

REASONS YOU SHOULD CONTRIBUTE YOUR COMMERCIAL DATA TO THE COMMERCIAL FINANCIAL NETWORK

INDUSTRY LEADING DATA

The Commercial Financial Network (CFN) is a massive Hadoop-based data exchange spanning many categories of commercial data, including financial tradelines. The CFN fuels the creation of analytic insights that help businesses identify, reach, decision and grow commercial customer relationships. The over-arching goal of the CFN is to expand access to capital and services for American small business, and simultaneously grow those entities that provide it. The CFN is housed and protected by Equifax, a trusted steward of commercial data and a thought-leader in model creation. Its governance rules are written together with the contributors, who never give up ownership of any financial tradeline data they provide. Among the clear benefits of contributing to the CFN are the following:

- You'll gain reciprocal access to the
 There are no annual fees, no longcomplete set of contributed data, alongside deep commercial analytics, and no "fine print" requirements solutions and reports from Equifax
- term commitments, no hidden costs
- You continue to own any financial tradeline data you contribute

BEST-IN-CLASS GOVERNANCE, SECURITY AND COMPLIANCE

At Equifax, data security and compliance are at the heart of all we do - in both consumer and commercial affairs. As a result, you can be confident our best-in-class data governance model is grounded in reciprocity, while simultaneously providing meaningful value to the true small business proprietor. Among other characteristics, the CFN is:

- Governed via a robust infrastructure refined over a decade, enforcing rules written by its contributors
- Monitored by a dedicated security
 Guided by a contributor-based team with access to third-party real-time compliance reporting
 - Advisory Council, ensuring collaborative contributor involvement

IMPORTANT DATA USE CASES AND AVAILABLE INSIGHTS

The CFN supports several important industry use cases defined by its contributors, as well as analytics that link its many categories of data. Benefits include:

- DDA and merchant services decisioning
- Access to Equifax commercial and consumer assets, coupled with deep analytic expertise and industry knowledge
- Material price discounts for commercial credit solutions when your portfolios are contributed

CONTACT US TODAY



EQUIFAX' | Sales Agent

1-800-863-8514 questions@confluentstrategies.com confluentstrategies.com

Considering our successful history of managing data - consumer, employment, property, wealth and more - Equifax is already the industry's most trusted partner in leveraging and protecting commercial information. Contribute to the CFN without fees nor obligations, leverage the benefits of best-in-class data security and governance, and - most importantly - gain access to all that the CFN provides.

Your Action? Two simple one-page agreements.

Simply complete a one-page application and a one page-agreement that provides approval for Equifax to include your data. There are no strings attached.