



COMMERCIAL SERVICES

FIND NEW CUSTOMERS | ASSESS AND MANAGE RISK | GROW YOUR PORTFOLIO

Equifax Commercial Services offer a comprehensive financial picture for millions of businesses. As one of the most comprehensive data sets available, we leverage this data to enable technologies and drive our industry expertise in the North American credit services market.

159M+
BUSINESSES

181M+
TRADELINES

\$6.1T+
TOTAL
ORIGINATIONS

EQUIFAX COMMERCIAL RISK



Quickly assess creditworthiness of new accounts and streamline onboarding with decision automation.

WHY EQUIFAX FOR COMMERCIAL?

We don't just work with you. Because we also work in the industries you serve, we can inform and enable you securely—no matter your needs.

DIFFERENTIATED DATA MAKES A DIFFERENCE.

At Equifax, we have created one of the most complete and compelling commercial data sets in the North American credit services market. Our combined data assets cover millions of businesses in the U.S., providing you with one of the market's most complete credit and differentiated datasets. Our combined capabilities help you better manage risk.



GET THE INTEL YOU NEED TO TAKE SMART RISKS.

Successful organizations leverage the right risk insights before providing their customers with access to credit. Equifax Risk Solutions provide you with the information you need to lend quickly and confidently.

EQUIFAX'S COMMERCIAL RISK SOLUTIONS HELP:

Protect against financial losses.

- Verify business identity and firmographics.
- Confirm application data and identify potential fraud.
- Assess payment habits.
- Determine the likelihood of delinquency and business failure.

Protect your profits with timely alerts to critical business changes.

- Monitor competitive moves, significant business events, and changes in the risk profile of existing customers, enabling you to proactively respond and protect your relationships and profits.

Protect cash flow and drive efficiency.

- Evaluate risk exposure through portfolio analysis reports.
- Prioritize collections calls and manage case handling effectively.
- Create a single view of your customers across all departments.

EQUIFAX COMMERCIAL RISK SOLUTIONS

AbsolutePD® (Probability of Default)

Portfolio monitoring and management are time-intensive and resource-consuming activities that are often inefficient and inaccurate. It's time to turn reactive and cumbersome processes into proactive processes using predictive modeling for greater efficiency.

Business Credit Industry Report Plus™ 2.0 (BCIR Plus 2.0)

The BCIR Plus 2.0 gives you the deepest level of insight into the validity, financial stability, and performance of more businesses. It contains specific information regarding a particular business, such as ownership information, subsidiaries, company finances, risk scores, and any liens or bankruptcies. The report begins once the business is incorporated and receives a federal tax identification number. Unlike consumer reports, BCIRs are public information.

Business Principal Report™ (BPR)

The BPR provides credit information on the business principal, owner, or personal guarantor and is delivered as a supplement to Equifax business reports.

Business Delinquency Score™ (BDS)

BDS predicts the likelihood of a business incurring severe delinquency (91 days or greater), charge-off, or bankruptcy on any account within the next 12 months. The score uses financial and nonfinancial payment information, public records, and firmographics for a higher degree of predictability.

Business Delinquency Financial Score™ (BDFS)

BDFS predicts the likelihood of a business incurring severe delinquency (91 days or greater), charge-off, or bankruptcy on financial accounts within the next 12 months. The score uses financial and nonfinancial payment information, public records, and firmographics for a higher degree of predictability.

Business Failure Score™ (BFS)

The BFS indicates the likelihood that a business will cease operations with debt to creditors within the next 12 months due to formal or informal bankruptcy. The score uses nonfinancial payment information, public records, and firmographics.

Commercial Insight™ Delinquency Score

A high-performance solution that predicts the likelihood of a business incurring severe delinquency (91 days or greater), charge-off, or bankruptcy on financial accounts within the next 12 months. The score includes financial institution data, nonfinancial data, and consumer data.



