
CEO TRANSFORMATION TECHNOLOGIES LLC

PAYDEX QUICK GUIDE™

Understand payment history before chasing a score.

FREE CEO RESOURCE

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PAYDEX 101

PAYDEX is a Dun & Bradstreet business payment score built from reported trade experiences. The part people miss is the word **reported**. You can pay a vendor perfectly and still see nothing in the file if that vendor does not report the experience. That is why I check the reporting relationship before treating an account as part of a credit-building plan.

ONE SCORE, NOT THE WHOLE PROFILE

A PAYDEX score can be useful, but it is not the entire business credit picture. Creditors and lenders may look at other bureau data, financial information, debt, revenue, guarantees, industry risk and their own underwriting rules.

WHAT PAYDEX LOOKS AT

Reported payment experiences, timing relative to agreed terms and the trade data available in the business file can influence the score. The exact information available depends on what creditors and vendors report.

ITEM	EXAMPLE
Invoice date	September 1
Terms	Net 30
Contractual due date	October 1
Business action	Track the invoice, pay under the agreed terms, and keep the payment record.

SMART PAYDEX HABITS

- [] Verify that your legal business identity is accurate.
- [] Use legitimate vendors that fit real business needs.
- [] Ask how and where an account reports instead of assuming.
- [] Track invoice and due dates.
- [] Pay according to agreed terms and keep proof of payment.
- [] Review your Dun & Bradstreet file periodically.
- [] Dispute inaccurate information through the appropriate process.
- [] Avoid promises that a specific payment date will guarantee a specific score.

COMMON PAYDEX MISTAKES

MISTAKE	BETTER APPROACH
Opening random Net-30 accounts	Choose accounts that support actual business operations.
Assuming every vendor reports	Verify reporting practices because they can change.
Paying without tracking due dates	Use an invoice calendar or accounting system.
Expecting an instant score	Allow time for reporting and profile development.
Ignoring the rest of the credit profile	Review identity, banking, debt, utilization and other bureau data too.

CEO PRINCIPLE

Build business credit as part of a real financial system, not as a collection of social-media hacks.

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