

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.

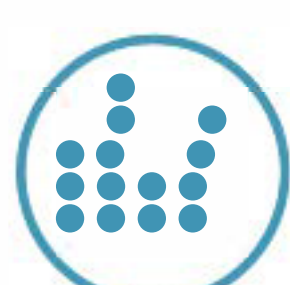
How is a business's PAYDEX score calculated?



Dun & Bradstreet regularly collects payment experiences* 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** payment experiences – each from a different supplier.

When calculating a business's PAYDEX Score.

Who checks my business's PAYDEX score?



Landlords



Customers



Insurance companies



Lenders

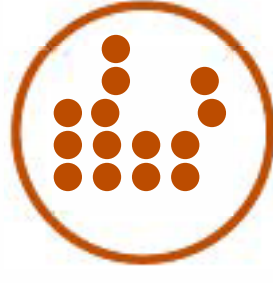


Suppliers

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 you company's PAYDEX score has recently increased, it could mean that Dun & Bradstreet has received new information indicating that your past payment experiences were made in a timely manner.

If you company's PAYDEX score has recently decreased, it could mean that Dun & Bradstreet has received new information indicating that your past payment experiences were not made in a timely manner.

What can I do to help potentially 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.

Payment experiences 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 review, 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.dnb.com/resources/what-is-a-trade-reference-impact-credit-scores.html> for eligibility, process and other information regarding Trade References.

**CreditSignal only shows four 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 are 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.

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