

# What is the PAYDEX® score?

The PAYDEX score is a dollar-weighted indicator of a business's past payment performance. Individual scores range from 1-100, where a higher number suggests less risk of a business failing to repay its debts on time.

## How is a business's PAYDEX score calculated?



Dun & Bradstreet regularly collects trade references\* from suppliers and vendors.



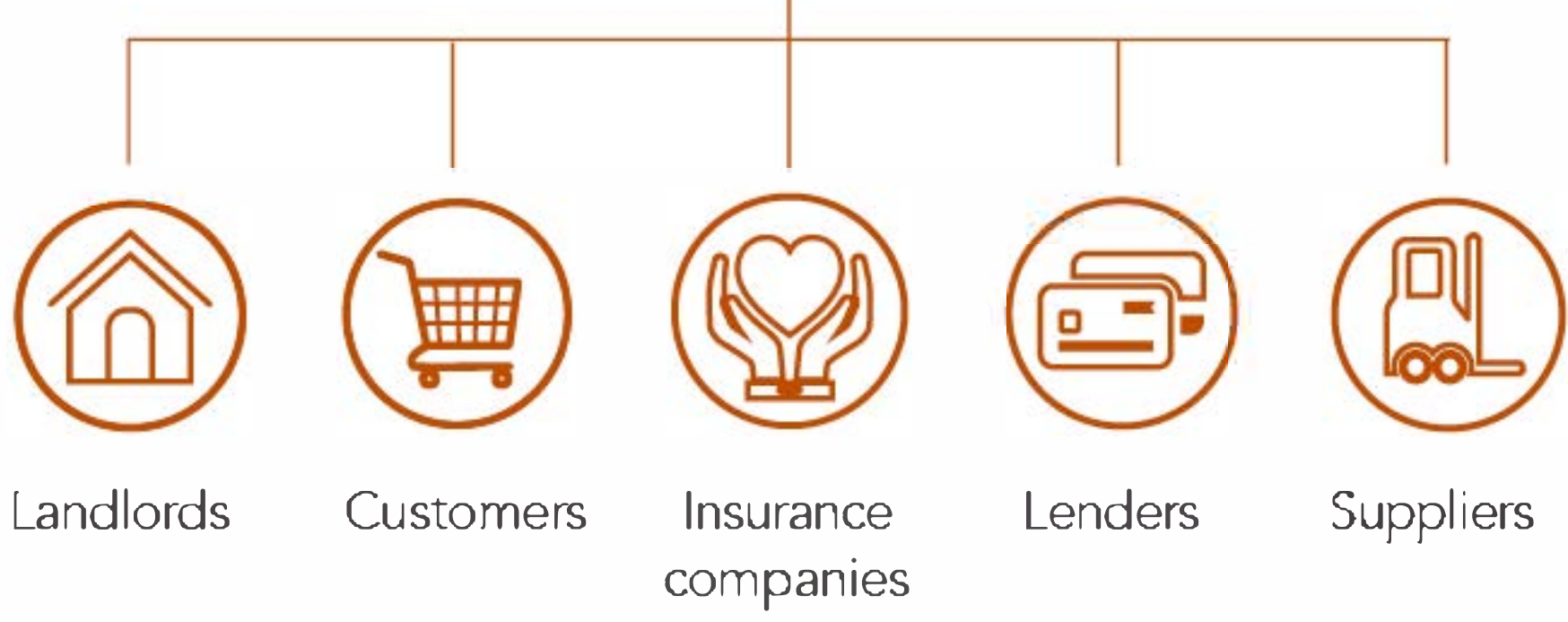
The D&B® database contains detailed information on past payment performance, including overdue debts and bills that have gone to collections.



Dun & Bradstreet can consider up to **875** trade references – each from a different supplier.

## When calculating a business's PAYDEX Score.

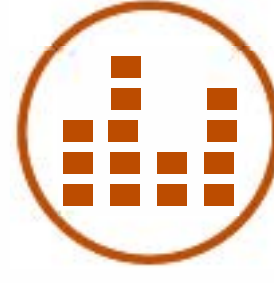
### Who checks my business's PAYDEX score?



All the above may check your PAYDEX score which will help with



Making a decision on whether or not to do business with your company



Setting credit terms that more accurately reflect the level of risk your business represents



Setting insurance premiums



Determining whether or not to take you on as a tenant



## Were you recently notified of a change to your business's PAYDEX score?

If your company's PAYDEX score has recently increased, it means Dun & Bradstreet has determined that your business is more likely to meet its financial obligations.

If your company's PAYDEX score has recently decreased, it means Dun & Bradstreet has seen indications that your business is less likely to pay its bills in a timely manner.

## What can I do to help impact my PAYDEX score?

You should always repay your debts on time or ahead of schedule.

Encourage suppliers and vendors to report payment experiences to Dun & Bradstreet.

**Trade references that aren't reported to Dun & Bradstreet cannot be considered when the PAYDEX score is calculated.**

Monitor changes to your business credit scores and ratings, including the PAYDEX score, with

# CreditSignal®

Tailored for small businesses, it's available free-of-charge from Dun & Bradstreet.

\*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.

\*\*The information and advice provided by Dun & Bradstreet and its Account Managers during business credit counseling sessions are provided "as is." Dun & Bradstreet makes no representations or warranties, express or implied, with respect to such information and the results of the use of such information, including but not limited to implied warranty of merchantability and fitness for a particular purpose. Neither Dun & Bradstreet nor any of its parents, subsidiaries, affiliates or their respective partners, officers, directors, employees or agents shall be held liable for any damages, whether direct, indirect, incidental, special or consequential, including but not limited to lost revenues or lost profits, arising from or in connection with a business's use or reliance on the information or advice given during any counseling session.

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. 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.