



SAP Ariba 

Feature at a Glance

New third-party Financial risk data provider - D&B

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Feature at a Glance

Ease of implementation  Low touch / simple
Geographic relevance  Global

Introducing: New third-party Financial risk data provider - D&B

Customer challenge

As part of supplier due diligence, customers require a systematic approach to include additional financial information from licensed third party financial providers.

Publicly available financial information such as suits, liens, judgements and bankruptcy is included in SAP Ariba Supplier Risk.

Solution area

SAP Ariba Supplier Risk

Meet that challenge with SAP Ariba

We are excited to announce D&B as a new partner providing financial information integrated to SAP Ariba Supplier Risk. A financial tab will be populated with financial data provided by D&B.

Financial data contributing to the risk exposure can be configured using the risk configurator to adjust the weightings based on customer requirements.

Implementation information

This feature is automatically on for all customers with the applicable solutions but requires **customer configuration**.

Customer must obtain a license key from D&B and enter the credentials into the D&B section of the content service providers in Supplier Risk.

It is recommended for customers that have DUNS numbered suppliers to include DUNS on the input to provide continuity of data

Experience key benefits

As part of supplier due diligence, users can now review regularly updated financial health information provided by D&B.

Supplier qualification process can now leverage the financial health profile to determine preferred supplier or qualification status. (Via a to-do task)

Financial risk exposure can be used as an indicator to drive financial risk assessments, driving a focused approach for financial risk assessments rather than a 'one size fits all' approach.

Prerequisites and Restrictions

Customers must purchase a license to D&B through the SAP App center or by contacting D&B directly.

Customers may access the SAP Ariba Supplier Risk product documentation via Ariba connect by accessing the "How to register a third-party provider license" section

Feature at a Glance

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The screenshot shows the 'Supplier Risk Administration' page for Dun & Bradstreet. The left sidebar contains navigation options: Reports, Configure risk exposure, Import data, Configure alerts, Customize supplier alerts, Content and service providers (highlighted), and Adverse media feedback center. The main content area includes the Dun & Bradstreet logo, a status indicator (Enabled), a 'Disable' button, a 'Domain' dropdown set to 'Financial', and a 'Select suppliers' button. Below this is a table of data elements:

Field Name	Description	Contributing to Risk Exposure
Supplier Evaluation Risk Rating (SER)	The Supplier Evaluation Risk (SER) Rating predicts the likelihood that a company will obtain legal relief from creditors or cease operations without paying creditors in full over the next 12 months. Used as a substitute for Financial Stress Score.	Contributing to Risk Exposure
Supplier Stability Index (SSI)	The SSI score (0 – 10) represents the probability that a supplier will experience significant financial stress over the next 90 days; a zero (0) score indicates the probability is extremely small; while a ten (10) score indicates the probability is high. Used primarily as a complement to the SER score.	Contributing to Risk Exposure
D&B Rating	Text describing the estimated financial strength and composite credit appraisal assigned to the subject at the time of last update.	Contributing to Risk Exposure
D&B Paydex	Numeric index assessing the payment performance of a business. Derived from a monetary-weighted average of a company's combined individual payment experiences, it ranges from 0 – 100 with higher scores representing businesses which pay their bills more promptly. Based on the past 24 months of trade experiences.	Contributing to Risk Exposure
DUNS Number	Unique identifier of D&B record for the business in question	Additional Financial Health field

At the bottom, there is a 'Settings - Dun & Bradstreet' section with a 'Restrict to only enriched suppliers' toggle and a form for entering license credentials:

	Username	Primary contact	Contact phone	Contact email	Expiration date
	XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXNIN				

All users can access the **content and services provider** section of the **Supplier risk administration** to access the list of data elements that are included the D&B integration.

Risk Managers must enter the required license credentials to authenticate the relationship with D&B and SAP Ariba Supplier Risk. Upon authentication, users are able to submit suppliers for risk evaluation.

