

January 3, 2014

The following changes were implemented to the D&B Direct 2.0 API:

Service	Version	Interface(s)	Change(s)
Assessment Product Service	4.0 *NEW*	SOAP/REST	1. To support changes to the delivery of PAYDEX data, several XPATH's have changed/were added to the OrderProduct response, affecting the Small Business Company & Owner Risk Profile data layer response. Details...
Trade Detail Product Service	4.0 *NEW*	SOAP/REST	1. To support changes to the delivery of PAYDEX data, several XPATH's have changed/were added to the OrderProduct response, affecting the Payment Information & Paydex (Rating) - Detail and Payment Information - Detail data layer responses. Details...
Firmographic Product Service	3.0	SOAP/REST	1. XPATH's changed/added to support changes in the delivery of PAYDEX data in the USA Patriot Act Plus data layer are now active. Details...

Deprecated Service Versions

The following versions of the services listed have been upgraded with newer versions, however the older versions are still available and will be supported until January 3, 2016.

Service	Version	Explanation
Assessment Product Service	3.0	Upgraded to version 4.0
Trade Detail Product Service	3.0	Upgraded to version 4.0

If you need assistance implementing these changes, or have questions regarding the new features or business elements, please contact the D&B Direct Customer Support team at (866) 465-3829 or [submit an online request for assistance](#).

Assessment Product Service - 4.0

The following changes were implemented as part of the January 3, 2014 update:

1. To support changes to the delivery of PAYDEX data, several XPATH's have changed/were added to the OrderProduct response.

The following fields were **added** to the Data Field Response:

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaydexScore	int up to 3 digits., Required A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. TotalPaymentExperiencesUsedCount	long, Optional The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaymentBehaviorText	string up to 128 chars., Optional Text that describes likelihood than an organization with this value of the paydex score will pay their suppliers, e.g., before terms, beyond terms, within terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaymentBehaviorDaysQuantity	int up to 3 digits., Optional A number specifying the number of days that a subject with this value of the Paydex Score would pay its suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentCompositePaydexScore. CompositePaydexScore	int up to 3 digits., Required The numeric average of the Paydex scores from last 12 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CompositePaydexScoreHistory. CompositePaydexScore	int up to 3 digits., Required The numeric average of the Paydex scores from last 12 months.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. SummaryPeriod	DurationType, Required A number specifying how many complete months (e.g., 3, 12) of payment experience data contributed to this account summary. The full summary period is through the Experience Date and therefore includes data that may extend somewhat beyond the number of months specified here. For example, if the value here is 3, meaning 3 months, and the experience date is July 5, 2008, then the summary period is from April 1st through July 4th, or in other words, the complete months of April, May, and June, plus the first four days of July.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. SatisfactoryPayments. ExperienceCount	int, Optional The number of payment experiences considered satisfactory. Satisfactory indicated by "SATISFACTORY" in Payment notes or indication of "ANTIC"
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. PastDueTotalCount	int, Optional The number of payment experiences for which there's indication of past due.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. SlowNegativeExperienceCount	int, Optional The total number of payment experiences with slow pay manner and negative comments is derived from the number of slow plus the number of negative minus the number of slow/negative.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. PastDueTotalAmount	decimal, Optional A monetary figure specifying the total dollar amount of all the past due experiences.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount	decimal, <i>Optional</i> The greatest monetary figure owed to the supplier by the subject over the period of time specified by the Summary Period.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount	decimal, <i>Optional</i>
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. SlowExperienceCount	int, <i>Optional</i> Records the number of trade experiences that have slow payment manner.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. UnfavorablePayments. ExperienceCount	int, <i>Optional</i> The number of payment experiences which the D&B Worldwide Network has recorded against the subject.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. SlowPaymentsExistIndicator	boolean, <i>Optional</i> When true [Set to TRUE] it indicates the existence of payment experiences with slow payment manner indicated. When false [Set to FALSE] it indicates the absence of payment experiences with slow payment manner indicated.

