



STEP 2

Establish Credit Reports

Once you have established a CREDIBLE business you will need to ensure your credit reports are also established. These reports are what will allow creditors to report your payments. Your business must be listed with the following

1. Set Up Duns Number with Duns & Bradstreet

D&B/Duns & Bradstreet is a business credit bureau. Once you have a profile set up with D&B you will get your own Duns Number.

MAKE SURE YOUR DUN & BRADSTREET LIST THE EXACT SAME COMPANY NAME AND BUSINESS ADDRESS AS THE SECRETARY OF STATE AND IRS

Apply for your Duns Number here
<https://www.dnb.com/duns-number/get-a-duns.html>

You can access and Update your Duns number and credit info through I update. Click below to access I update

<https://iupdate.dnb.com/iUpdate/viewiUpdateHome.htm>

2. Experian

Search if Experian has your business listed. You can search by clicking the link below
<https://www.smartbusinessreports.com/ExperianBIN/>

Check for inaccuracies on your report here
<http://www.experian.com/small-business/business-credit-information.jsp>

If your business is not listed, it should be listed once you use a vendor/company that reports to Experian



3. Equifax

Search if Equifax has your business listed. You can search by clicking the link below

<https://sb.econsumer.equifax.com/bizdirect/companySearch.ehtml?advancedSearch=true>

Check for inaccuracies on your report here

<https://www.equifax.com/business/small-business/>

If your business is not listed, it should be listed once you use a vendor/company that reports to Experian

Make sure your business credit report is reflecting accurate information. Business credit reports aren't regulated like personal credit reporting is, however, business credit bureaus are typically responsive if you contact them about an issue.