NET 30 VENDORS TO BUILD BUSINESS CREDIT

1. Office Garner

Office Garner is a must-have net 30 vendor. Office Garner reports to several different business credit bureaus, including Dun & Bradstreet, and sells office products and other goods that are reasonably priced, high-quality, and in demand for all business types.

Signing up for a Net 30 account with Office Garner is also easy and can be done entirely online. There is a $69 one-time fee to open a Net 30 account.

Business Credit Bureau Reporting: Dun & Bradstreet, Equifax Small Business, Creditsafe, Ansonia, National Association of Credit Management (NACM), and Small Business Financial Exchange (SBFE)

Minimum Order Required for Credit Bureau Reporting: $45

Annual Membership Fee: $0 to maintain Net 30 account credit terms.

Products:

- Office Supplies
- Apparel
- Kitchen Appliances
- Electronics
- Web Design
- Business Cards

Ideal For:

- Any Small Business
- Logistics companies
- Tech companies
- Contractors and the Self-employed

Sample Costs:

- Printed T-Shirts: $29.99
- 1,000 Business Cards: $70
- Highlighters: $1.04

Customer Service Experience: Friendly and helpful. Answered all our questions, while providing additional insights into their products and their net 30 programs.

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2. Business T-Shirt Club

Business T-Shirt Club is the only membership-based custom apparel printing option for entrepreneurs. This company sells marketing apparel through its T-shirt club, where you sign up as a member and get discounted rates.

Business Credit Bureau Reporting: Equifax Business, Credit Safe, Ansonia, and Cortera

Minimum Order Required for Credit Bureau Reporting: $250 minimum for blank clothing orders, custom design orders require a 12 item minimum.

Annual Membership Fee: $69.99 to maintain net 30 account credit terms.

Products:

- T-Shirts
- Sweatshirts
- Polos
- Jackets
- Headwear
- Clothing Accessories

Ideal For:

- The hospitality industry
- Retail businesses
- Companies with field representatives

Sample Costs:

- T-Shirt: $2.83
- Ball Cap: $4.43

- Polo Shirt: $12.00

Customer Service Experience: Could not reach Business T-Shirt Club by phone. They do have a helpful website with useful FAQs.

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3. Creative Analytics

Creative Analytics offers digital marketing services and tech products. You can get net 30 terms for some services and all of their store items.

Creative Analytics extends credit lines of up to $12,000, helping businesses establish higher lines of credit for faster credit building.

Business Credit Bureau Reporting: Credit Safe and Equifax Business.

Minimum Order Required for Credit Bureau Reporting: $100

Annual Membership Fee: $79 to apply and maintain net 30 account credit terms.

Products:

- Website Design Services
- Content Marketing Services
- Hands-free Reading Lights
- MacBook Pro/Air USB-C hubs

Ideal For:

- Online businesses
- Tech companies
- Home-based companies

Sample Costs:

- Marketing Services: $2,000-$10,000 Monthly
- Adjustable Cell Phone Stand: $12
- Microfiber Towel (12 pack): $26.88
- Dry Erase Board: $24.99

Customer Service Experience: We could not reach a live Creative Analytics agent by phone. However, the automated phone prompts were helpful in answering most of our questions regarding Net 30 accounts.

4. HD Supply

HD Supply is one of the largest industrial distributors in North America. They've been in business for over 80 years and offer more than 200,000 products

HD Supply is our top recommendation for industrial Net 30 accounts.

Business Credit Bureau Reporting: Experian

Minimum Order Required for Credit Bureau Reporting: $0. For your transactions to be reported there has to be a balance in your account at the end of the month. Same month payments and credit cards purchases are not reported.

Annual Membership Fee: $0 to maintain Net 30 account credit terms.

