

Service Definition

G-Cloud 15 – Lot 2b
Cloud Software

BUSINESS AI SOLUTIONS
D&B Data Cloud – Global Business

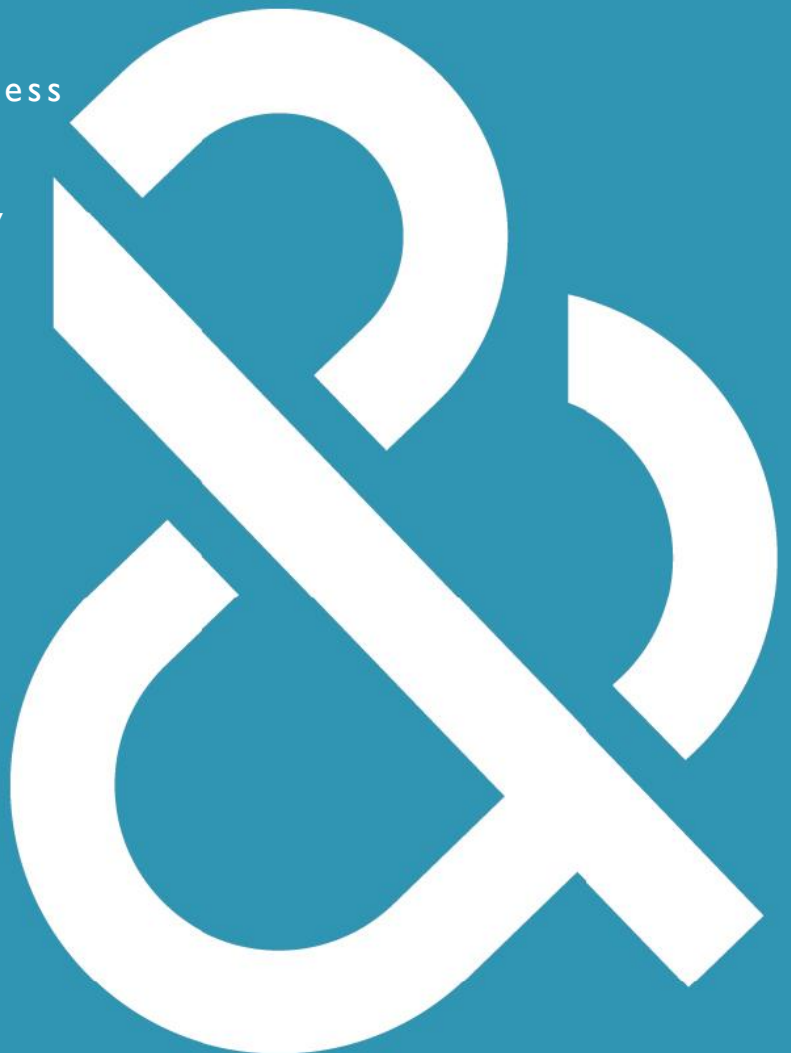
*Data For Economic and Financial
Standing (EFS), Financial Viability
Risk Assessments (FVRA)*

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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 Cloud there are now a number of AI tools for many public sector use cases, such as Economic and Financial Standing, (EFS) and Financial Viability Risk Assessments (FVRA), using standard protocols – as below:

MCP (Model Context Protocol):

Is an **open standard framework** that allows AI models—like large language models (LLMs)—to **connect with external tools, data sources, and systems** in a structured, secure, and scalable way.

The D&B MCP supports integration, acting as a **universal connector** for:

- D&B Agent-Ready Data
- D&B Agent-Ready Answers
- D&B Agents

A2A (Agent-to-Agent Protocol) are complementary, open-standard protocols for AI agents to securely communicate, share tasks, and coordinate with each other, allowing the agents to work together across platforms.

- The D&B MCP will act like a universal connector, allowing multiple AI agents to collaborate.

Agents:

These are smart digital assistants that can automatically gather, analyse, and summarise business information for you. Agents can check supplier backgrounds, spot risks, and help with compliance—saving you time and reducing manual work.