The following fields were **removed from** the Data Field Response:

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwelveMonthsPaydex. PaydexScore	int up to 3 digits., Required [C] [M] A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwelveMonthsPaydex. TotalPaymentExperiencesUsedCount	long, Optional [C] The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwelveMonthsPaydex. PaymentBehaviorText	string up to 128 chars., Optional [C] Text that describes likelihood than an organization with this value of the paydex score will pay their suppliers, e.g., before terms, beyond terms, within terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwelveMonthsPaydex. PaymentBehaviorDaysQuantity	int up to 3 digits., Optional [C] A number specifying the number of days that a subject with this value of the Paydex Score would pays its suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PaydexScoreHistory. TwelveMonthsPaydex. PayDexScore	int up to 3 digits., Required [C] A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. SummaryPeriod	DurationType, Required [C] A number specifying how many complete months (e.g., 3, 12) of payment experience data contributed to this account summary. The full summary period is through the Experience Date and therefore includes data that may extend somewhat beyond the number of months specified here. For example, if the value here is 3, meaning 3 months, and the experience date is July 5, 2008, then the summary period is from April 1st through July 4th, or in other words, the complete months of April, May, and June, plus the first four days of July.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. SatisfactoryPayments. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences considered satisfactory. Satisfactory indicated by "SATISFACTORY" in Payment notes or indication of "ANTIC"
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. PastDueTotalCount	int, <i>Optional</i> [C] The number of payment experiences for which there's indication of past due.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. SlowNegativeExperienceCount	int, <i>Optional</i> [C] The total number of payment experiences with slow pay manner and negative comments is derived from the number of slow plus the number of negative minus the number of slow/negative.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. PastDueTotalAmount	decimal, <i>Optional</i> [C] A monetary figure specifying the total dollar amount of all the past due experiences.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount	decimal, <i>Optional</i> [C] [M+] The greatest monetary figure owed to the supplier by the subject over the period of time specified by the Summary Period. Monitor Path: //Organization /BusinessTrading /Purchaser /PurchaserDerivedData

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount	decimal, <i>Optional</i> [C] [M+] Monitor Path: //Organization /BusinessTrading /Purchaser /PurchaserDerivedData
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. SlowExperienceCount	int, <i>Optional</i> [C] Records the number of trade experiences that have slow payment manner.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. UnfavorablePayments. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences which the D&B Worldwide Network has recorded against the subject.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. SlowPaymentsExistIndicator	boolean, <i>Optional</i> [C] [M+] When true [Set to TRUE] it indicates the existence of payment experiences with slow payment manner indicated. When false [Set to FALSE] it indicates the absence of payment experiences with slow payment manner indicated. Monitor Path: //Organization /BusinessTrading /Purchaser /PurchaserDerivedData

To take advantage of these new features and/or business elements, please refer to **Version 4.0** of the Assessment Product Service in the [D&B Direct 2.0 API Reference](#).

Trade Detail Product Service- 4.0

The following changes were implemented as part of the January 3, 2014 update:

1. To support changes to the delivery of PAYDEX data, several XPATH's have changed/were added to the OrderProduct response.

Note: **Due to variations in the availability and frequency of payment information collected from certain countries, non-US and non-Canadian payment information is delivered separately in "GlobalPaydex" and "GlobalDataCoveragePayments" data fields.

The following fields were **added to** the Data Field Response:

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaydexScore	int up to 3 digits., Required A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaydexDate	date, Optional The date marking the end of the time period covered by the payment performance score.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaydexDate@DatePrecisionText	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaydexDate@DatePrecisionDNBCodeValue	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaydexDate@DatePrecisionDNBCodeTableNumber	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaymentBehaviorText	string up to 128 chars., Optional Text that describes likelihood than an organization with this value of the paydex score will pay their suppliers, e.g., before terms, beyond terms, within terms.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaymentBehaviorDaysQuantity	int up to 3 digits., <i>Optional</i> A number specifying the number of days that a subject with this value of the Paydex Score would pay its suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. TotalPaymentExperiencesUsedCount	long, <i>Optional</i> The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. GlobalPaydex. PaydexScore	int up to 3 digits., <i>Required</i> A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. GlobalPaydex. TotalPaymentExperiencesUsedCount	long, <i>Optional</i> The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PaydexScoreHistory. GlobalPaydex. PaydexScore	int up to 3 digits., <i>Required</i> A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PaydexScoreHistory. GlobalPaydex. PaydexDate	date, <i>Optional</i> The date marking the end of the time period covered by the payment performance score.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PaydexScoreHistory. GlobalPaydex. PaydexDate@DatePrecisionText	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PaydexScoreHistory. GlobalPaydex. PaydexDate@DatePrecisionDNBCodeValue	Attribute

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PaydexScoreHistory. GlobalPaydex. PaydexDate@DatePrecisionDNBCodeTableNumber	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. SlowExperienceCount	int, <i>Optional</i> The total number of trade experiences that have slow payment manner.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. SlowNegativeExperienceCount	int, <i>Optional</i> The total number of payment experiences with slow pay manner and negative comments is derived from the number of slow plus the number of negative minus the number of slow/negative.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount	decimal, <i>Optional</i> The greatest monetary figure owed to the supplier by the subject over the period of time specified by the Summary Period.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount@UnitOfSize	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount@CurrencyISOAlpha3Code	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount@ReliabilityText	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount	decimal, <i>Optional</i>
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount@UnitOfSize	Attribute

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount@CurrencyISOAlpha3Code	Attribute
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount@ReliabilityText	Attribute

The following fields were **removed** from the Data Field Response:

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. OneMonthDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit	Aggregate, Optional Records the details of the highest amount from each of a subject's accounts that was extended to it on the expectation of payment within the agreed upon terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. OneMonthDataCoveragePayments. AccountsCount	int, Optional [C] The number of trading relationships between the subject and its suppliers, obtained by summing the number of unique accounts for the subject having reported activity (one or more valid experiences) in the 'n' months ending in the Trade Data Year Month.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. OneMonthDataCoveragePayments. SummarizedPastDue	Aggregate, Optional (Infinite) An entry loop which can repeat multiple times to allow the payments that are a specified range of days beyond the agreed upon payment terms to be broken down into various time period categories, e.g., between 1- 7 days (Slow 30), between 1- 30 days (Slow 30), between 31-60 days (Slow 60), between 61- 90 days (Slow 90), between 91-120 days (Slow 120).
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. CashPayments. TotalAmount	decimal, Optional [C] TBD