Feature at a Glance

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The screenshot displays the 'Supplier risk administration' interface. On the left, a navigation menu includes 'Reports', 'Configure risk exposure', 'Import data', 'Configure alerts', 'Customize supplier alerts', 'Content and service providers', and 'Adverse media feedback center'. The main area shows the 'Configure risk exposure' configuration for 'D&B Testing'. The 'Data sources' tab is active, showing 'Default sources' (Natural disasters, Adverse media, Country risk, Corporate data) and 'Licensed sources' (Financial, with the D&B logo). A callout box points to the 'Field configurations' tab, which is shown in a larger view below. This view includes a table of 'Standard fields' and a 'Licensed fields' section.

1. After enabling D&B as the financial provider, Supplier Risk User Managers must complete the risk configuration for the D&B financial data by:

Selecting D&B as the financial source for licensed providers on the data source tab of the risk configurator

2. Easily completing the field configurations tab and adjusting the weights for each field that contributes to risk exposure.

Users can also change the weights for standard fields from default sources.

Users can add custom fields, assign weightings and risk categories.

Field source	Field	Risk category	Field type	Field value	Weight	Threshold order	Less than	Greater than
Standard	Number of lawsuits	Regulatory & legal	Numeric		Medium	Safer to riskier	5	10
Standard	Country risk score	Environmental & social	Numeric		Low	Riskier to safer	3.5	4.5
Standard	Number of liens	Regulatory & legal	Numeric		High	Safer to riskier	5	7
Standard	Years since bankruptcy	Financial	Numeric		Low	Riskier to safer	1	7
Standard	UCC filing count	Financial	Numeric		Low	Safer to riskier	5	20

Field source	Field	Risk category	Field type	Field value	Weight	Threshold order	Less than	Greater than
Financial	Supplier Evaluation Risk Rating (SER)	Financial	Text	1,2,3,4,5,6,7,8,9	None			
Financial	Supplier Stability Index (SSI)	Financial	Text	0,1,2,3,4,5,6,7,8,9,10	None			
Financial	D&B Rating	Financial	Text	1,2,3,4	None			
Financial	D&B Paydex	Financial	Numeric		None	Riskier to safer	41	70

