

How Trade References Can Impact Your D&B® Scores & Ratings

What is a Trade Reference?

A Trade Reference is a source that supplies past payment experience(s) between a business and a vendor. Some Trade References provide payment information on all of their experiences in the form of trade tape.

Business Trade References are composed of seven base variables:



Reporting Date
Or As-of Date



Manner Of Payment



Rolling 12-month High Credit
(Highest Amount Of Credit Used)



Current Total Amount Owning



Current Total Past Due



Selling Terms

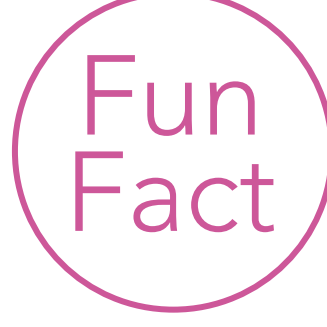


Date Of Last Sale

Trade References Can Impact Your Business Credit File

Some D&B® scores and ratings are based on past payment experiences, which are influenced by trade references.

By getting your suppliers and vendors to submit positive payment experiences to Dun & Bradstreet, you can help impact scores like the PAYDEX®. Your PAYDEX® score can be crucial to your business, since lenders, suppliers, and others often look to the PAYDEX® when deciding to offer a loan or credit limit.



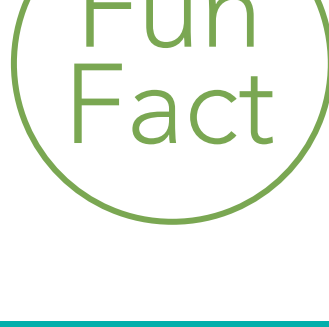
Each year between 60 - 100k more trade references are submitted to Dun & Bradstreet

Not So Fast...

Trade references are subject to Dun & Bradstreet verification and approval. Certain types of trade references are not eligible to be submitted to D&B.

Trade References Not Eligible to be Submitted to D&B:

- The company already automatically reports all their business customers
- Payments that have not yet been made but are anticipated
- Payments to businesses that have shared principals or some other type of legal ownership relationship
- Bank references
- Credit card companies
- Landlords
- International companies
- Companies that have requested to remain anonymous
- Companies that have proven to be untrustworthy
- Companies that do not have a D&B business credit file of their own



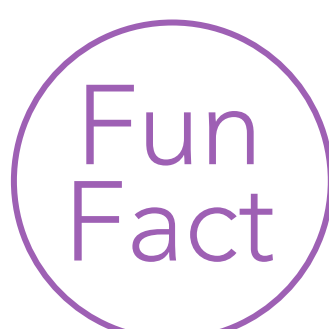
There are more than 350 million companies in Dun & Bradstreet's database

Good Trade Reference Examples

If you don't have many contracts, or if you work with many international companies, you can still submit trade references from the options below. Keep in mind, the companies you work with will also need to be registered with Dun & Bradstreet.

Acceptable Trade References can include:

- Accountant/CPA
- Car/Equipment leasing
- Cleaning service
- Computer services or repair
- Construction/Remodeling company
- Direct mail service
- Freight/Trucking/Local delivery services
- Furniture purchase/rental
- Graphic design: business card, logo, stationery
- Lawyer/Attorney
- Marketing company
- PO Box rental (NOT US Postal Service)
- Payroll services
- Printing services
- Sub-contractors
- Television, radio, print, internet advertising
- Uniform supplier
- Utilities and gas companies
- Warehouse rental
- Wholesalers



The number of accepted trade references has been steadily increasing since 2014

Other Ways to Help Impact Your Credit

- ✓ One of the best ways to help impact your business credit is to pay your small bills on time or early.
- ✓ You can use the Company Update tool for free to dispute any late payments you think are incorrect, to help reduce the number of negative payment experiences in your file.
- ✓ Company Update can also help you update your business information - an incomplete file may impact your scores and ratings as well.
- ✓ You can also submit your financial reports to Dun & Bradstreet to help more accurately show your businesses health.
- ✓ Or, work with a Dun & Bradstreet Concierge Manager for professional help on how to impact your scores.

Join in 3 Easy Steps

Joining the Dun & Bradstreet Trade Exchange Program is free, confidential, and secure. Companies of all sizes can become approved partners in as few as 5 to 7 business days by completing the following:

1. Simply download or export your Accounts Receivable portfolio to the electronic format of your choice. Dun & Bradstreet accepts most file formats and provides secure technologies for file transfers. What data elements does my file need?
2. You'll be assigned a dedicated Project Manager to ensure that the information from your portfolio is accurately reflected in D&B data and scores.
3. Dun & Bradstreet will return an audit of your processed accounts for your review to ensure the accuracy of your data. We will not release your information into our payment database until we have your authorization.

Join Now