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. CreditRangeMinimumAmount	decimal, <i>Optional</i> A monetary figure recording the low end of a range depicting how much was extended to the subject in the form of goods and services in expectation of payment. For example, the "50,000" in the credit range "50,000 to 99,999".
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. CreditRangeMaximumAmount	decimal, <i>Optional</i> A monetary figure recording the high end of a range depicting how much was extended to the subject in the form of goods and services in expectation of payment. For example, the "99,999" in the credit range "50,000 to 99,999".
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences which the D&B Worldwide Network has recorded against the subject.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. HighCreditTotalAmount	decimal, <i>Optional</i> [C] A monetary figure specifying the sum of the highest amount from each of a subject's accounts that was extended to it on the expectation of payment within the agreed upon terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. PromptPercentage	decimal up to 5 digits. Maximum of 2 decimal places., <i>Optional</i> [C] The percentage of a subject's payment experiences (across all its accounts), satisfying the criteria specified, that are considered as paid in time (i.e., Anticipate, Discount, Prompt, Anticipate-Discount, Anticipate-Prompt, Discount-Prompt).
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. SummarizedSlow. DaysLowQuantity	int up to 3 digits., <i>Required</i> [C] A number specifying the lower end of the range of days slow, e.g., 1 in the range 1-30 days slow.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. SummarizedSlow. DaysHighQuantity	int up to 3 digits., <i>Optional</i> A number specifying the higher end of the range of days slow, e.g., 30 in the range 1-30 days slow. Note: When this is not present it means that the range of days is the DaysLowQuantity; and above; e.g. 241 and above (241+)
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsByCreditRange. SummarizedSlow. SlowPercentage	decimal up to 5 digits. Maximum of 2 decimal places., <i>Optional</i> [C] Records the percentage of amount owed that has slow payment manner for all the subject's accounts for this summary.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. NetTermsPayments. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences which the D&B Worldwide Network has recorded against the subject.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. NetTermsPayments. HighCreditTotalAmount	decimal, <i>Optional</i> [C] A monetary figure specifying the sum of the highest amount from each of a subject's accounts that was extended to it on the expectation of payment within the agreed upon terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. NetTermsPayments. PromptPercentage	decimal up to 5 digits. Maximum of 2 decimal places., <i>Optional</i> [C] The percentage of a subject's payment experiences (across all its accounts), satisfying the criteria specified, that are considered as paid in time (i.e., Anticipate, Discount, Prompt, Anticipate-Discount, Anticipate-Prompt, Discount-Prompt).
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. NetTermsPayments. SummarizedSlow. DaysLowQuantity	int up to 3 digits., <i>Required</i> [C] A number specifying the lower end of the range of days slow, e.g., 1 in the range 1-30 days slow.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. NetTermsPayments. SummarizedSlow. DaysHighQuantity	int up to 3 digits., <i>Optional</i> A number specifying the higher end of the range of days slow, e.g., 30 in the range 1-30 days slow. Note: When this is not present it means that the range of days is the DaysLowQuantity; and above; e.g. 241 and above (241+)
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. NetTermsPayments. SummarizedSlow. SlowPercentage	decimal up to 5 digits. Maximum of 2 decimal places., <i>Optional</i> [C] Records the percentage of amount owed that has slow payment manner for all the subject's accounts for this summary.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. DiscountTermsPayments. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences which the D&B Worldwide Network has recorded against the subject.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. DiscountTermsPayments. HighCreditTotalAmount	decimal, <i>Optional</i> [C] A monetary figure specifying the sum of the highest amount from each of a subject's accounts that was extended to it on the expectation of payment within the agreed upon terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. DiscountTermsPayments. PromptPercentage	decimal up to 5 digits. Maximum of 2 decimal places., <i>Optional</i> [C] The percentage of a subject's payment experiences (across all its accounts), satisfying the criteria specified, that are considered as paid in time (i.e., Anticipate, Discount, Prompt, Anticipate-Discount, Anticipate-Prompt, Discount-Prompt).
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. DiscountTermsPayments. SummarizedSlow. DaysLowQuantity	int up to 3 digits., <i>Required</i> [C] A number specifying the lower end of the range of days slow, e.g., 1 in the range 1-30 days slow.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. DiscountTermsPayments. SummarizedSlow. DaysHighQuantity	int up to 3 digits., <i>Optional</i> A number specifying the higher end of the range of days slow, e.g., 30 in the range 1-30 days slow. Note: When this is not present it means that the range of days is the DaysLowQuantity; and above; e.g. 241 and above (241+)
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. DiscountTermsPayments. SummarizedSlow. SlowPercentage	decimal up to 5 digits. Maximum of 2 decimal places., <i>Optional</i> [C] Records the percentage of amount owed that has slow payment manner for all the subject's accounts for this summary.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PlacedForCollectionPayments. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences which the D&B Worldwide Network has recorded against the subject.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PlacedForCollectionPayments. HighCreditTotalAmount	decimal, <i>Optional</i> [C] A monetary figure specifying the sum of the highest amount from each of a subject's accounts that was extended to it on the expectation of payment within the agreed upon terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. UnfavorablePayments. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences which the D&B Worldwide Network has recorded against the subject.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. UnfavorablePayments. HighCreditTotalAmount	decimal, <i>Optional</i> [C] A monetary figure specifying the sum of the highest amount from each of a subject's accounts that was extended to it on the expectation of payment within the agreed upon terms.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. SatisfactoryPayments. ExperienceCount	int, <i>Optional</i> [C] The number of payment experiences considered satisfactory. Satisfactory indicated by "SATISFACTORY" in Payment notes or indication of "ANTIC"

To take advantage of these new features and/or business elements, please refer to **Version 4.0** of the Trade Detail Product Service in the [D&B Direct 2.0 API Reference](#).