Chat D&B:

This is an easy-to-use chat tool that lets you ask questions and get instant, reliable business information from D&B's trusted database. Whether you need to check a company's financial health, ownership, or compliance status, you can get answers in plain language, right when you need them.

For example, below is output from the AI D&B Chat engine when asked how the Agents can help the UK public sector:



ChatD&B™

give an overview of Agentic AI using the Chat D&B agents for the public sector



🔍 What is the DUNS for...

🔍 Can you provide firmographic info about...

📄 What is a Paydex score?

📄 What is my current RUM spend?



ChatD&B™

Assist you with detailed company insights, including firmographic data, financial risk indicators, ESG scores, and much more.



Verification Agent

Accelerate onboarding by turning any company into a clear, verification report you can trust.



Call Prep Agent

Walk into every call knowing what to say, who to target, and why now.



Credit Risk Agent

Quantify counterparty risk in seconds so you set limits, terms, and strategy with confidence.

Chat D&B Agents Output:

- **Capabilities:**
 - Real-time access to trusted business data and analytics
 - Automated risk, compliance, and supplier checks
 - Integration with public sector workflows for procurement, grants, and compliance
 - AI-driven insights for decision support and operational efficiency

UK Public Sector Applications

- **Procurement:** Vetting suppliers, monitoring financial health, and ensuring compliance with public sector standards.
- **Grants & Funding:** Assessing applicant viability and risk.
- **Regulatory Compliance:** Ongoing monitoring of partners and vendors for sanctions, financial stability, and ESG compliance.
- **Operational Efficiency:** Automating data collection, validation, and reporting for government agencies.

Together, these components make it easier for public sector organisations to make informed decisions, ensure transparency, and manage suppliers and partners with confidence, examples of use cases are below:

- 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
- 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 data access level via Chat D&B is still provisioned by what a user has contracted for, e.g. their Blocks of attributes, this can be through an API, Data Lake such as Google Cloud, Databricks or Snowflake or via a batch method.

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.

D&B.AI™ Solutions

Wherever you are on your AI journey, harness the power of Dun & Bradstreet's unparalleled data set to enable and enrich your AI solutions using our new AI-native interfaces and agents

Agent-Ready Data



D&B Data

MCP-ready access to Dun & Bradstreet's business-critical data, including company information, ownership and corporate hierarchies, global financials, and payment behavior.

Precision, scale, and interoperability

Agent-Ready Answers



ChatD&B™

Seamless integration with D&B's proprietary agent, ChatD&B, which delivers insights across 600+ million global entities and thousands of data elements via MCP.

One prompt, comprehensive reach

Purpose-built Agents



AI Agents

A growing suite of D&B-developed agents tailored to high-impact workflows like business credit risk screening, supplier evaluation, and compliance monitoring

Ready to deploy and scale

AI Agent Capabilities

- **Automated EFS Checks:** AI agents should trigger EFS checks based on procurement workflows, interpret D&B data, and provide pass/fail recommendations.
- **Risk Flagging:** Highlight suppliers with adverse financials, high risk scores, or negative legal events.
- **Reporting & Audit Trail:** Generate audit-ready reports and maintain logs of all checks and decisions.
- **Continuous Monitoring:** Optionally, agents should monitor suppliers for changes in financial standing or risk profile.

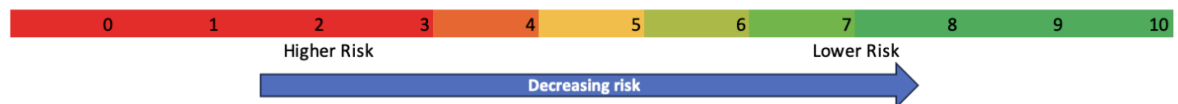
Data for the ratios:

The D&B scores and ratings and raw financial data is available to support the checks. The D&B data also includes SME (Small, Medium Enterprise) and Voluntary Community and Enterprise (VCSE) flags that can be added to a supplier portfolio for reporting purposes, as well as the raw data and ratios used in calculating risk, as per the diagrams below updated in January 2026 -

