

Askee: Electric Supply

**QUESTION:** Do you know if I as a creditor can share a customer's D&B report with them?

**RESPONSE:** DnB does not like it or want subscribers to share reports with others. From what I recall that language is displayed on the reports themselves.</p>

With that said, there have been occasions when creditors have shown the reports to the subject themselves. This has usually led to the subject/debtor disputed something which lead to them contacting DnB asking something to be fixed, changed or corrected. DnB eventually asks how they became aware of information on their file. You should know that your company might be disclosed as the source sharing the info with the customer, for what its worth.

Now, here's the other side of the coin. DnB contacts the companies (subject/debtors) contained or has a presence in their data base and says to them, " We want you to review the information on your report so that your companies information, credit history & operations history is all accurately depicted. I.e....they give the subject/debtor the chance to tweak what their report looks like or how it reads. The subject debtor can't change third party contributed information, but it can ask DnB to add or edit information. With that said, a debtor really has an opportunity on an annual basis to shape what its report says or looks like.

So, I always advised creditors to have a subject/debtor contact DnB direct is they have questions about what is contained in or on their reports. That way, the information is between the subject/debtor and the data base owner, in this case DnB. you can eliminate yourself and your company from being in the middle