dun & bradstreet

Xscape Photonics:

BEFORE:

CHALLENGES SECURING CREDIT LINES

AFTER:

46 POINT INCREASE IN PAYDEX SCORE

$39K INCREASE IN MAX CREDIT

5 POINT INCREASE IN SER RATING

Building a Strong Financial Foundation for Rapid Growth

SITUATION

Xscape Photonics INC. is at the forefront of photonics, providing scalable, high-bandwidth, energy-sustainable, and cost-effective solutions that enable the next generation of Artificial Intelligence (AI), Machine Learning (ML), and simulation hardware. Established in 2022, the company aimed to address key challenges in AI such as cost, bandwidth, power consumption, and scalability. Through its cutting-edge method of tackling the prevalent "escape bandwidth" issue in modern AI data centers, the company sought to provide innovative solutions to these pressing problems.

However, as the company scaled operations, it faced challenges in securing larger credit lines due to a low credit limit recommendation, which in turn hindered their growth ambitions.

STRATEGY

In January 2025, Xscape Photonics INC. enlisted the help of D&B's Concierge Service to help them establish stronger business credit. To support Xscape's growth goals, their dedicated Concierge Advisor adopted a multi-pronged approach of reviewing and challenging skewed slow payment records and submitting trade references from vendors who have had a positive experience in order to quickly re-align their scores.

Slow payment records can be a significant hindrance to a company's credit score, as they signal a potential risk to lenders and suppliers. By addressing and contesting any slow payment records that negatively impacted their credit score, they can take proactive steps to mitigate any negative impacts on their rating.

Building a strong credit profile requires showcasing positive financial behaviors. The Concierge Advisor also focused on actively submitting records of positive trade experiences to enhance Xscape's credit profile.

OUTCOME

As a result, within just one month, Xscape Photonics was able to increase their Paydex score by 46 points, while also gaining more than a $39,000 increase in their max credit limit recommendation. In addition, their Supplier Evaluation Rating (SER) went from a 9 to a 4. Based on a 9-point scale, SER indicates to other businesses the chance a supplier will become inactive in the next year, with the lower the score indicating a lower perceived risk. This substantial boost in all three scores was a better reflection of the company's actual operations and performance, positioning the company to secure the necessary vendor relationships to meet their business and strategic growth goals. With increased financial flexibility, Xscape Photonics is now well-positioned to pursue new opportunities, invest in cutting-edge technologies, and scale their operations to meet the growing demands of the AI, ML, and simulation hardware market. The improved credit scores and enhanced credit limit recommendation offers newfound stability and confidence, solidifying their position in the photonics industry.

> The D&B Concierge Service has been incredibly helpful in guiding us through our report, explaining our scores, and what they mean for our business. Their support over the past few weeks has been invaluable in helping us improve our scores. The overall service has been very professional, and they have been highly responsive to our queries. We recommend this for other businesses looking to understand and improve their financial scores with D&B!"
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> **- Sowmitra Singh**
> CFO, Xscape Photonics