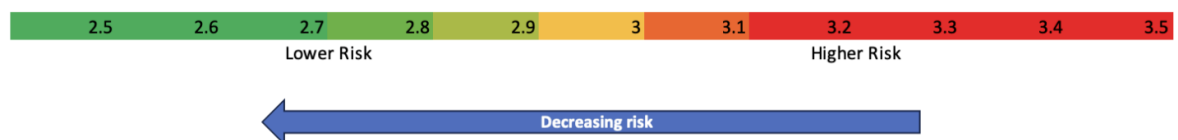
https://assets.publishing.service.gov.uk/media/6964bd0396e60a090ce1ff36/2025-12-31-_EFS_-2025_Final_V2.pdf

Interpreting standard financial metrics - Risk categories by sector and criticality of procurement. These values represent a scale of risk rather than a prescribed threshold. For example, the table below should be interpreted as followed for the presented metrics:

Operating Margin (%)



Net Debt to EBITDA



Mitigations should be considered when a bidder's EFS begins to move into the higher risk of the spectrum but should be proportional to the requirement and criticality of the contract.

The following tables should be used to determine the level of risk associated with a bidder/supplier following the application of standard financial assessments.

Sector	Metric	Lower risk	Decreasing risk	Medium risk	Increasing risk	Higher risk
All sectors (save where shown separately below)	Metric 1 - Turnover Ratio	>2.0x	>1.5x	1.5x	<1.5x	<1.0x
	Metric 2 - Operating Margin	>10.0%	>7.5%	7.5%	<7.5%	<5.0%
	Metric 3(A) - Free Cash Flow / Net Debt	>15.0%	>10.0%	10.0%	<10.0%	<5.0%
	Metric 3(B) - Net Debt / EBITDA	<2.5x	<3.0x	3.0x	>3.0x	>3.5x
	Metric 4 - Net Debt + Net Pension Deficit / EBITDA	<4.0x	<4.5x	4.5x	>4.5x	>5.0x
	Metric 5 - Interest Paid Cover	>4.50x	>3.75x	3.75x	<3.75x	<3.00x
	Metric 6 - Acid Ratio	>1.00x	>0.9x	0.9x	<0.9x	<0.8x
	Metric 7 - Net Assets	>0	N/A			<0
	Metric 8 - Group Exposure Ratio	<25.0%	<37.5%	37.5%	>37.5%	>50.0%

Sector	Metric	Lower risk	Decreasing risk	Medium risk	Increasing risk	Higher risk
Construction, Engineering and Facilities Management	Metric 2 - Operating Margin	>4.0%	>3.0%	3.0%	<3.0%	<2.0%
	Metric 3(B) - Net Debt / EBITDA	<1.0x	<1.5x	1.5x	>1.5x	>2.0x
	Metric 4 - Net Debt + Net Pension Deficit / EBITDA	<2.5x	<3.0x	3.0x	>3.0x	>3.5x

Sector	Metric	Lower risk	Decreasing risk	Medium risk	Increasing risk	Higher risk
Information Technology and Telecoms	Metric 3(B) - Net Debt / EBITDA	<3.00x	<3.25x	3.25x	>3.25x	>3.50x
	Metric 4 - Net Debt + Net Pension Deficit / EBITDA	<4.50x	<4.75x	4.75x	>4.75x	>5.00x

Sector	Metric	Lower risk	Decreasing risk	Medium risk	Increasing risk	Higher risk
VCSE	VCSE Metric 1 - Operating Reserve Ratio	>4.0x	>3.0x	3.0x	<3.0x	<2.0x
	VCSE Metric 2 - Operating Reliance Ratio	>1.00x	>0.75x	0.75x	<0.75x	<0.50x
	VCSE Metric 3 - Donations & Legacy Reliance Ratio	<30.0%	<40.0%	40.0%	>40.0%	>50.0%
	VCSE Metric 4 - Operating Cash Ratio	>1.0x	>0.75x	0.75x	<0.75x	<0.50x

