

D&B AI System Card for ChatD&B for Data Blocks



This Dun & Bradstreet (“D&B”) AI System Card provides an overview and important details about the appropriate use, performance, limitations, risks, compliance, ethics, and sustainability impact of ChatD&B for Data Blocks (ChatD&B). Our approach to AI Ethics is part of our broader commitment to the 5 Points of our Dun & Bradstreet Ethical North Star: Responsibility. Risk. Regulatory. Reputation. Resilience. Our AI program has received [TRUSTe’s Responsible AI Certification](#). You can learn more about our commitment to responsible AI and D&B AI System and Model Transparency in our [Privacy, Data Transparency and AI Trust Centre](#).

Systems Details	
Overview	Generative AI Chat Assistant capable of answering questions pertaining to certain D&B data and documents.
Original Release Date	October 18, 2024
Version Number	ChatD&B v25.02.2
Version Date	February 26, 2025
System Type	ChatD&B utilizes three Foundational AI models (OpenAI GPT-4o, OpenAI GPT-3.5 Turbo, and BAAI bge-large-en-v1.5). The two OpenAI models are generative, pre-trained models and the BAAI model is a trained embedding model for text processing. The ChatD&B AI System processes only in text. Per the OECD Framework for Classification of AI Systems , ChatD&B is a Generic AI System, specifically an AI chat assistant using natural language to communicate with certain categories of D&B data.
License	Subject to contractual license terms with individual clients.
Citation Details	ChatD&B Version 25.02.2 currently has no publications for this AI System.
Contact Details for Feedback on the System	D&B Global Compliance & Ethics: complianceofficer@dnb.com For additional contacts, please see: https://www.dnb.com/en-us/why-dnb/data-transparency/contacts.html

Detailed Description of the System

ChatD&B allows users to engage with certain categories of D&B data in a conversational manner. Users can ask questions and other queries to obtain insights into D&B data and documents.

In order to optimize the quality of responses and system performance, **ChatD&B currently is comprised of 14 Tools** that serve a specific purpose and use case as detailed in the Primary Intended Uses section and as further described in the [D&B Direct+ Documentation website](#). These Tools are integrated into the ChatD&B system and work together to provide responses to user queries.

ChatD&B Tool	D&B Sources
Match Tool	<ul style="list-style-type: none"> D+ Match API
Data Tool	<ul style="list-style-type: none"> Company Information Data Block Global Financials Data Block
ESG Tool	<ul style="list-style-type: none"> ESG Insights Data Block
Risk Tool	<ul style="list-style-type: none"> Financial Strengths Insights Data Block Third-Party Risk Insights Data Block
Ownership Tool	<ul style="list-style-type: none"> Ownership Insights Data Block Hierarchies and Connections Data Block Ultimate Beneficial Ownership Historical List Data Block Extended Linkage Insights – Family Tree Data Block
Inquiry Tool	<ul style="list-style-type: none"> Inquiry Insights Data Block
Contact Tool	<ul style="list-style-type: none"> Principals and Contacts Data Block Contact Search API
Q&A Tool	<ul style="list-style-type: none"> Subset of D&B Product and Service documentation, including Direct+ Documentation website
Company List Tool	<ul style="list-style-type: none"> Hoovers Search API
Payment Tool	<ul style="list-style-type: none"> Payment Insights Data Block Derived Trade Insights Data Block
Business Event Tool	<ul style="list-style-type: none"> Filing & Events Data Block Business Activity Insights Data Block
Shipping Tool	<ul style="list-style-type: none"> Shipping Insights Data Block
Sales & Marketing Tool	<ul style="list-style-type: none"> Sales and Marketing Insights Data Block
Diversity Tool	<ul style="list-style-type: none"> Diversity Insights Data Block

Release Description

V 25.02.02 as described in this AI System Card

Foundational Models

ChatD&B utilizes the following Foundational Models:

