

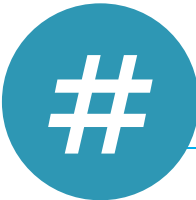
Understanding the D&B D-U-N-S[®] Number



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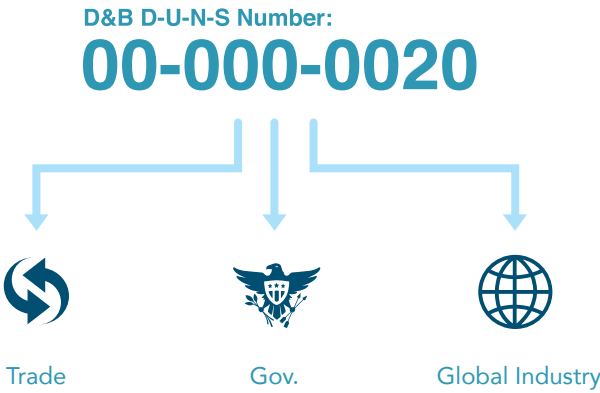
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D&B D-U-N-S® Number

What is a D&B D-U-N-S® Number?

The D-U-N-S Number is a nine-digit identifier for businesses and has become the standard for tracking more than 228 million businesses worldwide. **A D-U-N-S Number is required to do business with hundreds of trade, government, and industry organizations around the globe.**

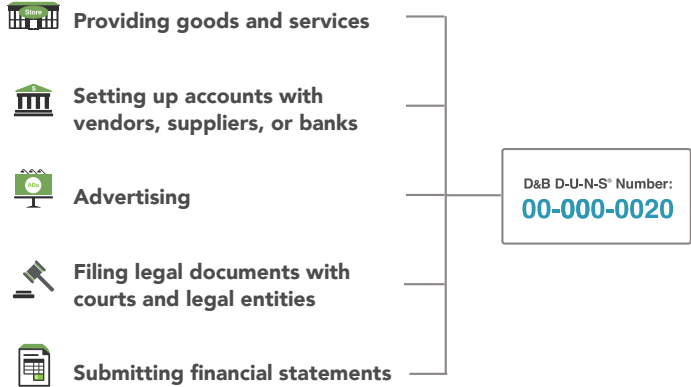


The D-U-N-S Number is also a good way to begin separating your business credit from your personal credit. It's easy and free to obtain a D-U-N-S Number from D&B – in fact, your business may already have one.

How could I have a D-U-N-S Number if I haven't applied for one?

By simply being operational, your business may have been assigned a D-U-N-S Number through D&B's data gathering process. If D&B comes across a business that isn't in its database, it tries to assign that business a D-U-N-S Number and start a credit file – it just needs confirmation that the business exists. D&B needs 2 or more sources showing that a business exists.

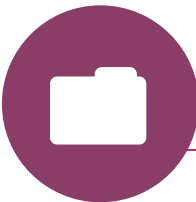
D&B may be able to confirm a company's existence through records of company operations, including:



Because D&B gathers this information from outside sources, a company may be unaware that it has been assigned a D-U-N-S Number.

“ One of the things that we think is happening with small businesses right now is they don't have the financial wherewithal to sustain a five year contract. So, as a small business, we have to show our prime contractors financially how stable we are. We put our D&B D-U-N-S® Number right on our line sheet, and we let people know who we are. **We let them know how many years we've been in business, how many people we have, and that we're financially stable, and then they can take our D-U-N-S Number and look it up for themselves.** Which they've done, 61 times just in the last month.”

Genova Technologies
Scott Stimart, Vice President and General Manager



The D&B® Business Credit File

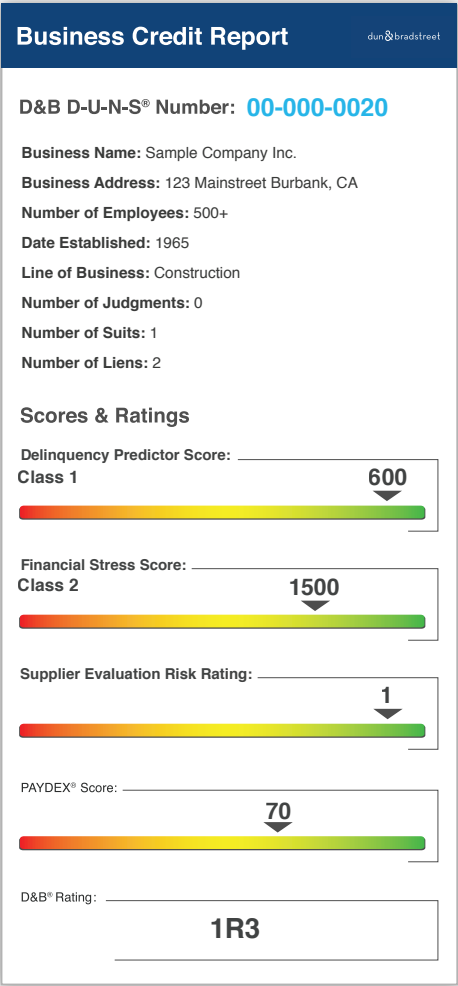
What is in a D&B® business credit file?

A company's D&B business credit file may contain company information such as:

- ✓ Your company's D&B D-U-N-S® Number
- ✓ Company history
- ✓ D&B® scores and ratings (based on historical behaviors and predictions from D&B's proprietary formulas)
- ✓ The exact line of business
- ✓ Any judgments, suits, or liens associated with the company

Banks, credit card companies, insurance companies, and other potential partners may use your D&B business credit profile to make decisions on whether or not to lend to you, provide desirable terms, offer lower interest rates, etc.

Many files are missing data or are incomplete. If your file is incomplete, potential partners and lenders may not be able to make a decision about your business, and you may lose out on opportunities.



“ My D&B credit file was incomplete and I couldn't gain the business credit I needed. Thereafter, I built my D&B credit file, and was **able to get approval for \$10K per week in gas cards** for my trucking business. Not only will this help improve my cash flow but it will help save my company a bundle. ”

American Orange Trucking
 Herbert Lorfing, President