Products:

- Appliances and Electronics
- Cabinets, Countertops, Doors, and Molding
- Cleaning and Janitorial
- Electrical, Hardware, Tools, and HVAC
- Fitness and Exercise
- Flooring and Ceiling
- Furniture, Decor, Linens, and Window Coverings
- Lighting and Ceiling Fans
- Office Supplies
- Paint and Supplies
- Property Marketing and Signs
- Safety, Storage, Grounds, and Outdoors
- Healthcare Supplies
- Hospitality Supplies and Food Service

Ideal For:

- Hotels and restaurants
- Cleaning services
- Home repair businesses

Sample Costs:

- Top-Loading GE Washing Machine: $740
- 100 60-Gallon Trash Bags $99
- 144 AA Batteries: $77

Customer Service Experience: Professional customer service and support. The representative we reached was very friendly and helpful in explaining how Net 30 accounts work.

5. Quill

Quill offers cleaning and office supplies for businesses and charges no shipping fee. Quill extends a net 30 credit line after two months of regular purchases. Then it takes another 90 to 120 days before they'll report your payment history with Dun & Bradstreet.

Business Credit Bureau Reporting: Dun & Bradstreet

Minimum Order Required for Credit Bureau Reporting: $100 for first order, then $50 for future orders

Annual Membership Fee: $0 to maintain Net 30 account credit terms.

Products:

- Cleaning Supplies
- Printing and Mailing Supplies
- Office Supplies
- Furniture
- Computers & Accessories
- Healthcare & Safety
- Tools & MRO Supplies
- Teaching & School Supplies

Ideal For:

- Trucking companies
- Travel agencies
- Tech companies
- Hotels

Sample Costs:

- Office Paper: $35.99/carton
- Stapler: $11.49
- Glue Stick (4 pack): $4.29

Customer Service Experience: Quill's customer service was very professional and customer-centric. Very good customer experience.

6. NAMYNOT

NAMYNOT is a digital marketing services firm that provides businesses with online marketing solutions. The company offers a vendor credit line of up to $10,000 to help businesses build their credit rating faster.

NAMYNOT offers two net 30 account options. The first is a prepaid credit builder service where they charge a $50 upfront fee for reporting this payment to Dun & Bradstreet. The second is a traditional Net 30 account with 30-day terms on its marketing services.

Business Credit Bureau Reporting: Dun & Bradstreet

Minimum Order Required for Credit Bureau Reporting: No minimum order is required.

Annual Membership Fee: $0 to maintain Net 30 account credit terms.

Services:

- Content Marketing
- Inbound Lead Generation
- Search Engine Optimization
- Marketing Strategy
- Social Media
- Video Production

Ideal For:

- Telecommunication companies
- Boutiques
- Online businesses

Sample Costs:

- Net 30 Reporting Subscription: $50 per/mo
- SEO Services: $500+ per month

Customer Service Experience: The customer service representative we called was great. They answered all our Net 30 questions and explained how the pricing worked and was willing to keep in touch to make sure all our concerns were addressed.

7. Wise Business Plans

Wise Business Plans provides business owners with business planning resources and tools. They also provide digital marketing services and have affiliations with credit-building and business funding partners.

Wise's approval process requires you to be in business for 30 days as well as have an Employer Identification Number (EIN), a DUNS number, and no recent derogatory marks on your business credit reports.

Business Credit Bureau Reporting: Dun & Bradstreet and Equifax Business

Minimum Order Required for Credit Bureau Reporting: $97

Annual Membership Fee: $99 to maintain net 30 account credit terms.

Products:

- Digital Marketing and Websites
- Business Branding
- Business Plans

Ideal For:

- Startup businesses

- Local businesses

Sample Costs:

- Business plans require a quote
- Digital marketing plans start at $750/month

Customer Service Experience: Could not reach customer service by phone.

8. Shirtsy

Shirtsy is an online platform that helps people find and buy shirts from a trusted source.

Shirtsy also does print-on-demand T-shirts and other branding collaterals like business cards, etc. These products are perfect for startups wanting to grow their brand successfully.