Firmographic Product Service - 3.0

The following changes were implemented as part of the December 6, 2013 update:

1.a. Business Elements added to the Detailed Company Profile:

Name	Description	XML*	JSON*
Bank Name	Text recording the name of the banking organization with whom the business subject maintains an account. [C]	SOAP	REST
Bonus - Current Amount	Bonus for the year, in requested currency. [C]	SOAP	REST
Current Compensation Year	Year of the current compensation details. [C]	SOAP	REST
Domestic Ultimate Country		SOAP	REST
Domestic Ultimate Postal Code	An identifier used by the local country postal authority to identify where the domestic ultimate is located.	SOAP	REST
Domestic Ultimate Street Address	Text recording the address number, or post office box number and street name where the domestic ultimate is located.	SOAP	REST
Domestic Ultimate Territory Abbreviated Name	Text recording the shortened name of the locally governed area which forms part of a centrally governed nation to identify where the domestic ultimate is located.	SOAP	REST
Domestic Ultimate Territory Name	Text recording the name of the locally governed area which forms part of a centrally governed nation to identify where the domestic ultimate is located.	SOAP	REST
Domestic Ultimate Town Name	Text recording the name of a city, town, township, village, borough, etc. where the domestic ultimate is located.	SOAP	REST
Employees at this Location	A number that defines how many people are directly engaged and paid by the organization to perform or support its business operations at this location.	SOAP	REST
Employees Here Reliability Text	Text that describes the integrity of the employee figures e.g. audited, actual, estimated, modeled.	SOAP	REST
Financial Statement Date	The date when the accounting period ended. If the Reliability Code denotes the figures are projected (future) then this is the date when the accounting period will end. [C]	SOAP	REST
Global Ultimate Country Code	The two-letter country code, defined by the International Organization for Standardization (ISO) ISO 3166-1 scheme identifying the country of the global ultimate business entity.	SOAP	REST

Name	Description	XML*	JSON*
Global Ultimate Postal Code	An identifier used by the local country postal authority to identify where the global ultimate is located.	SOAP	REST
Global Ultimate Street Address	Text recording the address number, or post office box number and street name where the global ultimate is located.	SOAP	REST
Global Ultimate Territory Abbreviated Name	Text recording the shortened name of the locally governed area which forms part of a centrally governed nation to identify where the global ultimate is located.	SOAP	REST
Global Ultimate Territory Name	Text recording the name of the locally governed area which forms part of a centrally governed nation to identify where the global ultimate is located.	SOAP	REST
Global Ultimate Town Name	Text recording the name of a city, town, township, village, borough, etc. where the global ultimate is located.	SOAP	REST
Head Quarters Country		SOAP	REST
Headquarters Postal Code	An identifier used by the local country postal authority to identify where the headquarters is located.	SOAP	REST
Headquarters Street Address	Text recording the address number, or post office box number and street name where the headquarters is located.	SOAP	REST
Headquarters Territory Abbreviated Name	Text recording the shortened name of the locally governed area which forms part of a centrally governed nation to identify where the headquarters is located.	SOAP	REST
Headquarters Territory Name	Text recording the name of the locally governed area which forms part of a centrally governed nation to identify where the headquarters is located.	SOAP	REST
Headquarters Town Name	Text recording the name of a city, town, township, village, borough, etc. where the headquarters is located.	SOAP	REST
Market Value Date	The date on which the Capital Amount was first registered.	SOAP	REST
Most Senior Principal - Current Bonus	Bonus of the most senior principal for the year, in requested currency.	SOAP	REST
Most Senior Principal - Current Compensation Year	Year of the current compensation details.	SOAP	REST
Most Senior Principal - Current Salary	Salary of the most senior principal the year, excluding bonus, in requested currency.	SOAP	REST
Most Senior Principal - Current Total Salary	Total compensation of the most senior principal for the year, including any bonus or other compensation, in requested currency	SOAP	REST

