companies in over 200 countries, over the last two decades, D&B has created the largest partnership network in the industry - a truly global organisation, a top-tier technology infrastructure and a single, global quality process (DUNSRight™) to ensure our customers can enjoy the best quality of content, tools, and service around the world. The starting point of Live Business identity is the Dun & Bradstreet DUNS Number, a proprietary, unique 9-digit identifier for businesses that allows the tracking of a business and its related connections throughout the full lifecycle of that business.

D&B solutions meet a diverse set of global customer needs with 90% of the Fortune 500™, and companies of every size around the world, (including both local and central governmental agencies) relying on D&B's data for many purposes including:

- Finance, marketing & Risk
- Supply Management
- Compliance
- Master Data Management & Analytics
- Marketing & Sales
- Data intelligence

CONTACT DETAILS

Further information /ordering

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