

# D&B Paydex+ Report Guide



## Reading the D&B Trade+

The D&B Paydex Score and demographics plus public record is an excellent value. A great report for low margin, high volume accounts.

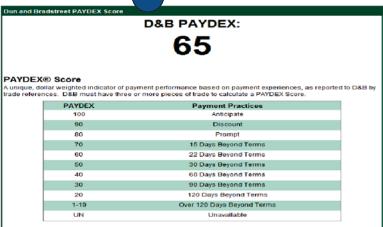


### 1. Company Information

D&B provides the most in-depth and up-to-date company demographics. We've included this section in your report to give you an overview of the business's annual sales, net worth, employee total, company management, type of industry, SIC, legal status and supplemental data, etc.

# **D&B Paydex Score**





## 2. D&B Paydex Score

The PAYDEX score, possibly the most popular component of D&B reports, is a unique, dollar weighted indicator of payment performance based on payment experiences, as reported to D&B by trade references. Under the score, we provide you with a score chart to reference. If a company has a score of 80, they are prompt in payment. Anything above 80 is more prompt, and anything below 80 is beyond terms.



#### 3. Public Records

This section provides you with any records found of judgments, liens, and bankruptcies on the company in question. The top portion of this section begins by summarizing all judgments, all liens, and all bankruptcies.

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Judgments

Case Number: 2070000

Filing Date: 11/29/2005

Cause Of Action: Abstract of Judgment

Reported Date: 2/16/2006

Total Liabilities: \$7,993.00

Disposition Status: Satisfied

Disposition Date: 2/16/2006

Court: MANHATTAN FEDERAL TAX LIENS

Court Location: NEW YORK NY

Case Number: 00187 0000

Filing Date: 7/26/2004

Cause Of Action: Abstract of Judgment

Total Liabilities: \$427.00

Disposition Date: 8/12/2004

Filing Date: 12/16/2009

Reported Date: 12/16/2009

Disposition Date: 12/16/2009

Court Location: NEW YORK NY

Court Location: NEW YORK NY

4. Judgments

This portion of the Public Records section provides you with details on all judgments filed against the target company. You are provided with a case number, filing date, cause of action, reported date, total assets, total liabilities, disposition status and date, and the court info.

Case Number: 2009120200430000
Total Liabilities: \$11,422.00
DispositionStatus: Filed
Court: MANHATTAN FEDERAL TAX LIENS

Court: MANHATTAN FEDERAL TAX LIENS

DispositionStatus: Satisfied

Court: MANHATTAN FEDERAL TAX LIENS

Court Location: NEW YORK NY

Case Number: 00260 0000

Filing Date: 9/9/2009

Total Liabilities: \$1,989.00

Reported Date: 1/3/2011

Disposition Status: Released

Disposition Date: 1/3/2011

Court: MANHATTAN FEDERAL TAX LIENS

Court Location: NEW YORK NY

Case Number: 002590000

Filing Date: 8/4/2009

Total Liabilities: \$820.00

Reported Date: 10/7/2009

Disposition Status: Released

Disposition Date: 10/7/2009

5. Tax Liens

Tax liens are filed by the city, county, state, or federal government to cover unpaid tax obligations.

Court: MANHATTAN FEDERAL TAX LIENS

Bankruptcies

 Case Number: 9640000
 Filling Date: 12/20/1996

 Cause Of Action: Chapter 11 Reorganization
 Reported Date: 4/1/1999

 Total Assets: \$0.00
 Total Liabilities: \$0.00

Confirmation Type: Discharged or Dismissed

Disposition Status: Dismissed Disposition Date: 4/1/1999

Court: EASTERN DISTRICT OF NY Court Location: CENTRAL ISLIP NY

6. Bankruptcy

Legal process where the company's assets can be liquidated or where the company files for protection from creditors. Bankruptcy filings in the United States can fall under one of several chapters of the Bankruptcy Code, such as Chapter 7 (which involves liquidation of assets), Chapter 11 (company or individual "reorganizations") and Chapter 13 (debt repayment with lowered debt covenants or payment plans).

If you have any further questions about How to read your report, please call (800) 748-6290