Feature at a Glance

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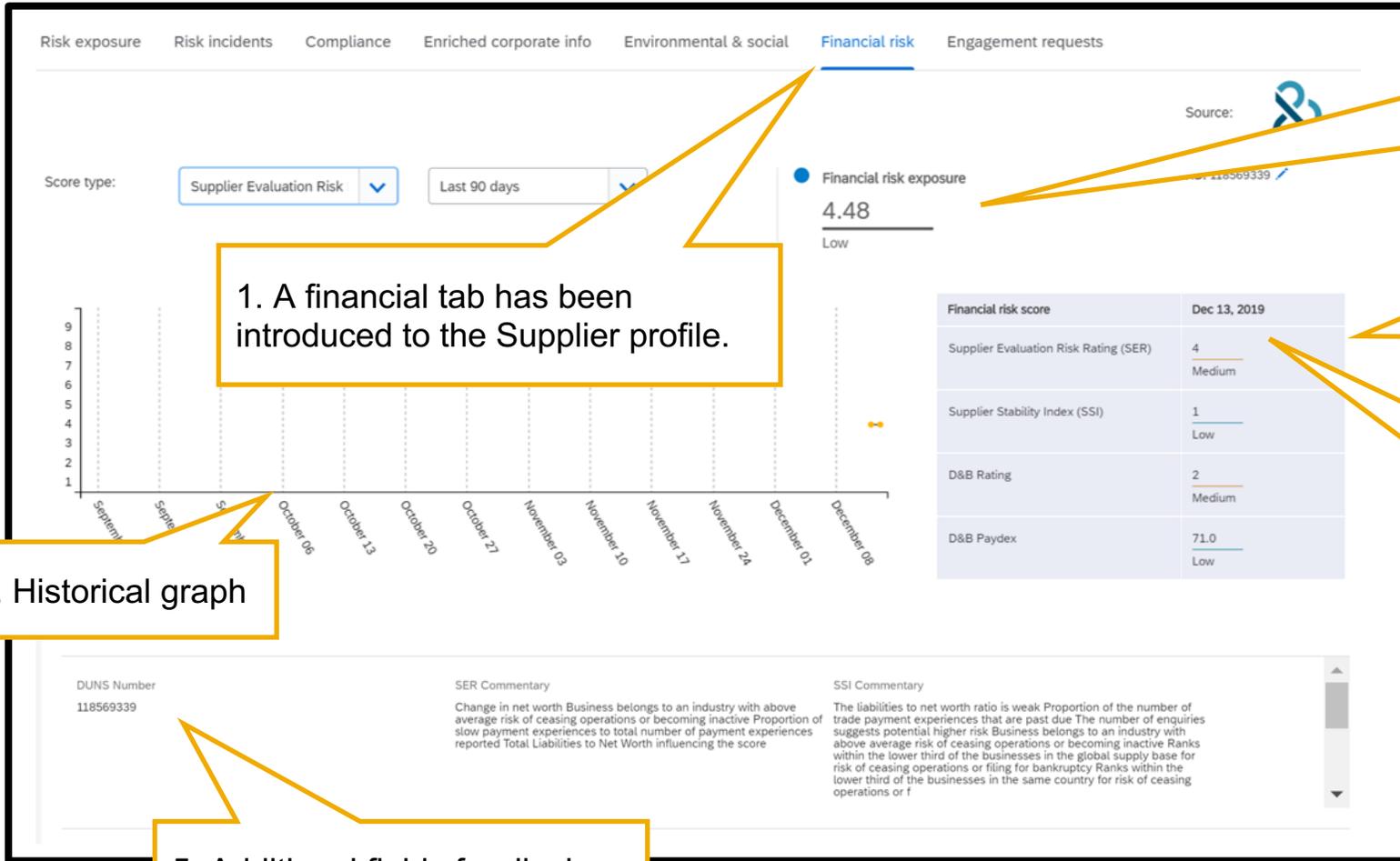
The image shows a multi-step process in the SAP Ariba Supplier Risk dashboard:

- 1. Suppliers eligible for risk evaluation can be selected from the Supplier Evaluated section of the SAP Ariba Supplier Risk dashboard**: The dashboard shows a search bar and a table of suppliers. A callout box highlights the search bar and the table header.
- 2. The supplier list**: A callout box highlights the 'Submit for risk evaluation' button at the bottom of the supplier list.
- 3. The supplier profile**: A callout box highlights the 'Select providers for risk evaluation' dialog box, which shows a list of providers and a 'Done' button.

The dashboard includes a navigation menu (HOME, SOURCING, SUPPLIERS, SUPPLIER RISK, MORE...), a search bar, and a risk summary section with a donut chart showing 0 / 9393 High risk suppliers. The supplier list table has columns for Follow, ERP Vendor ID, Company name, Street, City, State, Country, Risk exposure, Enriched, Profile published, Submitted for evaluation, and Eligible for monitoring. The 'Select providers for risk evaluation' dialog box shows 1 supplier selected and a list of providers, including D&B (Financial) with 39 submitted.

Feature at a Glance

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1. A financial tab has been introduced to the Supplier profile.

2. Financial health information from the licensed provider is displayed including: Overall Financial Risk exposure

3. Fields contributing to the risk exposure

4. Historical graph

6. When there are changes, D&B will automatically update the information in the financial tab of the supplier profile. The financial risk score date will be changed to reflect the most recent information.

5. Additional fields for display

Feature at a Glance

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The below tasks will need to be completed to enable a licensed provider and successfully submit suppliers for financial evaluation using the framework designed for financial integration to SAP Ariba Supplier Risk.

Please note: each partner may have special requirements for submitting suppliers for evaluation. Please refer to each specific provider details by accessing the partner information found in: Supplier Risk Administration – Content and Services provider section.

