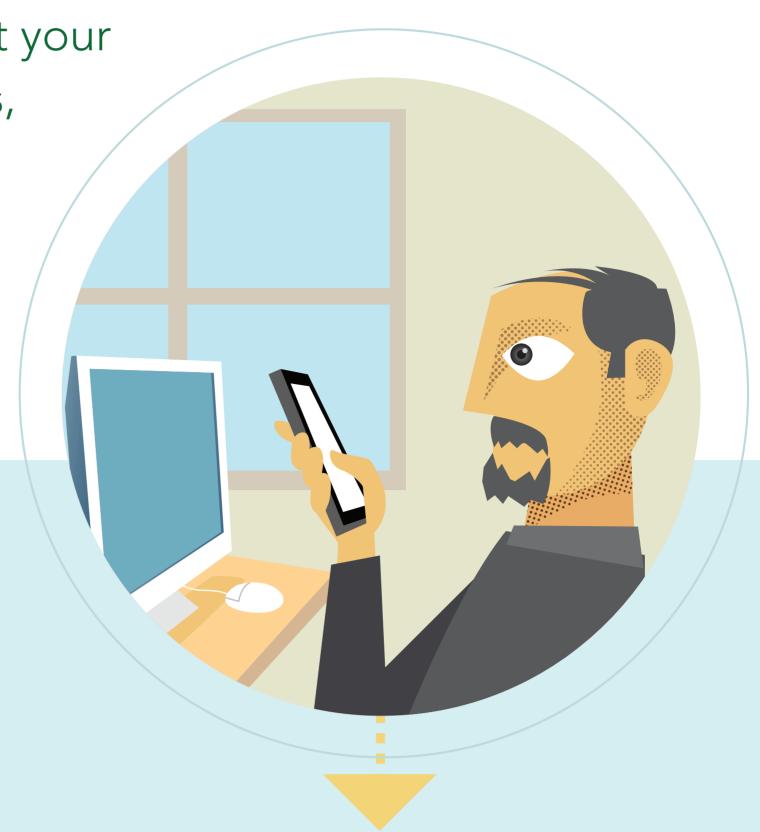
HOW TO COMBAT SLOW PAYMENTS

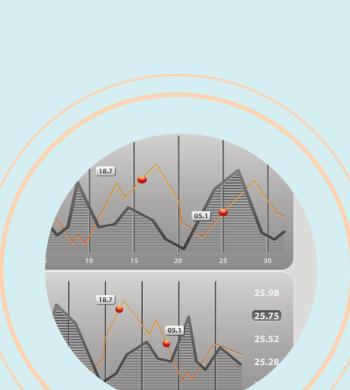
Do you have slow or late payments reported on your D&B business credit profile? These types of negative payment

experiences can impact your D&B scores and ratings, which may affect your ability to get contracts, loans, investors,







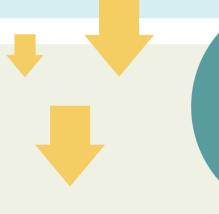


HOW DOES THE SLOW-PAY **REPORTING PROCESS WORK?**

- 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.





INFORMATION?

Companies that automatically report their receivables can

WHO IS REPORTING THIS



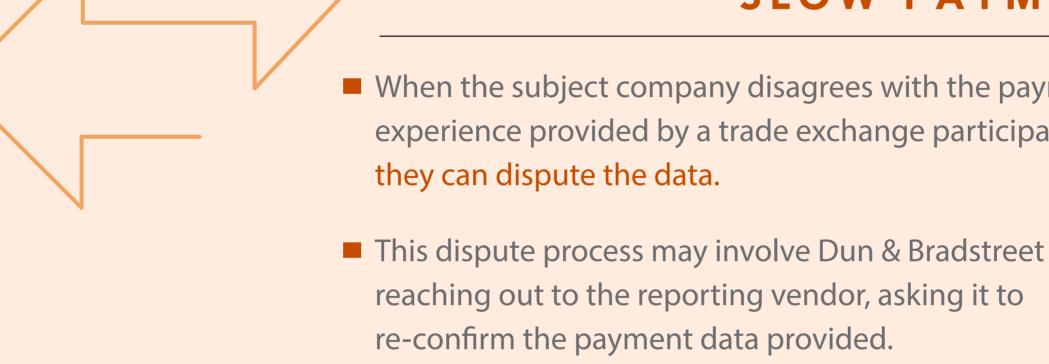




they can dispute the data.

- **SLOW PAYMENTS?** When the subject company disagrees with the payment experience provided by a trade exchange participant,
- re-confirm the payment data provided.

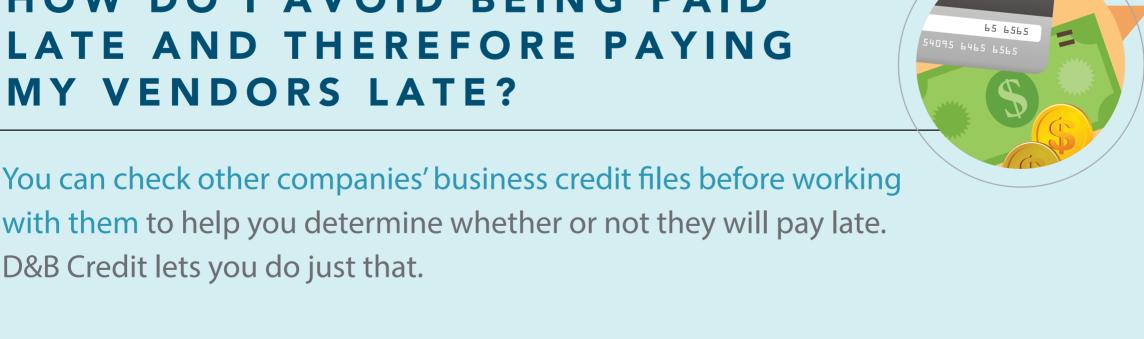
reaching out to the reporting vendor, asking it to



LATE AND THEREFORE PAYING **MY VENDORS LATE?** You can check other companies' business credit files before working

HOW DO I AVOID BEING PAID

D&B Credit





a qualified reference is successfully added to your report. Please see http://www.dandb.com/glossary/trade-references/ for eligibility, process and other information regarding Trade References. The opinions, information and advice provided by Dun & Bradstreet and its Credit Advisors during business credit counseling sessions, events, tradeshows, podcasts, webinars and in articles and blog posts (collectively the "Information") are provided

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