Business Credit Industry
Report Plus™ 2.0

Business Principal Report™
(BPR)

Business Identity Report™
(BIR)

Reports

Provides business credit information



Provides consumer credit information



Includes Identity Scan™



Contains public information



Business Delinquency
Score™ (BDS)

Business Delinquency
Financial Score™ (BDFS)

Business Failure Score™ (BFS)

Commercial Insight™
Delinquency Score (CIDS)

Scores

Uses financial data



Uses non-financial
data



Predicts severe
delinquency, charge-
offs, and bankruptcy
on FINANCIAL
accounts.



Predicts severe
delinquency, charge-
offs, and bankruptcy
on ANY account.



Predicts business
failure



EQUIFAX COMMERCIAL MARKETING

Drive smarter revenue and build deeper customer relationships.



Discover growth markets.

Identify growing business opportunities and trends.



Acquire new customers.

Target businesses and streamline onboarding, while managing risk.



Manage relationships.

Monitor business customer risk and seek opportunities to expand.



Recover valuable customers.

Assess value or end relationships while mitigating losses.

**DIFFERENTIATED
DATA MAKES A
DIFFERENCE:**

182M+

GLOBAL
BUSINESSES
FROM 237
COUNTRIES

9.7M+

CORPORATE
FAMILIES

21M+

U.S. MARKETABLE
BUSINESSES

133M+

CONTACTS

Equifax adds over 40K new businesses weekly and updates transaction data monthly to ensure current and relevant marketing data.

PUT THIS DATA TO WORK FOR YOU

B2bConnect

Make better decisions faster! When it comes to data-driven decision-making, we've got you covered across the full life cycle of your customer.

- Approve and onboard new customers.
- Clean and enrich your customer data.
- Create your target personas.
- Understand your existing footprint and potential target sectors.
- Link your consumers and businesses.
- Build and refine prospect lists.
- Create personalized customer experiences to keep them engaged.

EQUIFAX COMMERCIAL MARKETING SOLUTIONS

B2B Marketing Compass™

B2B Marketing Compass provides fresh, new marketing information about your business customers and prospects, along with detailed marketing analytics to help align your strategy with qualified, lucrative audiences, increase your marketing ROI, expand your market reach, and efficiently grow revenue with less risk.

B2B Marketing Lists

Unlike other providers, we help you make smart connections between individuals in your database and the businesses they may own, along with the ability to segment lists according to your risk profile by appending nonfinancial commercial credit scores.

EFX Link™

Using sophisticated data-linking technology, EFX Link connects data from Equifax's small-business databases and consumer files to give you a 360-degree view of customers who are also business owners or principals and the businesses that might be associated with them. This robust solution helps you achieve better market targeting.

New Business Hotlists

This specialized tool allows you to target new businesses and business locations each week. It brings the most comprehensive view of new small to mid-sized businesses based on data compiled from telecommunications, business registrations, public filings, and other sources. Our databases are updated weekly with up to 50,000 new businesses and locations.

Risk Filter™

Risk Filter allows you to submit externally generated prospecting lists to identify high-risk business entities. By removing these financially unhealthy businesses from your marketing campaigns, you can improve targeting and increase revenue.

Small Business Assets

Better identify which small businesses to target in marketing campaigns and improve your marketing efforts to the millions of small businesses scattered across the country. Available exclusively for use by IXI Network Member Firms, this product uses asset estimates to find small businesses that are the right fit for offers, tailor cross-sell/upsell efforts, improve prospecting, communicate with home-based small businesses, and enhance model performance.



CONFLUENT STRATEGIES

EQUIFAX | Sales Agent

COMMERCIAL SERVICES

**TAKE CONTROL OF YOUR BUSINESS DATA
AND SET YOURSELF UP FOR TOP-LINE GROWTH.**

At Confluent Strategies, we partner with businesses like yours to help you leverage Equifax solutions to make critical decisions with greater confidence.

We strive to be your strategic partner, providing you with the data, insights, and solutions you need to manage your business—nothing more, nothing less.

Contact your Equifax Relationship Manager to find out more about these tools and how they work to help you make more confident commercial lending decisions.

confluentstrategies.com

1-800-863-8514

questions@confluentstrategies.com