



Commercial Data Attribute Service



Data Attribute Service takes adjudication to the next level

Our Commercial Data Attribute Service automates the adjudication process and delivers intelligent data-driven attributes that support your risk management decisions. This service eliminates the need for manual calculations by providing you with pre-calculated attributes. You can create customized business rules and apply them consistently to every new credit application that comes across your desk.

Equifax, a trusted source of Canadian commercial credit information with access to the largest commercial risk database, not only sets the industry standard; we raise the bar. The depth and breadth of our data combined with keen analytical insight and technology solutions gives you the tools to make your lending decisions with speed, efficiency and a high degree of confidence and trust.

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
- other lenders

Key benefits

- ✓ **Automated calculations**
No need to manually calculate attributes from trade lines, inquiries and public records; these are provided to you.
- ✓ **Consistent decisions**
Apply consistent business decision rules with a single line of data attributes.
- ✓ **Over 500 attributes**
Base your decisions on detailed criteria that are most relevant to your business. Use data attributes to segment your customers, or calculate a score.
- ✓ **Real-time data**
Make accurate decisions based on the most up-to-date commercial credit file information available.



Data offers 360° view

With over 500 available attributes — from trade lines to inquiries, from delinquencies to bankruptcies — our data can help support your internal risk and account-management strategies. This breadth of data attributes can allow you to access the most pertinent information about your customers and can improve your ability to look holistically at your clients and your entire book of business.

Attribute examples

- Months since credit file opened
- Number of credit trades on file
- Total balance of open credit trades
- Number of credit trades opened within 24 months
- Number of credit trades currently 90+ days past due
- Worst current delinquency for accounts opened within 12 months
- Number of credit trades ever 90+ days past due
- Worst delinquency within 24 months
- Number of credit trades never 30+ days past due
- Total number of non-financial institution trades reported within 3 months
- Number of non-financial institution trades with a period 3+ balance reported within 3 months
- Number of non-financial institution trades paying as agreed reported within 3 months
- Months since most recent legal suit filed
- Number of judgments filed within 12 months
- Total amount of collection claims filed within 12 months
- Number of credit inquiries made by a financial institution within the last 12 months

Our automated internal scoring system can help you make better credit decisions; and reduce time and administrative costs.

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