



CUSTOMER VOICE

# Webbased Monitoring

How Marubeni uses D&B Credit to check the creditworthiness of companies worldwide on a daily basis



## How Marubeni uses D&B Credit to check the creditworthiness of companies worldwide on a daily basis

Marubeni is the specialist for cross industry import and export business all over the world. To minimize business risks, the Japanese headquartered group, relies on Dun & Bradstreet Data Cloud for credit checks. By using the D&B Credit monitoring function, Marubeni's credit management team automatically receives notifications immediatly when important key figures of a customer change.

For more than 160 years, Marubeni Corporation and its subsidiaries have been doing import and export business all over the world. Marubeni's customers include well-known companies in the chemical, agricultural, aerospace, construction and automotive industries. Marubeni's credit management team uses Dun & Bradstreet's D&B Credit to assess the creditworthiness of customers worldwide.



By using D&B Credit, we have considerably accelerated our checking processes and significantly reduced our credit risk thanks to the quality and timeliness of the data.

**Stefan Schmeing,**  
Risk & Quality Manager bei Marubeni in Düsseldorf



## Key figures for credit assessment

Every new customer with a credit limit requirement of more than \$100,000 first goes through an internal check at Marubeni. "To do this, we pull the most important key figures from D&B Credit and incorporate them into our internal scoring model," says Stefan Schmeing.

At Marubeni, the most important information for the credit check includes the balance sheet total and equity capitalization, the year the company was founded, the number of employees, the market position and the profit and loss statement.

A points system is also used to assess the development of sales and profits. The ratio of current assets to current liabilities is also included in the scoring model.



The reports from D&B Credit are very clear and have a uniform structure worldwide. I really appreciate that, because it allows me to quickly find the information that is relevant to me. This makes international cooperation easier.

**Stefan Schmeing,**  
Risk & Quality Manager bei Marubeni



## Up-to-the-minute information thanks to monitoring

To reduce its own risk, Marubeni works with a credit insurer that is liable for part of its liabilities. If, for example, a customer's payment behavior deteriorates, this can lead to the credit insurer lowering or even cancelling the insurance proceeds. "That's why it's particularly important for us to always have up-to-the-minute data from customers available. This way, we know exactly what the facts are and can act immediately," says Schmeing.

Using the alert function in D&B Credit, Schmeing and his colleagues in credit management receive daily information by e-mail about changes at customers. Sometimes new financial data is available, sometimes ownership changes or payment behavior deteriorates. "Our job is to sift through this information, check what's behind it and take action."

That's when it can happen that Schmeing involves sales colleagues to find out why a customer's payment behavior has deteriorated.



Open communication is particularly important in such a situation. That way, we can also find a good solution together with the customer in such cases.

**Stefan Schmeing,**  
Risk & Quality Manager bei Marubeni





## ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of data and analytics, enables companies around the world to improve decision-making and 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.

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