Customers can find and buy shirts from their online store by searching for popular brands on the website or visiting the storefronts of thousands of businesses near them through Shirtsy's app.

Business Credit Bureau Reporting: Dun & Bradstreet and Equifax Small Business.

Minimum Order Required for Credit Bureau Reporting: $97

Annual Membership Fee: $99 to maintain net 30 account credit terms.

Products:

- Shirts, Jackets, and Hoodies
- Shoes
- Accessories
- Business Cards

Ideal For:

- Yoga and fitness studios
- Local business owners

Sample Costs:

- Mouse Pads: $14.99
- Unisex Hoodies: $49.99-$59.99
- Custom Backpacks: $59.99
- Custom Shoes: $79.99-$99.99

Customer Service Experience: Could not reach customer service by phone.

9. Uline

Uline is a top net 30 account pick. Their customer service is excellent. It was easy and fast to get the help we needed when we called.

Uline reports to Dun & Bradstreet on the first of each month, and setting up a net 30 account with Uline is easy.

Business Credit Bureau Reporting: Dun & Bradstreet and Experian Business

Minimum Order Required for Credit Bureau Reporting: $0

Annual Membership Fee: $0 to maintain net 30 account credit terms.

Products:

- Shipping Supplies
- Material Handling and Safety Products
- Poly Bags
- Facilities Maintenance and Janitorial Supplies
- Retail/Store Operations
- Warehouse Equipment

Ideal For:

- Warehouses
- Factories
- Cleaning services

Sample Costs:

- Rubbermaid Service Carts: $255
- 1,000 Postal-Approved Poly Bags: $38
- 8 oz Hand Sanitizer: $4

Customer Service Experience: Very informative and helpful. They answered all of our questions patiently and provided insightful information.

More Net 30 Vendors

The following net 30 vendors offer office supplies and computer products. These net 30 vendors may be more suitable for established businesses as new businesses may have a more difficult time being approved.

Some vendors may require a personal credit check using your Social Security number in addition to an EIN. These companies' terms may not be as favorable as those in the list above, and you'll want to have a good business credit score when applying to these vendors.

Summa Office Supplies

- **Business Credit Bureau:** Summa Office Supplies reports to Dun & Bradstreet.
- **Cost:** $75 annual fee
- **What They Provide:** Office supplies such as paper, pens, staplers, etc. at discounted prices.
- **What Makes Them Different:** Summa is an office supply company that offers written trade credit references. This is to help small business owners improve their business credit rating and better qualify for other vendor credit accounts

Crown Office Supplies

- **Business Credits Bureaus:** Crown Office Supplies reports to Dun & Bradstreet, Experian, and Equifax.
- **Cost:** $99 annual fee
- **What They Provide:** Office supplies like staplers, inkjet printers, fax machines, copiers.
- **What Makes Them Different:** Free shipping on all orders.

[Crown Office Supplies]

Strategic Network Solutions

- **Business Credit Bureau:** Experian
- **Cost:** No annual fee. (Must purchase an $80 downloadable product.)
- **What They Provide:** IT equipment including computers, software, networking gear, etc.
- **What Makes Them Different:** Strategic Network Solutions offers business continuity solutions to protect your business against data breaches, natural disasters, etc.

How to Get Started With Net 30

The process of getting started with a net 30 account is simple. You just need to find a net 30 vendor that reports to at least one of the three major business credit bureaus (Dun & Bradstreet, Experion Business Credit, and Equifax).

Once you've found a net 30 vendor you like, you'll need to fill out an application form and submit it along with whatever fee is required.

After submitting the application, you'll receive a confirmation email stating whether the application has been approved.

Once it's approved, you'll be given access to your online account where you can manage your invoices and payments.

The vendor will report your payment history to major credit bureaus, helping build your credit score.

Tip: Paying early on invoices to your vendor credit business accounts can boost your credit reports.