

Why Did I Get a Business Credit Notification?

Dun & Bradstreet may have recently reached out to your business regarding:

Changes to your D&B® business credit scores and ratings

Inquiries into your business credit file*

An incomplete business credit file

Dun & Bradstreet sends these notices in order to help business owners understand the importance of building and monitoring a business credit profile.

Why Should I Pay Attention to My Business's Credit Scores and Ratings?

Your business's D&B credit file can contain multiple scores and ratings. Each is meant to provide other parties, including lenders, with visibility into the financial health and stability of your business. The scores and ratings included in a business credit profile are:



1. PAYDEX® Score



2. Delinquency Predictor Score



3. Financial Stress Score



4. Supplier Evaluation Risk Rating



5. D&B Credit Limit Recommendation



6. D&B® Rating



7. D&B Viability Rating®

For more details about D&B business credit scores and ratings, visit <https://b2b.dnb.com/business-credit/db-scores-ratings>



Who Would Check My Business's Credit File?



New Customers: A client who's thinking about purchasing products or materials from your company would want to know if your business is on a sound financial footing.



New Suppliers: Vendors who extend trade credit stand to lose money if your business cannot pay them back in a timely manner.



Existing Business Partners: Both customers and suppliers may routinely check-up on the state of your company when evaluating new business opportunities.



Lenders: Banks, credit unions, and other financial institutions routinely check a business's credit scores and ratings before extending funds.



Surety Companies: Construction firms usually have to obtain surety bonds before they can begin large projects. The surety company may consult a business's credit scores and ratings.

It's important to remember that anyone can access a business's credit file.

Why is My Business Credit File Incomplete?

Dun & Bradstreet uses the information in your business credit file to determine your company's credit scores and ratings. If you've been notified that your D&B business credit file is incomplete, we may be missing:



Trade References**:

Past payment experiences that demonstrate how your company pays its bills.



Financial Statements:

Dun & Bradstreet cannot access financial documents from private companies. If business owners don't report this information, Dun & Bradstreet cannot consider it in when determining ratings and scores.



Other Business Details:

You can contact a Dun & Bradstreet business credit advisor in order to find out what information may be missing from your company's credit file.

Learn how you can monitor changes to your company's D&B credit scores and ratings for free with†

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 reports could be a free service, one-time report purchase, or a subscription-based service.

**Trade References will be added subject to D&B® 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 <http://dandb.com/glossary/trade-references> for eligibility, process and other information regarding Trade References.

†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 Dun & Bradstreet 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. Please note, due to the proprietary nature of these inquiries, we do not provide the names of the companies inquiring on your business credit file - only the industries in which they reside.