



Introducing

Cortera B2B Purchase Insights

A new way to understand customers, prospect and suppliers

Overview

- **Today's turbulent economic climate only amplifies the urgent need for business-to-business (B2B) companies to vigorously maximize market share and revenues by increasing sales and minimizing risk to improve profitability.**
- **Doing this with great efficiency requires gaining more relevant and actionable information about the financial health of current and prospective customers. The goal is to bring the greatest speed and precision to the process by which a company can:**
 - Find the most desirable, high-value new customers
 - Retain existing customers
 - Maximize revenues from both
 - Reduce risk of nonpayment
- **The challenge calls for a revolutionary new approach focused on what has long been missing--company purchase behavior data—to fill the gaping holes in current methods of business data gathering and analysis.**
- **Cortera alone offers this never-before-available information on business purchase behavior – adding up to over \$1.6 trillion in B2Bpurchases across more than 20 million company locations.**

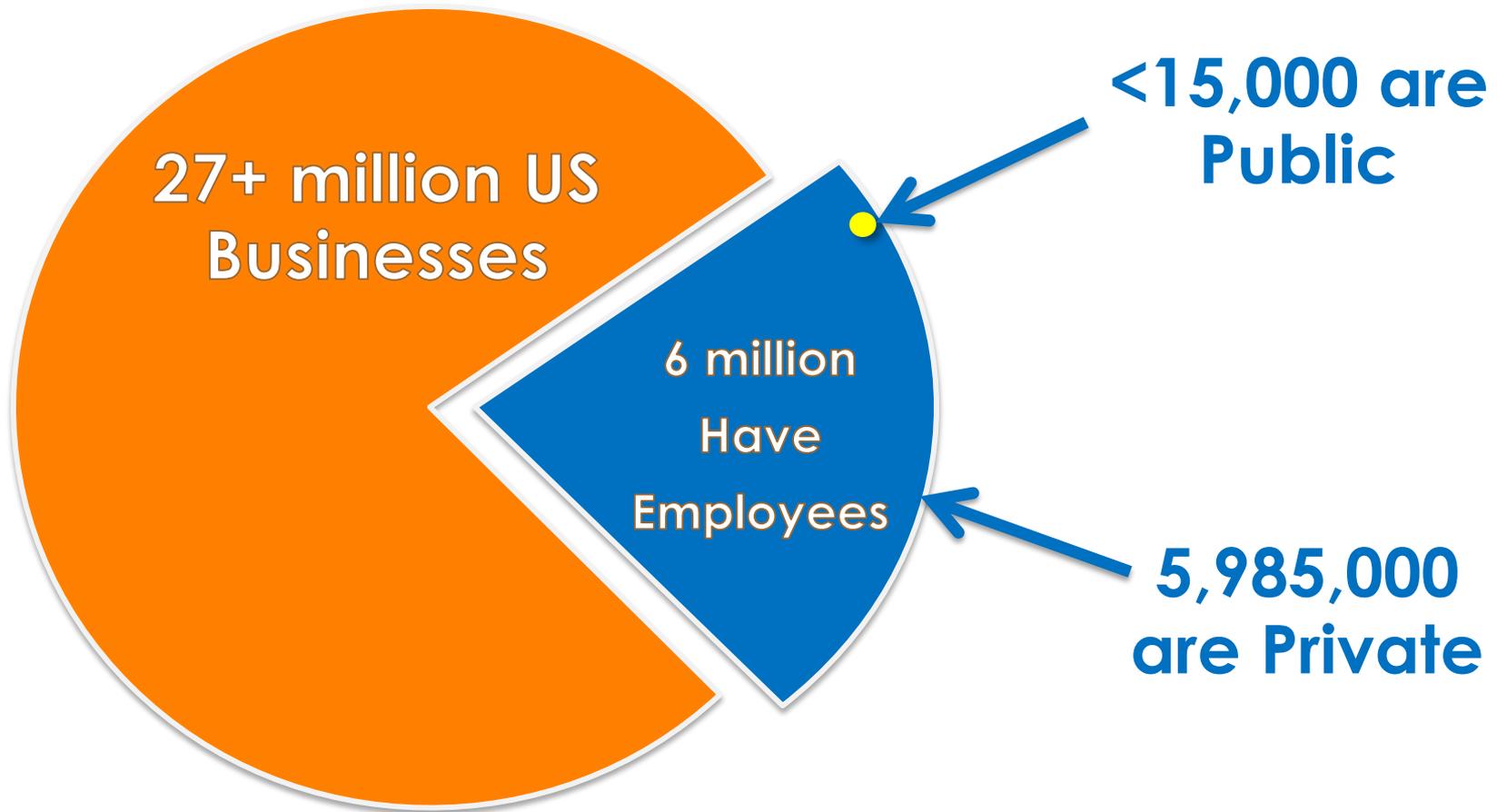


Business Problem

- **Mountains of currently available business data fall short of delivering the real, actionable insights sales, marketing, finance and credit department need to:**
 - Improve sales and marketing performance
 - Increase revenue
 - Minimize business risk
- **Most businesses strive to make these tasks easier by using a variety of traditional tools and information sources**
 - Customer Relationship Management, (CRM), Sales Force Automation (SFA), Marketing Automation
