



EQUIFAX[®]

Monitoring and Alerts[™]

Monitor commercial accounts to help minimize risk and improve your bottom line

Monitoring an entire portfolio of small and medium-sized customers is no easy task. It can be challenging to track every customer's developments as they occur.

Checking accounts and receiving notifications when risk levels change, means you can act fast to help protect your portfolio.

What can Monitoring and Alerts from Equifax do for you?

As part of Client Central, incorporating Monitoring and Alerts into your risk management strategy can help you:

1. Focus on alerts and trends that are specific to your industry
2. Make better informed, more confident credit decisions
3. See an up-to-date snapshot of your portfolio's performance

Daily Alerts

Get the information you need to help mitigate risk and improve portfolio performance. You'll receive a daily email notification, plus online access to full alerts based on your monitoring criteria. These alerts provide updates on changes to your portfolio while filters allow you to manage your preferences which include:

- Non-Sufficient Funds Cheque Submission
- Legal Record Receipt or Update
- Collection
- Information from the Superintendent of Bankruptcy

Key benefits

- ✓ **Customize alerts** using criteria filters.
- ✓ **Improve efficiency** by focusing your account management efforts on high-risk accounts.
- ✓ **Better manage your time** by reducing manual review processes.
- ✓ **Manage risk** by responding quickly to activity and events that may impact portfolio risk and performance.

Monitoring

Your revenue and operational success depend on having the most robust risk information on the companies you do business with each day. With monitoring you can access:



Recent Bank Report Date

The most recent date the company filed a bank report.



Last shared at Groups

If you are part of Equifax Industry Credit Groups, the date when the Groups Meeting last discussed the business.



Business Detail Page

Compilation of all the Alerts on file for the company.

If you contribute your monthly trade data to Equifax, you will also see the following:



Commercial Credit Score

A measure of the company's performance within the industry.



Credit Index

A measure of the overall business risk associated with selling to this customer.



Payment Index

An index that indicates how timely a company is in paying its bills based on the trade information from Equifax files.

Assess risks as credit behaviours change

Rank your efforts and focus on the most pressing accounts. Get the information you need to mitigate risk and improve portfolio performance with Monitoring and Alerts.

Contact us today to learn more.

1.855.233.9226 • consumer.equifax.ca/business