



EQUIFAX[®]

Business Gateway

An all-in-one credit performance solution for small business lenders

Verifying a small business' credit worthiness quickly is crucial for small business lenders, but with a potential customer that is too new or too small it can be a slow and tedious process. Often, small business lenders need to integrate the owner's personal credit history to complete the picture. While lenders have access to the databases they need to understand a customer's overall credit performance, getting clear and timely answers can involve multiple log-ins, reports and manually analyzing data. Accessing more than one database and reconciling personal and business credit histories can lead to a fragmented view of the customer.

For small business lenders, this imprecise and cumbersome process may create bottlenecks in your approval process and could 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 Small Business Lenders** allows you to see a comprehensive view of a business and its owner's personal credit information 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 small business
lending applications

How it works

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

Business Gateway for Small Business Lenders combines Equifax Consumer and Commercial data (via the Business Credit Report). 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 – regardless of their age or size.

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.

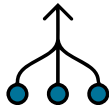
Get the answers you need from Equifax Consumer and Commercial databases in one easy-to-read blended score.

Advantages

No need for costly IT integration of multiple APIs to gather information on your customers' general credit performance, or those of the owner's personal credit performance.



Fast and easy setup



Streamlined multi-sourced view of your customer



Single web portal to log into and enter information



Equifax Consumer and Commercial 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 the Business Credit Report and Consumer Credit Report	✘ 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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