 - Subscriptions to credit and payment information, demographics such as markets served, estimated sales (or actual sales, in the case of publicly traded companies) executive contacts, and locations.
- **Others forage for additional information by searching the internet for publically available information**
 - Searches yield a wide range of information sources, including company press releases, news articles, industry research and surveys, analyst reports and government studies which do not provide actionable insights.
- **Processing this waterfall of data on customers, prospects and suppliers—which is costly to acquire and manage—does not improve sales efficiency, boost revenues, or reduce your risks.**



Root Cause = the nature of the prospect pool



We need high-value insight on businesses, but...



...Conventional business information tools provide:

- Too much information
 - Irrelevant information
 - Simply lack the information needed—especially on private companies
- Available data focuses primarily on business demographics and payment history that are lagging indicators
- The story that emerges is incomplete and reveals very little about a company's true financial value -- now, or in the future.

Insight into businesses has been inadequate

Marketing & Sales



Risk Management



Demographic Information

- SIC/NAICS Codes
- Sales volume
- Number of employees
- Year started
- Address
- Executive contacts

Payment Information

- Days beyond terms
- Aging buckets
- Payment scores



**Borrowing a page from the
consumer marketing playbook**

Purchases behavior is a predictor of the future



Means...



More of these...

Diapers

Life insurance

Credit card usage

Housing expenses



Less of these...