- Obtain a license from the available partner
- Enter the provided credentials into your Supplier Risk Realm (content and services provider section). This will authenticate the relationship with SAP Ariba Supplier Risk, the partner and the customer. This enables the realm with the partner integration.
- Identify and prepare the suppliers for evaluation based on the specific provider requirements for submitting suppliers for evaluation.
- Create and load a CSV file in the required file format for each supplier with the corresponding external ID, if applicable.
- Select the suppliers that meet the minimum requirements for the specific partner. This will return the integrated data and create a financial tab in the Supplier Risk realm for each supplier selected.
- Risk manager must configure the risk exposure using the risk configurator to include the partner information in the risk exposure calculations. Risk Manager should enable the source, and configure the available data element weights on the field settings tab of the risk configuration.

Links in SAP Ariba Connect that explain the processes for third party enablement and supplier evaluation:

- **How to register a third-party provider license**
https://support.ariba.com/Connect/Documentation/DITAS4?item_id=en_26477cf08ffe4b338a2ed13fa4cbd6a7_922370c3acf045969ecafe0ded355845_DITAS4
- **How to append external IDs to supplier profiles**
https://support.ariba.com/Connect/Documentation/DITAS4?item_id=en_26477cf08ffe4b338a2ed13fa4cbd6a7_a5c118932e0b476a88922549b14dee5d_DITAS4
- **Easy identification of evaluation-eligible suppliers in SAP Ariba Supplier Risk**
https://support.ariba.com/Connect/Documentation/DITASSP?item_id=en_d69607a2f5104aa4b343e7d3ff94e810_d36f9caa6bbf40c5a821090f8942abf4_DITARG
- **How to edit a supplier's external ID**
https://support.ariba.com/Connect/Documentation/DITAS4?item_id=en_26477cf08ffe4b338a2ed13fa4cbd6a7_a351cf8229cc4d139871ca3b736becae_DITAS4

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Dun & Bradstreet, the global leader in commercial data and analytics, enables 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.

D&B Display name	D&B field description	Data elements
Contributing Factors		
Supplier Evaluation Risk Rating (SER)	The Supplier Evaluation Risk (SER) Rating predicts the likelihood that a company will obtain legal relief from creditors or cease operations without paying creditors in full over the next 12 months. Used as a substitute for Financial Stress Score.	Range of 1-9; Low = 1-3, Medium = 4-6, High = 7-9
Supplier Stability Index (SSI)	The SSI score (0 – 10) represents the probability that a supplier will experience significant financial stress over the next 90 days; a zero (0) score indicates the probability is extremely small; while a ten (10) score indicates the probability is high. Used primarily as a complement to the SER score.	0-10; Low = 0-3, Medium = 4-6, High = 7-10
Composite Credit Appraisal (component of D&B Rating)	The Composite Credit Appraisal is a number, 1 through 4, that makes up the second half of the company's rating and reflects D&B's overall assessment of that firm's creditworthiness. The Composite Credit Appraisal is based on D&B analysis of company payments, financial information, public records, business age and other important factors (when available).	4 = high risk. 2,3 = Medium risk 1 = low risk
D&B Paydex	Numeric index assessing the payment performance of a business. Derived from a monetary-weighted average of a company's combined individual payment experiences, it ranges from 0 – 100 with higher scores representing businesses which pay their bills more promptly. Based on the past 24 months of trade experiences.	1-100; Low = 71-100; medium = 41-70; high = 1-40

