

Trade Data FAQ

● What is trade payment data?

Dun & Bradstreet collects commercial payment data from thousands of companies across the globe. We refer to payment information provided by these companies as Trade Payment Data. Companies that provide Trade Payment Data to Dun & Bradstreet are called Trade Vendors. Examples of Trade Vendors include but are not limited to manufacturers, office supply companies, and utilities. An individual line of Trade Payment Data is called a Payment Experience. Trade Payment Data can serve as an indicator of how quickly a business will pay its bills.

● Why is my trade payment not showing up on my report?

While the Trade Payment Data on a business' report generally reflects the most recent Trade Payment Data that Dun & Bradstreet has received, companies are not legally required to report Trade Payment Data or all Payment Experiences to Dun & Bradstreet. As a result, our Trade Payment Data does not include every transaction made by a business with its vendors. Also, some Trade Vendors that provide data to Dun & Bradstreet do not report all of their Payment Experiences. For example, some Trade Vendors only report Payment Experiences on accounts with certain set dollar amounts, such as accounts that have balances of \$1,000 or greater.

● How long will it take for a new Payment Experience to appear on my report?

Trade Payment Data updates in our databases as Trade Vendors report new data to us. However, Trade Vendors report Trade Payment Data to Dun & Bradstreet on their own cycles.

If you are a new business or recently received a DUNS number, any Trade Payment Data we receive in each Trade Vendor reporting cycle will be added to your report.

● Why won't Dun & Bradstreet tell me the names of the Trade Vendors reporting Payment Experiences in my report?

For confidentiality, data integrity, and data completeness reasons, we generally cannot tell you the names of Trade Vendors.

However, if you dispute a payment experience and request to know the identity of the Trade Vendor, to the extent permitted by the Trade Vendor, Dun & Bradstreet will tell you the identity of the vendor and the date of the payment experience.

Did you know:

- Paying an invoice in full using a credit card may result in such information about that payment not being reported to Dun & Bradstreet.
- Paying “on terms” means that when a vendor extends you credit, you agree to pay the business that issues the invoice within the terms agreed upon with the vendor. “On terms” payment arrangements are more likely to be reported to Dun & Bradstreet by a Trade Vendor.
- Trade payments associated with shipments sent to a different address than the address in your Dun & Bradstreet report, such as your home address or to another office location, may not appear in your Dun & Bradstreet report. Please go here [Dun & Bradstreet Update](#) to view your business address in your Dun & Bradstreet report.
- The “High Credit” amount showing on your Dun & Bradstreet report is not to be confused with a “Credit Limit” you have set up with a particular Trade Vendor. The High Credit amount is the highest amount owed reported by that Trade Vendor in the last rolling 12-month period.
- Not all trade is reported to Dun & Bradstreet monthly. Generally, Trade Vendors report monthly and some report quarterly. For example, if you pay 12 months of invoice payments to a single vendor, that does not mean you will have 12 different Payment Experiences in your Dun & Bradstreet report. There will be only one Payment Experience per 12-month cycle on your Dun & Bradstreet report for each Trade Vendor. A new or current Payment Experience will replace a prior Payment Experience from the same Trade Vendor.
- Typically, banks, insurance companies, and certain credit card companies do not submit Trade Payment Data to Dun & Bradstreet.



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