	<ol style="list-style-type: none"> 1. OpenAI GPT-4o (System Card) – used for all reasoning tasks 2. OpenAI GPT-3.5 Turbo (System Card) – used for simpler pre-processing tasks 3. Beijing Academy of Artificial Intelligence (BAAI) bge-large-en-v1.5 (Model Card) – used for text processing <p>The two OpenAI Models are available under the OpenAI Business Terms and the BAAI model is available under the MIT License terms.</p>																		
Foundational Model Configurations	D&B provides prompt instructions to the Foundational Models. The prompts instruct the models to provide responses for questions/prompts that align with the Primary Intended Uses.																		
Available Languages	English																		
Intended Uses																			
Primary Intended Uses	<p>ChatD&B is intended for the following B2B uses, which can be combined into a single query or series of queries across the Primary Intended Uses, depending on the user’s license and entitlements to such D&B data:</p> <table border="1" data-bbox="646 1056 1430 1864"> <thead> <tr> <th data-bbox="646 1056 881 1119">ChatD&B Tool</th> <th data-bbox="886 1056 1430 1119">Primary Intended Uses</th> </tr> </thead> <tbody> <tr> <td data-bbox="646 1125 881 1161">Match Tool</td> <td data-bbox="886 1125 1430 1161">Match a company name, address to a D-U-N-S.</td> </tr> <tr> <td data-bbox="646 1167 881 1230">Data Tool</td> <td data-bbox="886 1167 1430 1230">Provide basic firmographics and financials data for a D-U-N-S.</td> </tr> <tr> <td data-bbox="646 1236 881 1272">ESG Tool</td> <td data-bbox="886 1236 1430 1272">Provide details on E, S, G scores for a D-U-N-S.</td> </tr> <tr> <td data-bbox="646 1278 881 1482">Risk Tool</td> <td data-bbox="886 1278 1430 1482">Provide details of certain risk scores for a D-U-N-S, where available, including: D&B Viability Rating, Maximum Credit Recommendation, D&B Delinquency Score, D&B Failure Score, D&B Layoff Score, D&B Supplier Evaluation Risk Rating, D&B Supplier Stability Indicator.</td> </tr> <tr> <td data-bbox="646 1488 881 1551">Ownership Tool</td> <td data-bbox="886 1488 1430 1551">Provide details on family and UBOs for a D-U-N-S.</td> </tr> <tr> <td data-bbox="646 1558 881 1593">Inquiry Tool</td> <td data-bbox="886 1558 1430 1593">Provide inquiry statistics associated to a D-U-N-S.</td> </tr> <tr> <td data-bbox="646 1600 881 1768">Contact Tool</td> <td data-bbox="886 1600 1430 1768">Provide information on Company Principals in all markets where available as well as additional Professional Contact data for other employees in the United States, Canada, India, United Kingdom, and Ireland.</td> </tr> <tr> <td data-bbox="646 1774 881 1858">Q&A Tool</td> <td data-bbox="886 1774 1430 1858">Answer general questions about D&B documentation on scores or products such as Sales, Marketing, Compliance, Risk Management</td> </tr> </tbody> </table>	ChatD&B Tool	Primary Intended Uses	Match Tool	Match a company name, address to a D-U-N-S.	Data Tool	Provide basic firmographics and financials data for a D-U-N-S.	ESG Tool	Provide details on E, S, G scores for a D-U-N-S.	Risk Tool	Provide details of certain risk scores for a D-U-N-S, where available, including: D&B Viability Rating, Maximum Credit Recommendation, D&B Delinquency Score, D&B Failure Score, D&B Layoff Score, D&B Supplier Evaluation Risk Rating, D&B Supplier Stability Indicator.	Ownership Tool	Provide details on family and UBOs for a D-U-N-S.	Inquiry Tool	Provide inquiry statistics associated to a D-U-N-S.	Contact Tool	Provide information on Company Principals in all markets where available as well as additional Professional Contact data for other employees in the United States, Canada, India, United Kingdom, and Ireland.	Q&A Tool	Answer general questions about D&B documentation on scores or products such as Sales, Marketing, Compliance, Risk Management
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	<p>or Financial Solutions and Insights on ESG, Trade and Supply Chains.</p> <p>Company List Tool Provide list of companies based on basic filters (location, financials, size...)</p> <p>Payment Tool Provide details on company's payment history and profile, such as PAYDEX score (current and historical) as well as derived trade insights.</p> <p>Business Event Tool Provide information on business activities signals, legal events, or filings.</p> <p>Shipping Tool Provide insights on shipping activities, roles, and volumes of shipments associated with a D-U-N-S.</p> <p>Sales & Marketing Tool Provide insights to help inform sales and marketing decisions, including Buydex, Decision HQ, and other derived analytics.</p> <p>Diversity Tool Provide diversity indicators, details, and certifications on ownership structure for a D-U-N-S.</p>
Primary intended users	D&B Customers who have licensed D&B data and want to query the data within the Primary Intended Uses.
Unsupported (Out-of-Scope) uses	ChatD&B only supports the intended uses as stated in this AI System Card. All other uses are out of scope, and unsupported. ChatD&B is limited to the D&B data available to the model and licensed by the user. D&B has implemented guardrails within ChatD&B for identifying out of scope uses, for limiting the risk of inappropriate uses of the diversity indicators and other data processed by ChatD&B, and for informing users the input/request is out of scope.
Markets approved for System use	<p>ChatD&B is available for D&B clients in:</p> <ul style="list-style-type: none"> • North America: Canada and United States • Asia Pacific: China Mainland, Hong Kong SAR, and Taiwan Region • Europe: Austria, Bosnia and Herzegovina, Croatia, Czech Republic, Denmark, Estonia, Finland, Germany, Hungary, Ireland, Latvia, Norway, Poland, Serbia, Slovakia, Slovenia, Sweden, Switzerland, United Kingdom <p>ChatD&B is also available for D&B team members who may use it internally in accordance with the approved D&B AI Model and AI System Matrix.</p>
Performance Risk Factors and Limitations	
Relevant Risk Factors	ChatD&B may generate incomplete or inaccurate responses to user queries. Responses are dependent on and limited to the available D&B data. Diversity indicators available to the D&B

