

# Equifax Business Credit Report™

## USE THE EQUIFAX BUSINESS CREDIT REPORT TO:

**Improve** the speed and accuracy of your risk decisions

**Confirm** and validate a business and its key employees or officers

**Identify** supplier and bank payment history

**Source** and qualify new suppliers

**Determine** financial viability

**Understand** business potential and risk over the long term

**Assess** the risk of extending credit to a new customer

**Monitor** existing customers

**Research** a competitor or M&A candidate

**Obtain** your own company's credit profile

## Solid information makes your job easier

Equifax, a trusted source of Canadian commercial credit information with access to the largest commercial risk database, not only sets the industry standard; we raise the bar. The depth and breadth of our data combined with keen analytical insight and automated reports, gives you the resources to make your finance decisions with speed, efficiency and a high degree of confidence and trust.

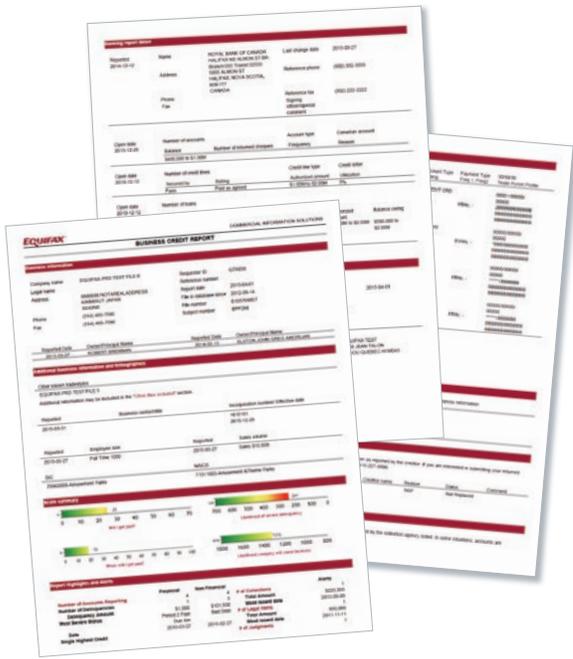
Concise, comprehensive and easy-to-read, the Equifax Business Credit Report™ captures valuable information to aid your risk management decisions and help manage the financial viability of your business.

Highlights of the Equifax Business Credit Report include:

- Business identification information
- Payment trends
- Legal, lien and collection details
- Predictive risk scores and proprietary indices
- Industry and financial trade details

Our Business Credit Report™ includes graphs, highlights and navigation tools to visually assist you in getting the most important information, quickly and efficiently. Vast data sources include banks, credit unions, auto finance companies, industry credit groups, collection agencies, corporate registration and liens databases, courts, the Office of the Superintendent of Bankruptcy, and other lenders.

The Equifax logo is displayed in white, bold, uppercase letters on a dark red rectangular background. The logo consists of the word "EQUIFAX" followed by a registered trademark symbol (®).



## Simplify decisions with this powerful tool

With the Equifax Business Credit Report you'll gain insight and a holistic view of your commercial clients' business viability. The report includes such details as:

**Business Information:** Company name, legal name, years on file, address, phone and fax numbers, as well as other known trade styles. Up to six Standard Industrial Classification (SIC) and North American Industry Classification System (NAICS) codes are provided to gain deeper understanding of the client's lines of business. Additional information can also include employee size and sales volume.

**Predictive Scores:** Our proprietary, proven predictive risk scores can help you to better evaluate long-term risk. Our *Commercial Delinquency Score* predicts the likelihood that a company will be severely delinquent in paying its bills over the next 12 months and our *Business Failure Risk Score* predicts the likelihood that a company will cease business in the next 12 months.

**Indices:** Our *Credit Information* and *Payment Indices* are proprietary risk indicators that provide a numerical assessment of a company's current risk level using a variety of factors from public and proprietary sources plus measures of the payment habits of a company.

*Scores and Indices can be viewed historically with performance going back nine quarters, displayed in a convenient graphical layout.*

**Associated Businesses:** Displays a list of any additional businesses known to be associated with the business principal or guarantor, as reported within the Equifax database.

**Industry Trade Details:** This section highlights trade Credit Reference details including payment terms, pay habits, status codes and trends as reported by our Trade Contributors.

**Financial Trade Details:** This section highlights financial Credit Reference details including information and payment habits for a business's credit cards, lines of credit and fixed term loans as reported by our Financial Trade Contributors. Includes credit available, utilization percentage, ratings and total debt outstanding.

**Guarantors:** This section will list individuals or companies that are guarantors of specific financial exposures such as lines of credit or loans listed in the Financial Credit segment.

**Derogatory Items:** Detailed information is provided on returned cheques, collection claims, legal suits and judgments. Creditor and plaintiff are identified, as well as dates, amounts, and current status as reported by our data sources.

**Other Information that may be included in the report include:** Alerts for Superintendent of Bankruptcy, Bank Report Detail, Corporate Search and Additional Business Information, Liens Detail and Number and Detail of Inquiries on the subject company.

**CONTACT US TODAY**

For more information:

1-855-233-9226

[equifax.ca/growmybusiness](http://equifax.ca/growmybusiness)

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