



D&B® Paydex® Score Interpretation Table

The D&B® Paydex® Score Interpretation Tables provide the interpretation ranges for the D&B® Paydex® Score in Canada, the United States, Europe and Scandinavia.

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[Canada](#)

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Canada

Score	Payment Habit	Average Days to Pay
1 - 19	Slow 120+	Over 120 days beyond terms
20	Slow 120	120 days beyond terms
21	Slow 105 - Slow 120	117 days beyond terms
22	Slow 105 - Slow 120	114 days beyond terms
23	Slow 105 - Slow 120	111 days beyond terms
24	Slow 105 - Slow 120	108 days beyond terms
25	Slow 105	105 days beyond terms
26	Slow 90 - Slow 105	102 days beyond terms
27	Slow 90 - Slow 105	99 days beyond terms
28	Slow 90 - Slow 105	96 days beyond terms
29	Slow 90 - Slow 105	93 days beyond terms
30	Slow 90	90 days beyond terms
31	Slow 75 - Slow 90	87 days beyond terms
32	Slow 75 - Slow 90	84 days beyond terms
33	Slow 75 - Slow 90	81 days beyond terms
34	Slow 75 - Slow 90	78 days beyond terms

35	Slow 75	75 days beyond terms
36	Slow 60 - Slow 75	72 days beyond terms
37	Slow 60 - Slow 75	69 days beyond terms
38	Slow 60 - Slow 75	66 days beyond terms
39	Slow 60 - Slow 75	63 days beyond terms
40	Slow 60	60 days beyond terms
41	Slow 45 - Slow 60	57 days beyond terms
42	Slow 45 - Slow 60	54 days beyond terms
43	Slow 45 - Slow 60	51 days beyond terms
44	Slow 45 - Slow 60	48 days beyond terms
45	Slow 45	45 days beyond terms
46	Slow 30 - Slow 45	42 days beyond terms
47	Slow 30 - Slow 45	39 days beyond terms
48	Slow 30 - Slow 45	36 days beyond terms
49	Slow 30 - Slow 45	33 days beyond terms
50	Slow 30	30 days beyond terms
51	Slow 25 - Slow 30	29 days beyond terms
52	Slow 25 - Slow 30	29 days beyond terms
53	Slow 25 - Slow 30	28 days beyond terms
54	Slow 25 - Slow 30	27 days beyond terms
55	Slow 25 - Slow 30	26 days beyond terms
56	Slow 25 - Slow 30	26 days beyond terms
57	Slow 20 - Slow 25	25 days beyond terms
58	Slow 20 - Slow 25	24 days beyond terms
59	Slow 20 - Slow 25	23 days beyond terms
60	Slow 20 - Slow 25	22 days beyond terms
61	Slow 20 - Slow 25	22 days beyond terms
62	Slow 20 - Slow 25	21 days beyond terms
63	Slow 20	20 days beyond terms
64	Slow 15 - Slow 20	19 days beyond terms
65	Slow 15 - Slow 20	19 days beyond terms
66	Slow 15 - Slow 20	19 days beyond terms
67	Slow 15 - Slow 20	18 days beyond terms
68	Slow 15 - Slow 20	17 days beyond terms
69	Slow 15 - Slow 20	16 days beyond terms

70	Slow 15	15 days beyond terms
71	Prompt - Slow 15	14 days beyond terms
72	Prompt - Slow 15	12 days beyond terms
73	Prompt - Slow 15	11 days beyond terms
74	Prompt - Slow 10	9 days beyond terms
75	Prompt - Slow 10	8 days beyond terms
76	Prompt - Slow 10	6 days beyond terms
77	Prompt - Slow 5	5 days beyond terms
78	Prompt - Slow 5	3 days beyond terms
79	Prompt - Slow 5	2 days beyond terms
80	Prompt	Prompt
81	Discount - Prompt	2 days sooner than terms
82	Discount - Prompt	4 days sooner than terms
83	Discount - Prompt	6 days sooner than terms
84	Discount - Prompt	8 days sooner than terms
85	Discount - Prompt	10 days sooner than terms
86	Discount - Prompt	12 days sooner than terms
87	Discount - Prompt	14 days sooner than terms
88	Discount - Prompt	16 days sooner than terms
89	Discount - Prompt	18 days sooner than terms
90	Discount	20 days sooner than terms
91	Anticipated - Discount	21 days sooner than terms
92	Anticipated - Discount	22 days sooner than terms
93	Anticipated - Discount	23 days sooner than terms
94	Anticipated - Discount	24 days sooner than terms
95	Anticipated - Discount	25 days sooner than terms
96	Anticipated - Discount	26 days sooner than terms
97	Anticipated - Discount	27 days sooner than terms
98	Anticipated - Discount	28 days sooner than terms
99	Anticipated - Discount	29 days sooner than terms
100	Anticipated	30 days sooner than terms

Europe

Score	Payment Habit
90+	Anticipate/discount
80	Prompt
70	15 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms

Scandinavia

Score	Payment Habit
90	Anticipate / Discount
80	Prompt
70	10 days beyond terms
50	30 days beyond terms
40	40 days beyond terms
30	50 days beyond terms
20	60 days beyond terms
10	70 days beyond terms

United States

Score	Payment
999	Paydex Unavailable
100	Anticipate
90	Discount
80	Prompt
70	15 days beyond terms
60	22 days beyond terms
50	30 days beyond terms
40	60 days beyond terms
30	90 days beyond terms
20	120 days beyond terms