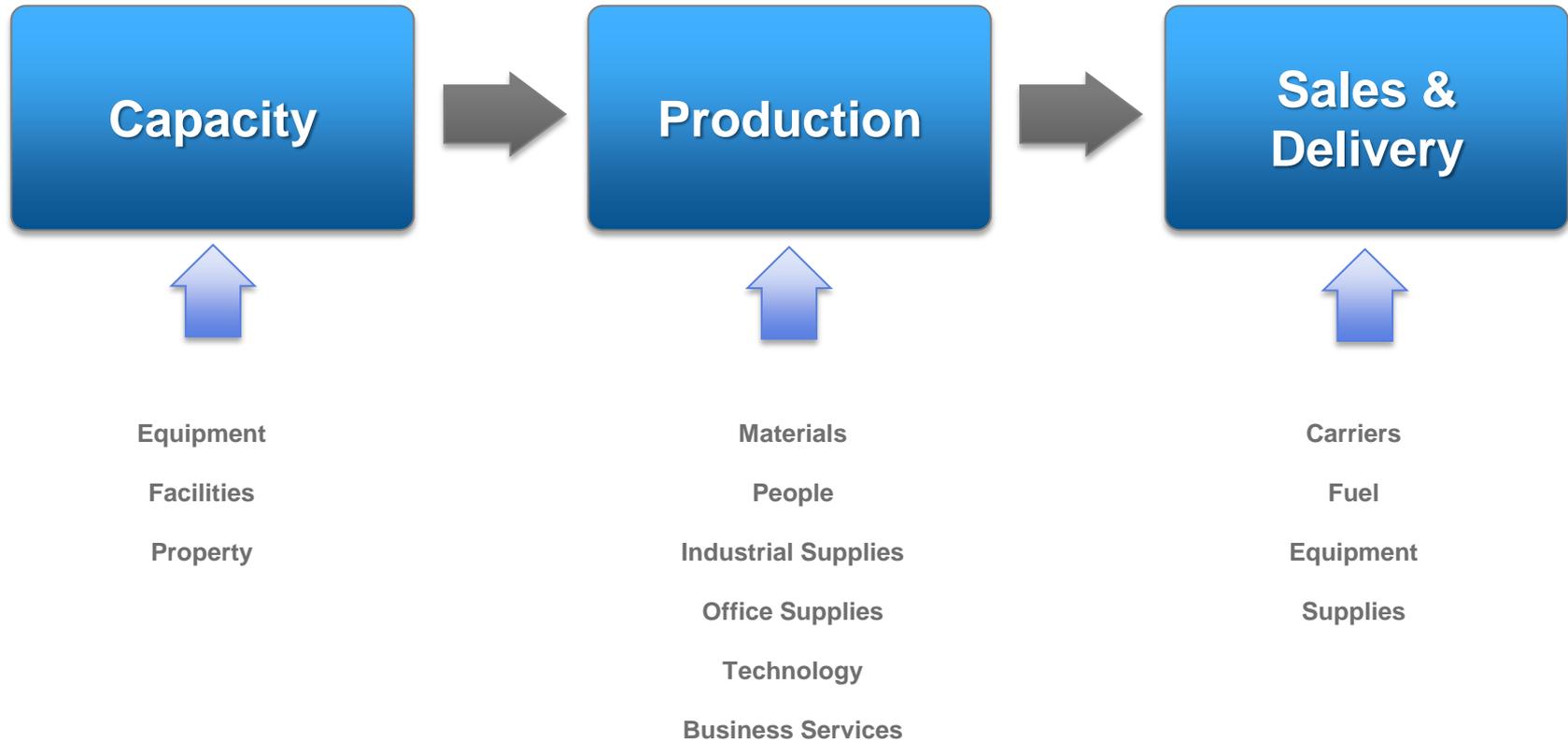
Discretionary spending

Gym membership

Movie tickets

Sleep

Imagine the same advantage in the B2B World



Cortera opens a treasure trove of B2B insights

Tracking \$1.6 trillion annual B2B spend across 40+ categories

Materials Spend



Materials Category

- Metals
- Plastics
- Chemicals
- Building – Brick, Stone & Tile
- Building – Doors & Glass
- Building – Electrical
- Building – Plumbing
- Building – HVAC
- Building – Roofing & Siding
- Building – Wood Products
- Building – Other
- Electronics
- Pipes, Valves & Fittings
- Packaging
- Textiles
- Other Materials

Operations Spend



Operations Category

- Industrial Supplies
- Industrial Equipment
- Office Supplies
- Business Services
- Service Industry Supplies
- Publishing & Printing
- Medical/Lab Supplies
- Information Technology
- Hardware
- Construction Equipment

Shipping Spend



Shipping Category

- Truckload
- Less-Than-Truckload
- Rail
- Air
- Fuel
- Leasing
- Other Transportation

Other Spend



Other Category

- Apparel
- Construction
- Food Products
- Beverages
- Advertising
- Consulting
- Oil & Gas
- Insurance
- Financial Services
- Legal Services
- Utilities
- Other

Making purchase insights actionable

Materials Spend



Past 12 months: \$29,630,000

+ 23.8

This represents year-over-year growth or decline in known raw materials spend on an adjusted basis.



