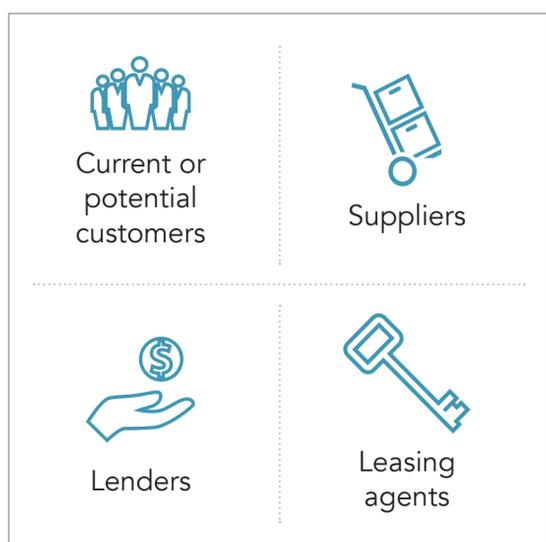


Your business CREDIT FILE

If you've been notified of recent inquiries* into your company's credit file or that someone has purchased your business credit file, you might not understand what that means. It's not uncommon for a business's credit scores and ratings to be reviewed, and here's who might do it and why.

Who can look at my business's credit file?

Why would someone consult my business's credit file?



Other types of companies may also have an interest in reviewing your business credit scores and ratings.

GUIDANCE
as they evaluate the financial stability of your company

ASSURANCE
that your company can fulfill a contract

DETERMINE
how much credit to extend to your company

PROTECT
their company's supply chain

Your customers, suppliers, lenders and other business partners have an interest in managing their own risk. Dun & Bradstreet's extensive business information can help them decide whether or not to do, or continue doing, business with you.

What might they see?

- Payment history
- Number of employees
- Publically reported earnings
- Scores and ratings

Plus, additional information on your business.

An example of one of the D&B® scores and ratings is the PAYDEX® Score:

Unique, dollarweighted indicator of how a company paid its bills over the past year

Based on trade experiences reported to Dun & Bradstreet by various vendors

The PAYDEX Score range a company can have runs from 1 to 100

A higher score can indicate a better record of ontime payments

Other scores and ratings can include the Delinquency Predictor Score, Financial Stress Score®, and Supplier Evaluation Risk Rating.

What can I do?

How can I get alerts on my business credit scores and ratings?

Dun & Bradstreet offers several products to help business owners gain insight into their business credit files, but you can get FREE alerts with CreditSignal**

D&B CreditSignal®

Inquiry or Inquiries are the number of individual request(s) for information, which may include but is not limited to credit information, by a unique external customer(s) on a Dun & Bradstreet D-U-N-S® Number in a rolling one-year (365-day) time period. More than one inquiry can be made by each unique customer, which would indicate that some customers have inquired on such D-U-N-S Number multiple times and may be monitoring the associated business. "Customer" is defined as a person or business requesting Dun & Bradstreet information on another D-U-N-S Number. These requests could be a free service, one-time report purchase, or a subscription-based service.

CreditSignal only shows certain of your Dun & Bradstreet scores for 14 days, then provides directional changes to such scores. It also indicates the number of individual request(s) for information, which may include but is not limited to credit information, by a unique external customer(s) on a D-U-N-S® Number. To view additional scores and ratings, view scores and ratings following the 14 day period, or learn about what industries are making such requests, we recommend that you upgrade to one of our paid credit monitoring or credit building solutions.