Do you have slow or late payments reported on your D&B business credit profile? These types of negative payment experiences can impact your D&B scores and ratings, which may affect your ability to get contracts, loans, investors, and more.

**HOW TO COMBAT SLOW PAYMENTS**

**WHO IS REPORTING THIS INFORMATION?**

- Companies that automatically report their receivables can report both negative or positive payment experiences.
- Manual trade reference providers can report the current payment habit of the company, but if you think your payment habit is listed incorrectly, you can dispute it using D-U-N-S® Manager.

**HOW DOES THE SLOW-PAY REPORTING PROCESS WORK?**

- Your business credit profile may show late or slow payments on behalf of your company if the companies you work with have reported to Dun & Bradstreet that your company pays slow or late.

**HOW DO I AVOID BEING PAID LATE AND THEREFORE PAYING MY VENDORS LATE?**

- You can check other companies' business credit profiles before working with them to help you determine whether or not they will pay late.
- D&B Credit lets you do just that.

**WHO IS REPORTING THIS INFORMATION?**

**How can slow payments affect my credit profile?**

- Slow payments can affect D&B scores and ratings such as the D&B PAYDEX® Score. Continual slow or late payments could indicate to vendors, suppliers, or lenders that your company may not pay them on time or at all.

**HOW CAN SLOW PAYMENTS AFFECT MY CREDIT PROFILE?**

- With CreditBuilder™ Plus from Dun & Bradstreet, you can add trade references to your business credit profile to help impact your scores and ratings. Having positive payment experiences may help balance out your slow or late payments.

**HOW DOES DUN & BRADSTREET EXPEDITE DISPUTES ABOUT SLOW PAYMENTS?**

- When the subject company disagrees with the payment experience provided by a trade exchange participant, they can dispute it.
- This dispute process may involve Dun & Bradstreet reaching out to the reporting vendor, asking it to re-verify the payment data provided.

**HOW CAN I AVOID BEING PAID LATE AND THEREFORE PAYING MY VENDORS LATE?**

- You can check other companies' business credit profiles before working with them to help you determine whether or not they will pay late.
- D&B Credit lets you do that.

**HELP COMBAT SLOW OR LATE PAYMENTS WITH A CREDIBILITY CONCIERGE MANAGER**

- A Dun & Bradstreet Concierge Manager can help manage your business credit profile. They are the specialists when it comes to building and impacting the scores and ratings in your profile.

**ABOUT DUN & BRADSTREET**

Dun & Bradstreet grows the most valuable relationships in business. By uncovering truth and meaning from data, we connect customers with the prospects, suppliers, clients and partners that matter most, and have since 1841. Nearly ninety percent of the Fortune 500, and companies of every size around the world, rely on our data, insights and analytics. For more about Dun & Bradstreet, visit DNB.com.