Name	Description	XML*	JSON*
Most Senior Principal Age	The age of the principal in years.	SOAP	REST
Most Senior Principal Current Position	Text identifying the business function of the principal derived from a standard Management Responsibility Code (MRC).	SOAP	REST
Most Senior Principal Current Position Start Date	The date when the principal or manager was appointed to this position. This is not necessarily the date when the principal or manager was first employed by the subject; this is simply the date when they moved to this position, e.g. due to a promotion.	SOAP	REST
Most Senior Principal First Name	Text recording the first name of the most senior principal. [C]	SOAP	REST
Most Senior Principal Last Name	Text recording the last name of the most senior principal. [C]	SOAP	REST
Most Senior Principal Middle Name	Text recording the middle name of the most senior principal. [C]	SOAP	REST
Parent Country		SOAP	REST
Parent Postal Code	An identifier used by the local country postal authority to identify where the parent company is located.	SOAP	REST
Parent Street Address	Text recording the address number, or post office box number and street name where the parent company is located.	SOAP	REST
Parent Territory Abbreviated Name	Text recording the shortened name of the locally governed area which forms part of a centrally governed nation to identify where the parent company is located.	SOAP	REST
Parent Territory Name	Text recording the name of the locally governed area which forms part of a centrally governed nation to identify where the parent company is located.	SOAP	REST
Parent Town Name	Text recording the name of a city, town, township, village, borough, etc. where the parent company is located.	SOAP	REST
Primary Stock Exchange Indicator	When set to TRUE it specifies that this is the most important stock exchange among all the stock exchanges where this subject's shares are traded. When set to FALSE it specifies that this is not the most important stock exchange among all the stock exchan	SOAP	REST
Principal Age	The age of the principal in years. [C]	SOAP	REST
Principal Current Position	Text identifying the business function of the principal derived from a standard Management Responsibility Code (MRC). [C]	SOAP	REST
Principal Current Position Start Date	The date when the principal or manager was appointed to this position. This is not necessarily the date when the principal or manager was first employed by the subject; this is simply the date when they moved to this position, e.g. due to a promotion. [C]	SOAP	REST
Principal First Name	Text recording the first name of the principal. [C]	SOAP	REST

Name	Description	XML*	JSON*
Principal Last Name	Text recording the last name of the principal. [C]	SOAP	REST
Principal Middle Name	Text recording the middle name of the principal. [C]	SOAP	REST
Profit or Loss Amount	A monetary figure that shows the difference between sales revenue and cost of sales before the deduction of selling, distribution, administration and other costs.	SOAP	REST
Profit or Loss Growth Rate	The rate of change in the difference between sales revenue and cost of sales before the deduction of selling, distribution, administration and other costs.	SOAP	REST
Salary - Current Amount	Salary for the year, excluding bonus, in requested currency [C]	SOAP	REST
Sales Turnover Growth Rate	The amount by which sales turnover increases over a given period of time as a percentage of its previous value.	SOAP	REST
Share Capital Amount	A monetary value representing the amount of Share Capital. Calculation is Price X Total Shares Outstanding. [C]	SOAP	REST
Subject Handling Text	Text specifying the manner in which the subject is to receive special care from D&B when it is being contacted; e.g. do not call or do not send information requests. In many cases this process was specifically requested by the subject. [C]	SOAP	REST
Total Assets	A monetary figure representing the total amount of assets considered to be convertible into cash within a relatively short period of time, usually a year. [C]	SOAP	REST
Total Employee Quantity	A number that defines how many people are directly engaged and paid by the organization to perform or support its business operations.	SOAP	REST
Total Employees Reliability Text	Text that describes the integrity of the employee figures e.g. audited, actual, estimated, modeled.	SOAP	REST
Total Salary - Current Amount	Total compensation for the year, including any bonus or other compensation, in requested currency [C]	SOAP	REST

