

# 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?



Current or potential customers



Suppliers



Lenders



Leasing agents

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\*\*

**CreditSignal**

\*Inquiries are the number of individual product(s) purchased by a customer(s) on a D&B DUNS® Number in a rolling one-year time period. Although the specific name of the inquiring customer(s) is not available, your product may allow you to see the inquiring customer's industry.

\*\* CreditSignal only indicates that your D&B scores and ratings have changed and alerts you when your business credit file has been purchased. To view actual scores and ratings and learn about what industries are purchasing your D&B file, we recommend that you upgrade to one of our business credit monitoring or credit building solutions. Please note, due to the proprietary nature of these inquiries and inquiry requests, only the industries in which the purchasing customers reside will be revealed.

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