ACROSS THE TABLE

BUSINESS CONSULTING

APP COMPARISON 04 · CREDITHOY

CreditHoy vs Nav Prime, eCredable and Experian

The difference between a service that teaches you to build business credit and one that reports a tradeline for you.

Knowledge Article C04

AI Stack Series · acrossthetable.biz

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BEFORE YOU READ THIS

This guide compares CreditHoy against three other products that do a similar job. CreditHoy is my own. I build it, and I make money if you buy it.

That is exactly why this guide names the places where one of the other three is the better buy, and says so plainly. A comparison that found my own product best at everything would not be worth your time, and you would be right not to believe it.

WHAT CREDITHOY DOES

Business credit development made easier — build and monitor credit step by step.

CreditHoy walks an owner through building business credit in a defined order: get the entity and EIN right, get listed properly, open the kind of accounts that report, and then watch the scores move.

It teaches and it tracks. That is the honest description, and the distinction in the next section is the one that decides whether this or one of the others is right for you.

What is in it:

- Six-step credit roadmap
- EIN and compliance guidance
- Trade line tracking
- Score monitoring

Price: $29.99 per month · $269.99 per year · $724.99 one time. There is a 14-day free trial.

THE THREE IT IS UP AGAINST

There are two completely different kinds of product in this market and they are easy to confuse.

The first kind reports a tradeline on your behalf. Nav Prime and eCredable actually create a payment history in your business's name at the credit bureaus — Nav by reporting your subscription payment, eCredable by connecting to bills you already pay. That is a mechanical change to your credit file.

The second kind helps you understand and monitor. Experian's business credit product is monitoring. CreditHoy is guidance plus tracking.

If your file is empty and you need history to exist, the first kind is what moves the needle. CreditHoy does not report a tradeline for you, and it would be dishonest of me to let that sit unsaid.

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Product	What it is	How it charges	Who it suits
CreditHoy (mine)	A step-by-step roadmap for building business credit, with tracking and monitoring	Flat monthly, yearly, or one payment for life	An owner who does not yet know how business credit works
Nav Prime	Reports your subscription as a tradeline to all three business credit bureaus	Monthly, in tiers; an optional card add-on costs extra	A business with little or no credit history that needs tradelines to exist
eCredable Business Lift	Reports bills you already pay — utilities, phone, internet — to the business bureaus	Monthly, with an upgrade tier that reports to all three bureaus	A business already paying regular bills that currently count for nothing
Experian Business Credit	Monitoring of your Experian business credit profile	Annual subscription	Knowing what lenders see about you

Prices move. Every figure for the other three comes from the source listed at the end of this guide, with the date it was published, so you can see how fresh it is and check it yourself. The figures for CreditHoy are its own published prices.

WHAT EACH ONE IS ACTUALLY GOOD AT

Nav Prime

Nav Prime's mechanism is simple and effective: by paying the subscription you create a reported payment history. As of NerdWallet's January 2026 review it runs $39.99, $49.99 or $74.99 a month depending on tier, with the Nav Prime Card available as a $10 a month add-on that reports a second tradeline.

The top tier includes your SBSS score, which is the score the SBA uses to pre-screen loan applications — genuinely useful if an SBA loan is in your plans.

Nav also offers a free plan with basic credit monitoring, which is worth having regardless of what else you buy.

Pick this one if: your business credit file is thin or empty and you need reported tradelines, not an explanation.

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eCredable Business Lift

eCredable connects to bills you are already paying and turns them into reported payment history. Per NerdWallet in January 2026 it was $19.95 or $39.95 a month, with the Business Lift+ upgrade adding about $20 a month to report to all three bureaus rather than Equifax alone.

The appeal is that you are not inventing new spending. The utility bill exists either way; this makes it count.

Read carefully which bureaus a given tier reports to. A tradeline at one bureau is worth meaningfully less than one at all three, and that difference is the upgrade.

Pick this one if: you pay regular business bills and want them to start building history without adding a new expense.

Experian Business Credit

This is monitoring rather than building. It shows you your Experian business profile and alerts you to changes, which matters because errors on a business credit file are common and nobody tells you about them.

