



EQUIFAX[®]

Business Gateway

An all-in-one credit performance solution for asset-based lenders

Verifying a customer's credit worthiness quickly is crucial for asset-based lenders (ABLs), but too often it can be a slow and tedious process. While ABLs have access to the databases they need to understand the overall credit performance of a business and its leases and equipment, getting clear and timely answers can involve multiple log-ins, reports and manually analyzing data. With ABLs needing to access more than one database, they often get a fragmented view of the customer.

For ABLs, this imprecise and cumbersome process may create bottlenecks in your approval process and may introduce additional risk to your lending operations by distorting your customer's overarching risk rating. While some businesses have turned to their IT teams to integrate APIs that streamline the process, this approach can be costly and difficult to develop and maintain.

Fortunately, there is a faster and more accurate way to get the information you need. **Business Gateway for Asset-Based Lending** allows you to see a comprehensive view of a business by turning those multiple databases and sources into a single credit report with a blended score.

“No more, “I need an answer now or I'm going to lose the sale.”

2x

faster processing of asset-based lending applications

How it works

As skilled and agile as dealership and manufacturer credit managers are at evaluating risk, generating and comparing credit reports can be time-consuming and challenging. Different naming conventions and the way databases capture equipment leasing information can make it difficult to reconcile the data and come to a definitive answer.

Business Gateway for Asset-Based Lending combines Equifax Commercial and PayNet data. Rather than logging in to several portals, a pre-set configuration gives you access to all the information you need from both databases and compiles them into a single report – no expensive IT build required. In roughly half the steps it may have taken otherwise, you can produce a high-quality and reliable report that gives you a deeper understanding of the creditworthiness of your customers.

With Business Gateway, independent firms get the tools that can help them better compete with larger institutional lenders. You'll get more of the answers you need, with the same quality and reliable credit data you've come to expect from Equifax.

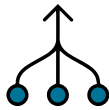
Get the answers you need from PayNet and Equifax credit reports in one easy-to-read blended score.

Advantages

No need for costly IT integration of multiple APIs to gather information on your customers' general credit performance, or those of their leases and equipment.



Fast and easy setup



Streamlined multi-sourced view of your customer



Single web portal to log into and enter information



PayNet and Equifax credit data displayed side-by-side for easier analysis

	BUSINESS GATEWAY	WITHOUT BUSINESS GATEWAY
Automation	✔ Included, out of the box	✘ High cost of IT integration to multiple APIs
Ease of use	✔ A blended high-quality score based on insights from PayNet and Equifax credit data	✘ Credit managers reconcile fragmented information to arrive at a credit score
Speed	✔ Log in once, dramatically reduce the number of inputs, making it at least twice as fast	✘ Credentials and information needed to be entered multiple times

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