Features and benefits

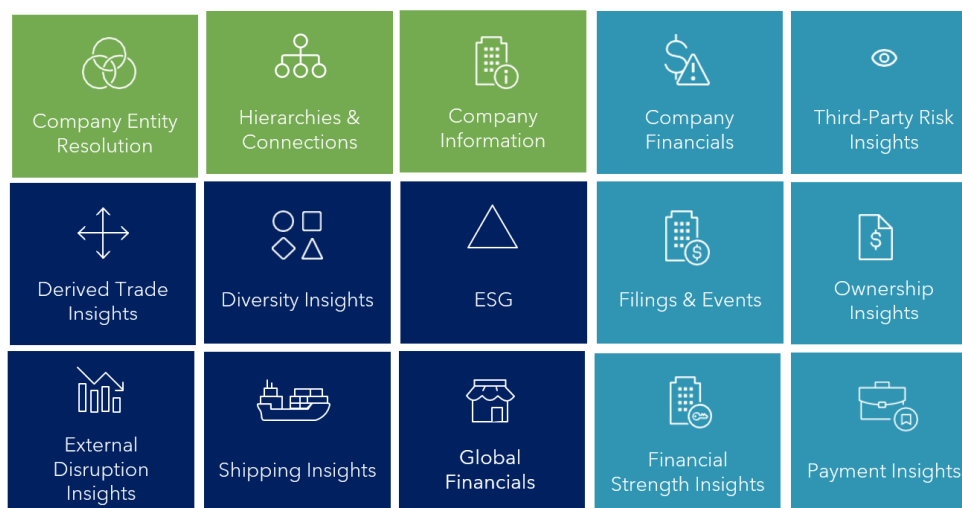
FEATURES

- Match your data to the D&B data cloud for verification
- Data can be enriched for many purposes e.g. supplier onboarding
- Cloud, Agent Ready, 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
- Fraud detection and prevention in public sector transactions.
- Economic development analysis for regional planning and investment.
- Crisis response support with rapid business impact analysis.

BENEFITS

- 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 APIs enhances developer experience and reduces implementation costs

D&B DATA BLOCKS



CHAT D&B AND AGENTS

The Chat D&B and Agentic solutions leverage advanced AI agents to automate and enhance public sector workflows. These solutions are designed to streamline supplier due diligence, risk assessment, compliance monitoring, and procurement processes. By integrating D&B real-time data our agentic tools can autonomously gather, analyse, and summarise critical business intelligence, flag potential risks, and generate actionable insights.

This empowers government agencies to make faster, more informed decisions, improve transparency, reduce fraud, and ensure compliance with regulatory and diversity requirements—all while reducing manual workload and increasing operational efficiency.

For example:

Feature	Benefit for Public Sector
Company Lookup	Supplier due diligence: Quickly assess vendor legitimacy and stability
Firmographic Data	Market analysis: Generate company lists for economic development and planning
Risk Assessment	Risk mitigation: Proactively manage exposure in public-private partnerships
Payment Insights	Contractor performance: Evaluate reliability and payment history
Ownership & Hierarchy	Fraud prevention: Identify shell companies and suspicious ownership structures
Sales & Marketing Scores	Enhanced decision-making: Access actionable insights for procurement and policy
Executive Contacts	Grant & funding oversight: Verify legitimacy of applicants and recipients
Business Events	Crisis response: Rapidly vet suppliers during emergencies
ESG Data	Monitor and report on supplier ESG for policy compliance
Company Lists & Rankings	Transparency & compliance: Access up-to-date data for regulatory checks and reporting

The D&B Data Blocks are also available via:

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.

Google Agent

The Google Cloud Platform also has access to D&B data, if this is your preferred method of connecting to the D&B data. It provides a comprehensive suite of tools and services for building, deploying, and managing **agentic AI** systems that can autonomously reason, plan, and execute complex, multi-step tasks.

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 - europeancommunity.dnb.com (see also “After sales support”).

In terms of offboarding at the end-of-contract, the User's credentials API Keys and Secrets are expired and all access to the data 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 & 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 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

Telephone: 0800 001234

Email: PublicSector@dnb.com