FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

For Release

Dun & Bradstreet Agrees to Pay $5.7 Million to Resolve Alleged Violations of FTC Order

Alleged violations include misrepresenting prices and products and harming American businesses

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Tags: Consumer Protection | Bureau of Consumer Protection | deceptive/misleading conduct | Finance | Credit and Finance | Credit and Loans | Credit Reporting | Small Business

Business credit report service provider Dun & Bradstreet (D&B) has agreed to a $5.7 million settlement with the Federal Trade Commission over allegations the firm violated a 2022 order. D&B's alleged violations include providing inaccurate information about its products to customers before renewing their subscription services, leading to overcharging, and misrepresenting that purchasing fee-based products will improve these customers' credit scores.

"Our signed orders are not suggestions," said Christopher Mufarrige, Director of the FTC's Bureau of Consumer Protection. "This settlement is another example of the Bureau's effort to reinvigorate its fraud program and protect small businesses from deceptive and unlawful conduct."

In 2022, the FTC alleged that D&B deceived businesses about the value of products and failed to correct errors on business credit reports. The 2022 Order settling those allegations required D&B to notify its customers of certain material facts before automatically renewing subscriptions for its paid services. It also prohibited D&B from using automatic renewal to switch a subscriber into a more expensive product that the subscriber did not order. And it prohibited D&B from misrepresenting to customers any material fact about the price or features of any product and to retain records of its telemarketing calls.

The proposed complaint, filed by the Department of Justice upon notification and referral from the FTC, alleges that D&B violated the 2022 Order by:

- Failing to accurately inform, in notifications required by the 2022 Order, some customers of their product's list price before automatically renewing;
- Failing to ensure that D&B's employees did not misrepresent to potential customers that purchasing fee-based products will help improve their business's credit score; and
- Failing to retain required voice recordings for oral offers of products that D&B automatically renews.

Under the proposed order, D&B will be required to pay a total of $5.7 million, including $3.7 million that will be used for refunds to consumers and over $2 million in civil penalties for violating the 2022 order. In addition, D&B has agreed to modify the 2022 Order to address allegations in the latest complaint. These changes would require D&B to:

- Maintain the use of a third-party quality assurance provider to track whether company telemarketing employees are making misrepresentations;
- Implement and maintain a comprehensive compliance program;
- Ensure D&B's leadership certifies annually that the company is complying with the order; and
- Notify the Commission within 60 days of any instances in which it fails to comply with the Commission order involving certain autorenewals of products, problems with updating D&B's trade data, and retention of records.

The Commission vote to authorize the staff to refer the complaint to the DOJ and to approve the stipulated final order was 3-0. The DOJ filed the complaint and stipulated final order on behalf of the Commission in the U.S. District Court for the Middle District of Florida, Jacksonville Division.

NOTE: Stipulated final orders have the force of law when approved and signed by the District Court judge.

The Commission's lead attorneys on this matter are Christopher J. Erickson and Taylor H. Bates from the FTC's Bureau of Consumer Protection.

The Federal Trade Commission works to promote competition and protect and educate consumers. The FTC will never demand money, make threats, tell you to transfer money, or promise you a prize. Learn more about consumer topics at consumer.ftc.gov, or report fraud, scams, and bad business practices at ReportFraud.ftc.gov. Follow the FTC on social media, read consumer alerts and the business blog, and sign up to get the latest FTC news and alerts.

Press Release Reference

Federal Trade Commission Finalizes Order Against Dun & Bradstreet for Deceiving Businesses and Failing to Update Errors on Business Credit Reports

In Response to FTC Charges, Dun & Bradstreet to Clean Up Small Business Credit Reporting Process and Refund Customers

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