	<p>subscribers of such data include categories of data about ownership that is considered sensitive under certain laws, such as ethnicity data.</p>
Evaluation Risk Factors	<p>Risk factors were evaluated during internal User Acceptance Testing (UAT). UAT test scenarios were completed using test input prompts and reviewing the results. UAT results showed 99% accuracy across multiple test scenarios for each Primary Intended Use. UAT results on diversity data testing showed that the design guardrails were effective in limiting misuse of such data in queries.</p>
Other Limitations	<p>ChatD&B is intended only for the Primary Intended Uses in the available language as stated in this AI System Card.</p>
Data	
Training Data	<p>D&B has not trained and/or fine-tuned the foundational models for use in ChatD&B.</p> <p>The System Card from OpenAI provides details on the GPT-4o foundational model training. The BAAI bge-large-en-v1.5 Model Card provides details on the foundational model training.</p>
Evaluation Data	<p>D&B conducted User Acceptance Testing (UAT) evaluating whether the model was generating the expected outputs based on the Primary Intended Used as described in this AI System Card.</p>
User Data	<p>ChatD&B User Data is not used to train any of the foundational models used in the ChatD&B AI System.</p>
Evaluation	
Results Summary	<p>D&B conducted User Acceptance Testing (UAT). UAT regression testing showed 99% pass rate across 150+ test scenarios, with appropriate remediation action taken. UAT completed multiple testing scenarios for each primary intended use.</p>
Quantitative Measures	<p>D&B conducted UAT evaluated from an end user experience determining whether the provided outputs aligned with the Primary Intended Used as described in this AI System Card.</p> <p>The System Card from OpenAI provides details on the GPT-4o foundational model performance metrics evaluated by OpenAI. The BAAI bge-large-en-v1.5 Model Card provides details on the foundational model performance metrics evaluated by BAAI.</p>
Ethical Considerations	

We are committed to responsible use of AI, development of AI systems, and implementation of responsible AI solutions that accelerate innovation, improve efficiency, and contribute to sustainable growth. We believe this supports our foundational data compliance and ethics goals of preserving digital trust, reliable data-driven decision-making, and the sustainability of data ecosystems as described further in our [AI Ethics Policy](#). Our AI program has received [TRUSTe's Responsible AI Certification](#).

<p>Fairness Analysis</p>	<p>ChatD&B is not intended for automated decision making on subject companies or data subjects, and it is limited to providing information on certain D&B data and documents. Fairness to the subject companies and data subjects on whom information may be displayed within chat outputs was evaluated with respect to the Diversity Tool and the diversity data available, but otherwise has not been evaluated.</p> <p>The System Card from OpenAI provides details on the red teaming conducted for the GPT-4o foundational model which evaluated for bias and discrimination.</p>
<p>Safety Testing</p>	<p>As part of UAT testing, the prompt instructions were tested to ensure responses stayed within the Primary Intended Uses.</p> <p>The System Card from OpenAI provides details on the safety testing conducted for the GPT-4o foundational model as performed by OpenAI.</p>
<p>Resiliency Testing</p>	<p>UAT was conducted by both internal D&B personnel, and external early adopters to test for high volume and diverse usage. Penetration testing was also conducted as part of the security review to evaluate for potential system vulnerabilities.</p>
<p>Cybersecurity Considerations</p>	<p>ChatD&B system components (except for OpenAI Foundational Models) are hosted in Google Cloud and utilize the current security controls as documented in the Google Cloud Security Overview. Security controls include, but are not limited to, access management, authentication, information security policies, encryption, incident detection, and system monitoring.</p> <p>The OpenAI foundational models utilize security controls as documented in the OpenAI Security & privacy. Security controls include, but are not limited to, encryption at rest (AES-256), encryption in transit (TLS 1.2), physical security controls, authentication/access management, and status monitoring.</p>

Privacy Considerations

The Dun & Bradstreet [Privacy, Data Transparency, and AI Trust Centre](#) provides information on data processing and privacy and data protection considerations related to ChatD&B, including the ability to exercise applicable data subject rights in accordance with the [Global Data Subject Rights Policy](#). Applicable data subject rights of users and data subjects can be exercised using this [form](#).

