



Commercial Delinquency Score

Help minimize risk by assessing the delinquency potential of your commercial accounts

Some companies pay their bills on time. Others aren't so diligent. Help predict who's who with our Commercial Delinquency Score. Designed to be especially useful to small and medium-size businesses, Commercial Delinquency Score is a statistically derived score that helps you avoid risk by accurately predicting the likelihood of a current or prospective account going delinquent 90 days or more over the next 12 months.

From granting initial credit for new business applications to monitoring existing business performance, Commercial Delinquency Score helps provide the insight you need to manage risk, maximize stable, long-lasting relationships, and explore new opportunities.

How does Commercial Delinquency Score work?

Drawing information on companies' financial strength from the Equifax Canadian commercial database, the Commercial Delinquency Score scorecards are based on:

- **Commercial demographics**, such as industry and geographic region
- **Public negative information**, including existing suits or judgment liability, amounts of these suits or judgment liability, total number and amount of collection claims, and number of returned cheques
- **Payment information**, including average number of trades, trade utilization, and the percentages of satisfactory trades, balances and average current balance for both industry trade and small business banking financial trade accounts

All information used by Commercial Delinquency Score is supplied by commercial enterprises and financial institutions that submit critical credit data to Equifax Canada, or third parties. Commercial Delinquency Score is able to analyze a large portfolio and rank risk with consistent, reliable scores, by fine-tuning risk tolerance to allow you to pinpoint acceptable risk levels for your business.

Key benefits

Commercial Delinquency Score can help you:

- ✓ Accelerate the approval process of new accounts
- ✓ Establish a risk tolerance level for setting appropriate cut-off scores for commercial customers
- ✓ Employ risk-based pricing
- ✓ Determine loss rates — a critical factor in analyzing loss allowance
- ✓ Integrate with existing operating systems for use in account acquisition and account management

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