1.b. Business Elements added to the USA Patriot Act Plus:

Name	Description	XML*	JSON*
Average High Credit- All Countries Except US & CA		SOAP	REST
Average High Credit- US & CA		SOAP	REST
D&B Paydex - US & CA	A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers.	SOAP	REST
DNB Paydex - All Countries Except US & CA		SOAP	REST
Financial Statement Date	The date when the accounting period ended. If the Reliability Code denotes the figures are projected (future) then this is the date when the accounting period will end. [C] [M]	SOAP	REST
High Credit- All Countries Except US & CA		SOAP	REST

Name	Description	XML*	JSON*
High Credit- US & CA		SOAP	REST
Total Payment Experiences Used Count	The number of payment experiences that contributed to this payment index score. As an example the score may have been derived from 18 payment experiences from various suppliers.	SOAP	REST
Total Payment Experiences Used Count - All Countries Except US and CA	The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.	SOAP	REST

1.c. Business Elements added to the Alternative Detailed Company Profile:

Name	Description	XML*	JSON*
Financial Statement Date	The date when the accounting period ended. If the Reliability Code denotes the figures are projected (future) then this is the date when the accounting period will end. [C] [M]	SOAP	REST

2. To support upcoming changes to the delivery of PAYDEX data, several XPATH's have changed/were added to the OrderProduct response.

Note: **Due to variations in the availability and frequency of payment information collected from certain countries, non-US and non-Canadian payment information is delivered separately in "GlobalPaydex" and "GlobalDataCoveragePayments" data fields.

The following fields were **added** to the Data Field Response:

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. PaydexScore	int up to 3 digits., Required A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwentyFourMonthsPaydex. TotalPaymentExperiencesUsedCount	long, Optional The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. GlobalPaydex. PaydexScore	int up to 3 digits., Required A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. GlobalPaydex. TotalPaymentExperiencesUsedCount	long, Optional The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount	decimal, Optional The greatest monetary figure owed to the supplier by the subject over the period of time specified by the Summary Period.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwentyFourMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount	decimal, Optional
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount	decimal, Optional The greatest monetary figure owed to the supplier by the subject over the period of time specified by the Summary Period.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. GlobalDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount	decimal, Optional

The following fields were **removed from** the Data Field Response:

Name	Characteristics
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwelveMonthsPaydex. PaydexScore	int up to 3 digits., Required [C] [M] A calculated element summarizing the payment habits of a subject based on trade experiences obtained from its suppliers over the last 3 months.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. CurrentPaydexScore. TwelveMonthsPaydex. TotalPaymentExperiencesUsedCount	long, Optional [C] The number of payment experiences that contributed to this payment index score. As an example, the score may have been derived from 18 payment experiences from various suppliers.
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. HighCreditMaximumAmount	decimal, Optional [C] [M+] The greatest monetary figure owed to the supplier by the subject over the period of time specified by the Summary Period. Monitor Path: //Organization /BusinessTrading /Purchaser /PurchaserDerivedData
OrderProductResponse. OrderProductResponseDetail. Product. Organization. BusinessTrading. Purchaser. PurchaserDerivedData. TwelveMonthsDataCoveragePayments. PaymentPeriodSummary. PaymentsWithHighCredit. AverageHighCreditAmount	decimal, Optional [C] [M+] Monitor Path: //Organization /BusinessTrading /Purchaser /PurchaserDerivedData

To take advantage of these new features and/or business elements, please refer to **Version 3.0** of the Firmographic Product Service in the [D&B Direct 2.0 API Reference](#).