



**HOYA.nowaccount.com**

## **WHAT TO KNOW ABOUT YOUR BUSINESS CREDIT SCORE**

### **HOW TO OBTAIN YOUR BUSINESS CREDIT SCORE (BCS) FROM Dunn & Bradstreet (D&B)**

Please reach out to D&B at <http://iupdate.dnb.com> and click on "Start Now" button to find out what information is contained in your company's credit file, establish a business credit profile or to get a free copy of your report. If you find that there are items in the report that are erroneous, you can file a request form to remedy the report. We can check your score again once your report is updated.

Once you have a copy of your report you may call The D&B Corporation at 1-866-785-0429 for more information about how to establish your report or to correct any inaccuracies. NOWaccount has also partnered with Dun & Bradstreet to offer you a free business credit consultation\*. Dun & Bradstreet's knowledgeable credit advisors can discuss how business credit affects your company's ability to access financial tools. To take advantage of this offer please contact a D&B Credit Advisor at 1-800-700-2733

### **HOW TO OBTAIN YOUR BUSINESS CREDIT SCORE FROM EQUIFAX**

When you reach Equifax customer service, be specific in asking for a copy of your company's full Business Credit Report File. Be prepared to provide the business entity's legal name, address, telephone as well as verify that you are the owner or authorized person to make the request. Please note that Equifax may only send one copy of the Business Credit Score report to the registered owner of the business or an authorized representative. Also, the score request must come from the business directly to Equifax and may not be requested by NOWaccount or any other 3rd party.

Please contact Equifax Commercial Information Services through any of these access points:

By telephone: 800-727-8495

By mail: Equifax Commercial Information Services, PO Box 740249, Atlanta, Ga 30374-0249.

By email: [Commercial\\_Disclosures@Equifax.com](mailto:Commercial_Disclosures@Equifax.com)

Please note, Equifax office hours are Monday-Friday, 9am-6pm, EST.

BOTH SERVICES ABOVE ARE FREE. YOU DO NOT HAVE TO PAY TO RECEIVE A COPY OF YOUR BCS. ALSO, THERE IS NO NEGATIVE IMPACT ON THE BUSINESS OR ON PERSONAL CREDIT BY ASKING FOR A COPY OF YOUR BCS FILE.

### **HOW TO CORRECT YOUR BUSINESS CREDIT FILE**

If you find that there are errors in your business credit file (and there often are), write the specifics of the error down including what entries need correction or removal. Go over your file carefully (at least two or three times). If you have questions about anything in your file, write those down as well. Once you have a full notation of the errors in the file as well as your questions, call both Equifax and D&B. Let them know you are calling to report errors in your business credit file and ask to speak specifically with a business credit file analyst. Go over each error carefully. Note which errors the credit service will correct as well as any errors that the service will not resolve or where the service requests additional information from you. Write down the responses to each error listed as well as the answers to any questions. Once the error corrections are resolved to your satisfaction, ask for a confirming letter from the credit service acknowledging the errors and acknowledging their correction. You will also want to ask for an updated copy of your BCS once it has been corrected. Note that corrections usually take at least 30 days to be noted in the credit reporting services database. Upon completion of the call with the reporting service, send a letter to the service acknowledging the results of the call and stating in writing the errors that were agreed to be corrected. Note your business credit file number on the letter as a reference. While this process is somewhat time consuming, you will want to be sure that your file is completely accurate.