Operations Spend



Past 12 months: \$14,095,000

- 2.9

This represents year-over-year growth or decline in known operations spend on an adjusted basis.

Shipping Spend



Past 12 months: \$7,205,000

+ 42.2

This represents year-over-year growth or decline in known shipping spend on an adjusted basis.

Category	Annual Spend
Metals	\$4,950,000
Plastics	\$11,750,000
Chemicals	-
Building – Brick, Stone & Tile	-
Building - Doors & Glass	-
Building – Electrical	2,190,000
Building – Plumbing	-
Building – HVAC	-
Building - Roofing & Siding	-
Building - Wood Products	-
Building - Other	-
Electronics	\$6,405,000
Pipes, Valves & Fittings	-
Packaging	\$3,810,000
Textiles	-
Other Materials	525,000
Total	\$29,630,000

Cortera B2B Purchase Insights: A Game Changer

Cortera radically improves sales and marketing efficiency and serves as a powerful new engine of revenue growth. The potential business impact includes:

- **Removing roadblocks to revenue growth:** enables, sales and marketing professionals to rapidly and confidently identify their most valuable customers and prospects to eliminates the guesswork associated with sales prospecting. This paves the way for accelerated revenue growth and a vastly greater return on the cost of sales.
- **Creating a deeper understanding of customer potential:** purchase details in key categories materials enable companies to accurately gauge current and potential “wallet share” with a specific customer for your class of product. Report details also reveal the customer’s payment habits with companies like yours.
- **Smarter allocation of sales and marketing resources:** reducing or even eliminating the effort of managing large volumes of conventional data translates into improved operational efficiency and productivity.
- **Adding a revolutionary new dimension to credit and risk management:** While credit and payment history is a useful factor in defining potential customer’s credit worthiness, purchasing behavior is a far more timely and accurate barometer of overall financial health. As a leading indicator, purchasing can reveal hidden financial strengths or detect troublesome financial trends months before they show up in credit and payment reports.

Cortera combines B2B payment behavior on 20 million company locations with \$1.6 trillion in B2B purchase behavior to deliver a new way of understanding businesses—their size, health, growth patterns, what they buy, how they pay and how their behavior changes over time.



Easily access Cortera B2B Purchase Insights

Insights can be accessed via:



Cortera Pulse: \$99/month service for the financial health of companies enables access to summary purchase insights and Cortera Deep Dive Reports.



Cortera Deep Dive Reports: \$4 comprehensive business reports available to Pulse subscribers include deep purchasing and behavior insights, demographic data, and more.



Cortera Data Boost: easily append new, high-value, hard-to-find purchase and payment insights to existing customer and prospect files.



Cortera Connect: API enables easy, real-time access to Cortera payment and purchase history data, business information, risk scores and more.



Summary

- **Traditional business data falls short**

- Traditional data on businesses falls short of delivering the real, actionable insights sales, marketing, finance and credit department need to focus resources, increase revenue and reduce risk.

- **Problem compounded by disproportionate number of private companies**

- Most U.S. companies are privately held. Six million companies have employees. And of these, fewer than 15,000 are public. Getting deep insights into the remaining 5,985,000 private companies is extremely difficult.

- **Cortera borrows a page from the B2C marketing playbook**

- Ever since the broad adoption of credit and debit cards, retailers have employed increasingly sophisticated methods for capturing and analyzing consumer purchase behavior. Cortera is applying similar method to track \$1.6 trillion in B2B purchases.

- **Cortera B2B Purchase Insights delivers high-value, never-before-available, insights into businesses purchase and payment behavior**

- Enables companies to gain deep insights into what their customers, prospects and suppliers are buying , how well their paying, and how this behavior changes over time.

- **Cortera Purchase Insights are intuitive, easy-to-access and cost-effective**

- Cortera B2B Purchase Insights is accessed via Cortera Pulse, Cortera Deep Diver Reports, or appended in batch via Cortera Data Boost, or uploaded directly to CRM, ERP and other systems via Cortera Connect.