Data Processed: ChatD&B processes data from the following global D&B Data Blocks: Company Information, Derived Trade Insights, Diversity Insights, ESG Insights, Extended Linkage Insights - Family Tree, Filings and Events, Financial Strengths Insights, Global Financials, Hierarchy, Inquiry Insights, Ownership Insights, Payment Insights, Principals and Contacts, Sales & Marketing Insights, Shipping Insights, Third Party Risk Insights, and Ultimate Beneficial Ownership Historical List. This includes Professional Contact data from the Principals and Contacts Side block for data in US, Canada, India, UK, and Ireland as well as information on sole proprietors. It also includes information about end users of ChatD&B. Additional information on processing is available in the [Personal Data](#) section of the Privacy, Data Transparency, and AI Trust Centre and in the [Professional Contact Transparency](#) statement and the [Supplemental Data Processing Statement for Website Visitors and Online Service Users](#).

Data Retention – Input/Output data is retained in the OpenAI models for 30 days in accordance with OpenAI [Business Terms](#). Application/Security logs are retained for 30 days for security, debugging, and error handling. These logs capture system activity, subscriber number, and contract (subscription) start/end date. Chat history logs are retained until deleted by the user and contain system activity, UserID, and input/output. Analytics data is retained for 18 months to account for billings disputes, usage history, product improvement, AI System monitoring and contract renewals and includes system activity, UserID, and input/output.

Data Transfers: All Transfers of Personal Data within ChatD&B are undertaken in accordance with the [D&B Cross-Border Privacy Rules Management System](#) and related Data Transfer Certifications as described further in the [Data Transfer section](#)

	<p>of our Trust Centre and in our Responsible Data Processing Sheet for Chat D&B available in the Data Transparency section of our Trust Centre.</p>
Intellectual Property Considerations	<p>D&B retains all rights as stated in the Terms of Use, including all proprietary rights to the underlying data, and applicable contractual agreements. Additionally, consistent with the terms of the Order Forms or other form of Agreement between the relevant D&B entity and our customers, D&B will use anonymized user prompts, inputs, queries, and feedback to further improve ChatD&B, to develop other products and solutions, and to advertise, market, or otherwise publicize and report on its products, solutions, and brand.</p>
Engagement and Contestability	<p>Consistent with our AI Ethics Policy, we have solicited feedback on this model from internal UAT stakeholders. We aim to address concerns about our AI systems and our use of AI, including concerns about decisions or outcomes that are inconsistent with the principles and operating standards of our AI Ethics Policy. Concerns may be raised using the Contact Details above or directly using our Helpline.</p>
Environmental Considerations	<p>D&B is committed to doing our part in protecting the environment to ensure a livable and prosperous world for generations to come. Read more about our environmental protection commitment in our Environmental Policy Statement.</p>
Explainability and Transparency Considerations	<p>ChatD&B allows users to view details on how the AI System produced the output. This can be done in the ChatD&B user interface by selecting and expanding on the listed tool that was used by Chat D&B to produce the output.</p>
Supply Chain Considerations	<p><u>Data Suppliers</u>: ChatD&B utilizes data from D&B Data Blocks. A Data Block is a logical, topic-based grouping of data elements from the D&B Data Cloud. D&B Direct+ Documentation provides additional details on Data Blocks for licensed customers.</p> <p><u>Data Processors</u>: ChatD&B utilizes the following data processors:</p> <ul style="list-style-type: none"> • Google LLC – Cloud Service Provider • OpenAI – AI model provider • Beijing Academy of Artificial Intelligence (BAAI) – AI embedding model provider • LangChain – AI orchestration provider



Dun & Bradstreet reserves the right to modify, add, or remove portions of this AI System Card at any time based on changes to its AI Models, data processing, business, or applicable laws, regulations, codes, and frameworks.

Prior Versions:

1.1 https://www.dnb.com/content/dam/web/company/about/content/cas/DnB_ChatDB-AI-Systems_v1.1.pdf

1.0 [ChatDB-AI-Systems-v1.0.pdf \(dnb.com\)](#)