NerdWallet listed it at $199 a year in January 2026. It does not create history; it shows you the history that exists.

Many owners discover through monitoring that their problem is not a thin file but a wrong one — a bad address, a mismatched entity name, a paid account still showing as open.

Pick this one if: you want to see and correct what is already on your file, especially before you apply for anything.

WHERE CREDITHOY IS THE WRONG CHOICE

If any of these describes you, buy one of the others instead. You will be happier and I would rather tell you now than take your money.

- Your credit file is empty and you need tradelines reported. CreditHoy does not do that. Nav Prime or eCredable do.
- You are weeks away from a loan application. Buy monitoring, find the errors, and fix them. Education will not change a score in that time.
- You already understand business credit and simply want the mechanism. You are paying for guidance you do not need.
- You expect a service to do it for you. CreditHoy is a roadmap you follow; the steps are yours to take.

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WHAT ACTUALLY MAKES CREDITHOY DIFFERENT

The difference is that CreditHoy explains why. The reporting services are mechanically effective and almost entirely opaque — you pay, something happens to your file, and most owners could not tell you what or why. If your plan is to build credit deliberately over a couple of years, understanding the sequence is what lets you make decisions rather than subscriptions.

The second difference is price shape. Nav Prime's middle tier is around $50 a month and continues indefinitely. CreditHoy has a one-time purchase option, which suits a thing you learn once.

The third is scope: it covers the entity and compliance groundwork — EIN, registration, getting listed correctly — which the reporting services assume you have already done. Getting that wrong is the most common reason an owner's credit-building effort quietly fails, because the tradelines attach to a business the bureaus cannot match.

The honest limit

A roadmap cannot report a tradeline. For many owners the right answer is both: use CreditHoy to understand and sequence it, and pay one of the reporting services during the period when you actually need history to appear. I would rather say that than pretend one product covers both jobs.

Be cautious of anyone in this industry — me included — who implies business credit can be built quickly. It takes time by design.

HOW TO DECIDE

Answer these about your own business. The answers point at one of the four.

- Is there anything on your business credit file today? If you do not know, start with free monitoring.
- Do you need history to exist, or do you need to understand how it works?
- Is your entity, EIN and listing information consistent everywhere? If not, fix that before paying anyone.
- When do you actually need the credit — months or years from now?
- Are you willing to pay monthly indefinitely, or would you rather learn it once?

YOUR QUICK REVIEW

- ☐ I have checked what is on my business credit file.
- ☐ My entity name, address and EIN match everywhere.
- ☐ I know which of my accounts report to which bureaus.

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- ☐ I know the difference between monitoring, building and reporting.
- ☐ I am not expecting fast results from anyone.

WHERE THESE NUMBERS CAME FROM

Everything stated about the other three products comes from the sources below, on the dates shown. Nothing here is from memory and nothing is estimated.

- NerdWallet, "Business Credit Building Services," updated 6 January 2026 — pricing and mechanism for Nav Prime, eCredable Business Lift and Experian business credit monitoring.
- CreditHoy pricing: acrossthetable.biz/credithoy/, read from the site's own published pricing data.
- Business credit scores are produced by Dun & Bradstreet, Experian and Equifax. None of the products here control what those bureaus do.

Pricing pages change without notice. Before you buy anything in this guide, including mine, open the vendor's own pricing page and check.

ADDITIONAL RESOURCES

Product	Where to find it	What it is for
Nav Prime	nav.com	A business with little or no credit history that needs tradelines to exist
eCredable Business Lift	ecredable.com	A business already paying regular bills that currently count for nothing
Experian Business Credit	experian.com	Knowing what lenders see about you
CreditHoy	acrossthetable.biz/credithoy/	An owner who does not yet know how business credit works
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which job to fix first, before you buy anything.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

CONTINUE LEARNING

The knowledge article on managing the money covers the bookkeeping side, which lenders look at alongside credit.

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The Across the Table AI Assessment is free and will show you whether credit is actually your binding constraint.

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Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

Questions: info@acrossthetable.biz · 480-582-4716

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