

HOW TO COMBAT SLOW PAYMENTS

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.

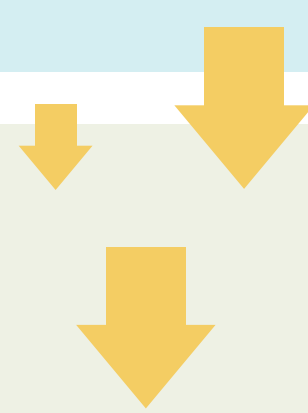


HOW DOES THE SLOW-PAY REPORTING PROCESS WORK?

- 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.
- Slow and late payments can affect the scores and ratings in your business credit profile. Lenders, suppliers, and vendors may view your scores and ratings when making decisions about whether or not to work with you or offer you a loan and what terms and conditions to propose.

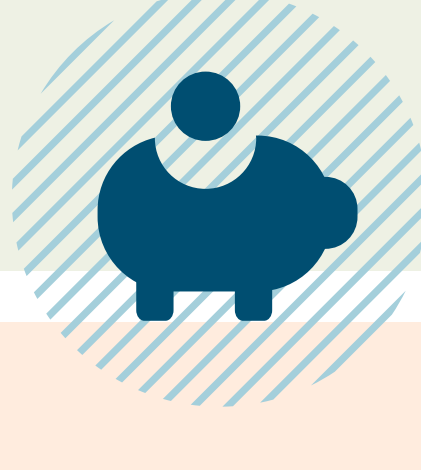


If your payment history has negatively impacted your file, it might reflect poorly on your company.



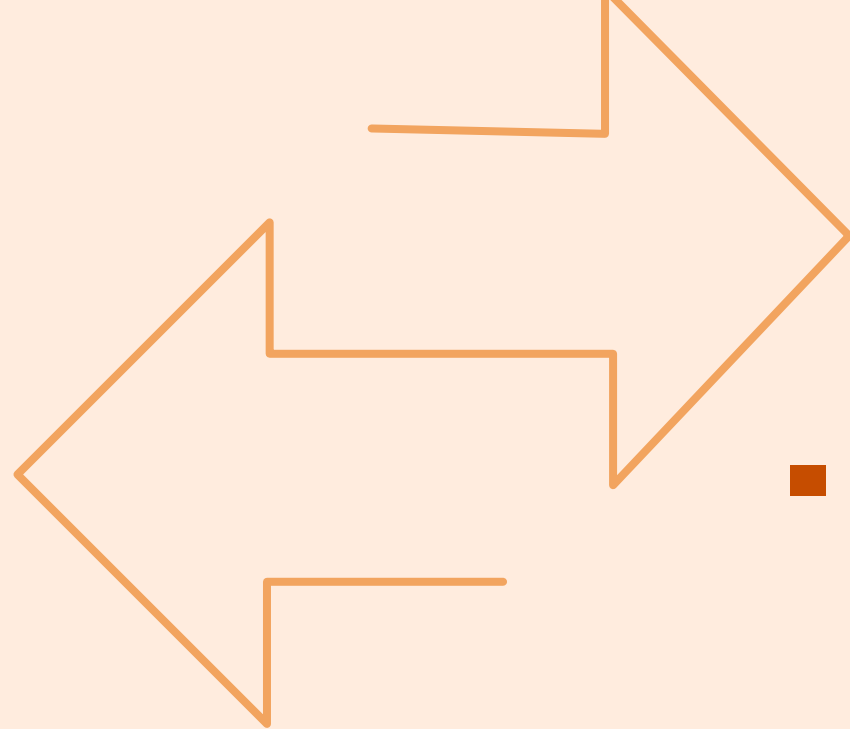
WHO IS REPORTING THIS INFORMATION?

- 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 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 the data.
- This dispute process may involve Dun & Bradstreet reaching out to the reporting vendor, asking it to re-confirm the payment data provided.



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

D&B Credit Builder™

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

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



D&B Credit



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 and can help you dispute late payments while helping you add positive payment experiences*.

CREDIBILITY CONCIERGE®

Trade References will be added subject to Dun & Bradstreet verification and acceptance. Dun & Bradstreet cannot guarantee that trade references will be accepted or that accepted trade references will impact your business credit file. Please see <https://www.dandb.com/glossary/trade-references/> for eligibility, process and other information regarding Trade References.

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