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D&B Display name	D&B field description	Data elements
Additional Fields (1 of 2)		
DUNS Number	Unique identifier of D&B's record for the business in question	
SER Commentary	Text that explains the primary reasons for the Supplier Evaluation Risk Score.	
SSI - Failure Rate	The probability of significant financial stress over the next 90 days, based on the SSI score. Note that each percentage corresponds directly to an SSI score (0-10). Percentages will vary from country to country. The percentages provided reflect U.S. suppliers.	Low = 0.37%, 0.42%, 0.56%, 0.71%, Medium = 0.85%, 1.03%, 1.41%, High = 1.74%, 2.65%, 3.66%, 6.2%
SSI Commentary	Text that explains the primary reasons for the Supplier Stability Index Score.	
Financial Stress Score (FSS)	A numeric value that predicts the likelihood that the organization will seek legal relief from creditors or cease operations without paying all of its creditors in full in the next 12 months. Used as a substitute for the SER score.	1001-1875 Low - 1510-1875; Medium = 1450-1509; high =1001-1449
FSS – Failure rate	The probability a business will seek legal relief from creditors or cease operations without paying all of its creditors in full in the next 12 months, based on the FSS score.	Low = 0.03%, 0.09%; Medium = 0.24%; high= 0.84%, 4.70%
FSS - D&B Score Override	Text indicating the reason the FSS was not computed for this business.	
FSS Commentary	Text that explains the primary reasons for the financial stress score.	
Financial Stress Score National Percentile	A number that predicts the likelihood that the organization will seek legal relief from creditors or cease operations without paying all of its creditors in full in the next 12 months. The score ranges from 1 to 100, with higher scores indicating a lower probability of failure.	
D&B Rating	Text describing the estimated financial strength and composite credit appraisal assigned to the subject at the time of last update. The "5A" to "HH" Financial Strength classifications reflect company size based on worth or equity as computed by D&B. Company size can be an effective indicator of credit capacity. These Ratings are assigned to businesses that have supplied D&B with a current financial statement	

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D&B Display name	D&B field description	Data elements
Additional Fields (2 of 2)		
Business Legal Structure	Text recording the legal form or structure of a business as registered with government authorities e.g., partnership corporation private limited company government department proprietorship.	
Family Tree Member Role	Text recording of various parts that the Subject plays as a member of an ownership structured family tree.	
Industry Classification	Classification code describing business establishments based upon the type of activity done by that establishment at that location.	
Out of Business Indicator (Operating Status)	Text that records the operating status of the business.	

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D&B Financial Data Integration FAQ

- 1. What do I do if a supplier does not have the financial information returned by D&B?** Financial information is systematically updated when data changes are identified by D&B. When the supplier has been submitted for evaluation, a date stamp will be updated with the last update on the Financial Risk tab within the supplier profile. In the event that the Financial information is not returned, please contact D&B for information. A notification indicating information is currently unavailable will be displayed in the supplier profile.
- 2. How do I submit a new supplier to D&B?** All suppliers are eligible to be submitted for evaluation via SAP Ariba Supplier Risk. To ensure continuity of data, it is recommended to include the DUNS ID on the supplier input record if the customer has the information. Please note, if any changes are needed to the supplier details they should be updated at the source system based on the customer integration with Ariba. In the event that the Customer does not have the DUNS number, the input name and address will be provided to D&B and matching will be performed and financial information along with DUNS will be updated in the SAP Ariba Supplier Risk profile. The DUNS number will be displayed in the External ID field of the financial tab for each supplier submitted for evaluation.
- 3. How can a supplier submit their financial statements and/or register with D&B if they are not already?** Suppliers can access <https://www.dnb.com> to register their business directly with D&B. D&B will perform their standard quality assurance process to gather and confirm information to assign a DUNS. When the information is available the supplier must be submitted for evaluation via SAP Ariba Supplier Risk.
- 4. Can I download suppliers' financial statements from D&B?** The initial integration with D&B will not include any Financial statements. A future enhancement will include the Business Information Report (BIR).
- 5. Is there a D&B customer support contact that users can call?** Please refer to the D&B Help center for assistance: <https://www.dnb.com>
- 6. What is the frequency of supplier updates?** A supplier profile is updated within 24 hours from the initial submission for evaluation. When there are changes, D&B will automatically update the information in the financial tab of the supplier profile. The last updated date will be changed to reflect the most recent information.
- 7. If a user needs updated information prior to the next weekly refresh, can a supplier be submitted before the next update?** Yes, however, for public companies there is no benefit to “off-cycle” updates as the updated accounts will not be available.