



Equifax Business Credit Report™

Solid information makes your job easier

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.

Our Business Credit Report (BCR) 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.

Equifax offers three standard Business Credit Reports: BCR Complete View, BCR Risk View and BCR Profile View. The difference between reports is the number of sections that are available in the report:

REPORT SECTION TITLE	COMPLETE VIEW	RISK VIEW	PROFILE VIEW
Business Information & Firmographics	✓	✓	✓
Report Highlights & Alerts	✓	✓	✓
Index Values	✓	✓	✓
Quarterly Index Value & Payment History	✓	✓	✓
Credit Risk Scores	✓	✓	
Trade Details (Industry & Financial)	✓		
Negative Occurrences (Bankruptcy, Collections, Returned Cheques)	✓		
Legal Data (Suits, Judgments, Liens)	✓		
Inquiries	✓		
Other	✓		

Key benefits

The Equifax Business Credit Report can help you:

- ✓ Improve the speed and accuracy of your risk decisions
- ✓ Confirm and validate a business
- ✓ 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
- ✓ Obtain your own company's credit profile

Help 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 firmographic information such as industry codes, employee size and sales volume.
- **Predictive Scores** Our Commercial Delinquency Score predicts the likelihood that a company will be severely delinquent in paying an industry trade (non-financial) account within the next 12 months, whereas the Financial Trade Delinquency Score predicts the likelihood of severe delinquency on financial trade accounts within the next 12 months. Our Business Failure Risk Score predicts the likelihood that a company will cease business in the next 12 months.
- **Indices** Our Credit Index and Payment Index 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.
- **Principal Guarantor** 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.

1.855.233.9226 • [equifax.ca](https://www.equifax.ca)