
CEO TRANSFORMATION TECHNOLOGIES LLC

BUSINESS CREDIT BUREAU GUIDE™

Know what commercial credit bureaus may show.

FREE CEO RESOURCE

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KNOW THE BUSINESS CREDIT BUREAUS.

Commercial credit reports are not three copies of the same file. One bureau may show an account another bureau never received. One profile may have the right legal name but the wrong address. That is why I review the source that actually matters to the decision instead of assuming every bureau is identical.

THE PRACTICAL RULE

When a creditor tells you which commercial report it uses, review that source. If you are cleaning the company profile generally, check each bureau separately. Do not dispute accurate information just because it is unfavorable; focus on information that is actually wrong or cannot be verified through the applicable process.

BUREAU	WHAT TO KNOW	WHAT I WOULD CHECK
Dun & Bradstreet	Commercial business information and payment data may appear in the file; PAYDEX may be available when sufficient trade data exists.	Legal identity, payment experiences, accounts and any obvious errors.
Experian Business	Commercial credit information, payment history and risk indicators can differ from other bureaus.	Identity information, accounts, balances/statuses and risk data that appears inaccurate.
Equifax Business	Commercial credit and payment information may be used in some business decisions.	Whether a file exists, identity details and any account information that needs verification.

PERSONAL VS. BUSINESS CREDIT

PERSONAL CREDIT	BUSINESS CREDIT
Tied to an individual consumer profile.	Tied to a commercial business profile.
Consumer bureaus commonly include Equifax, Experian and TransUnion.	Commercial reporting may include D&B, Experian Business and Equifax Business.
Consumer scoring commonly uses personal borrowing history.	Commercial scoring models vary and may use payment, public-record and company data.
Consumer protection rules apply to consumer reports.	Business-credit rights and dispute processes can differ from consumer-credit rules.

BUREAU REVIEW WORKSHEET

BUREAU	PROFILE FOUND?	INFORMATION ACCURATE?	NEXT ACTION
Dun & Bradstreet	☐ Yes ☐ No	☐ Yes ☐ Needs review	_____
Experian Business	☐ Yes ☐ No	☐ Yes ☐ Needs review	_____
Equifax Business	☐ Yes ☐ No	☐ Yes ☐ Needs review	_____

The first bureau issue I need to address is:

The account or reporting information I need to verify is:

REMEMBER

Do not assume all three bureaus contain the same information. Review each source separately when it matters to your strategy.

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