



Less risk & more reward

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Everything starts with onboarding – but it could end there too

Discover how Dun & Bradstreet can elevate your onboarding and customer experience



Outstanding customer experience is at the heart of every successful business. No truer is this than for finance teams, with almost every finance leader striving to go above and beyond to win the hearts, trust (and business) of customers, new and old.

Customer onboarding is a critical component of the overall experience and can be the difference between a customer using your product – and potentially more of your products long term – or churning after just a few months.

In this age of advocacy, where reviews and word-of-mouth can have a huge impact on your bottom line, it's vital that you start new relationships on the front foot, with a smooth and supportive onboarding, backed up by quick and consistent credit decisions.

Customer experience and onboarding statistics shaping your world



According to [PWC](#), 85% of buyers are willing to pay more for great customer experience.



[Temkin Group](#) reports that banks could see a 27.5% growth rate by improving their CX scores by just 10%.



97% of companies say a good user onboarding is necessary for a product's growth, according to [UserGuiding](#).



[Forrester](#) reports that CX leaders outperformed those lagging in CX on the S&P 500 index by nearly 80%.



Satisfied customers are 8x more likely to try other products or services and 15x more likely to spread positive word of mouth, according to [Forrester](#).



Increasing customer retention by 5% has the potential to increase profits by 25-95%, according to [Invesp](#).



[McKinsey](#) reports that automated credit decisions have led to a revenue increase of 5-15% through higher acceptance rates, lower cost of acquisition and better CX.



How does D&B Finance Analytics elevate customer experience and onboarding?



MASTER DATA IS KEY

The key to onboarding new customers is accurate and integrated [master data](#).

Disconnected data creates an incomplete and inaccurate view of clients, preventing you from gaining a clear insight into their business – which can be detrimental to your own exposure to risk if, say, a customer with a poor payment history is onboarded.

Similarly, lacking the right, up-to-date information can affect your ability to reach out to customers with relevant information, or any information at all if contact details are incorrect, which can negatively impact their experience.

Clearly it's vital that data silos are connected and every relevant stakeholder in every department has access to the correct data, which is seamlessly integrated across your systems and automatically updated on an ongoing basis.



SPEEDY AND CONSISTENT CREDIT DECISIONS

When making credit decisions, it's essential that all the relevant insights are accounted for to ensure you're not extending credit to a business that could pay late or not pay altogether. But this is just one piece of the puzzle, as decisions must also be made at pace.

Doing so is key to keeping customers happy. If you're not able to make near instant credit decisions, chances are one of your competitors will. In turn, finance teams are increasingly turning to automation to alleviate manual, time-consuming processes.

Smart credit solutions are making this possible by enabling you to combine your credit policies with comprehensive data and analytical insights to pre-screen and validate applicants, with custom credit scorecards that support instant decisions on credit requests.

Beyond simply accelerating the pace of credit decisions and automation, custom credit scorecards also help you to make consistent decisions, by removing subjectivity in favour of rule-based, data-driven assessments.



INTEGRATED DATA AND ANALYTICS DELIVERED VIA AN API

Credit management is complex. It can be made far easier, however, with the right solutions and analytics – delivered directly into your applications and workflows – so your organization can easily access integrated data to inform accurate, real-time decisions.

But any old data won't do. Instead, you need complete, comprehensive data. So, what better than the world's largest set of business data featuring proprietary payment insights and predictive analytics provided courtesy of Dun & Bradstreet's Data Cloud?

Combining our best-in-class business data and credit intelligence, D&B Finance Analytics provides all the insights you need, where and how you need them – with tailored, flexible delivery and a simple implementation and integration.

Elevate your onboarding and customer experience with D&B Finance Analytics

Intelligent, flexible and easy to use, [D&B Finance Analytics](#) combines powerful insights and technology to help finance teams manage risk, increase operational efficiency, reduce cost and improve the customer experience.

ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB). For more about Dun & Bradstreet, visit [DNB.co.uk](#).

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