Business Trade References are composed of seven base variables:

- 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. Other Trade References are submitted manually to Dun & Bradstreet through the CreditBuilder™ product.
- 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.

There are more than 300 million companies in Dun & Bradstreet's database.