

Paydex Score Fact Sheet

The Paydex is a unique dollar-weighted numerical indicator of how a firm paid its bills based on trade experiences reported to Dun & Bradstreet through its Trade Exchange program. A Paydex of 80 denotes that payments reported to Dun & Bradstreet have generally been made within terms. A Paydex over 80 indicates that payments reported to Dun & Bradstreet have been made earlier than terms. The chart below outlines the specific 1-100 Paydex and what it means.

PAYDEX	INDICATES THE FOLLOWING PAYMENT PRACTICES:
100	Anticipates
90	Discounts
80	Prompt
70	15 days beyond terms
60	22 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms
0-19	Over 120 days beyond terms
UN	Unavailable

WHERE DOES THE DUN & BRADSTREET TRADE DATA COME FROM?

Dun & Bradstreet Trade Data is acquired from Trade Exchange participants globally in 35 markets. Participation is free, confidential and voluntary.

Participants provide their accounts receivable data to Dun & Bradstreet on a monthly or quarterly basis which describes how their customers pay their bills by terms of sale, dollar amount of extended credit, amounts owing that are current and past due, and date of last sale. For a trade reference to be eligible for the Dun & Bradstreet Trade Data (and for use in the Paydex calculation), the reported date of the trade experience must be within the last 24-month period and the date of last sale must be within the last 36 months (1-12 months from the reported date).

ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of business decisioning 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. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity. Twitter: [@DunBradstreet](https://twitter.com/DunBradstreet)