



**EQUIFAX**<sup>®</sup>

## Profile Express<sup>™</sup>

Critical insights to help you make the right credit lending choices

The food industry has unique dynamics that come into play when considering a business's credit performance, such as shorter payment terms. So making confident risk decisions for new or ongoing suppliers requires a specialized credit report.

Profile Express from Profile Credit, an Equifax business, provides a real-time view of the credit performance of businesses based on a database exclusively developed and maintained for the food industry.

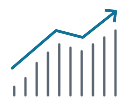
### **The report you need to make crucial decisions quickly and with confidence**

With the Profile Express report, you'll gain insight and a holistic view of a business's viability. The report includes the following:



#### **Business Information**

Name, Legal Name, Address, Phone Number, Incorporation Date, Industry Code.



#### **Trended view of payments**

A 24-month view of the current and past due payment amounts.

#### **Key benefits**

- ✓ A unique collection of accounts built by the food industry and bolstered by Equifax data
- ✓ Confirm and validate a business using criteria filters
- ✓ Source and qualify new suppliers or determine the financial viability of others
- ✓ Better manage your time by improving the speed and accuracy of your risk decisions
- ✓ Understand business potential and risk by assessing the risk of extending credit to a new customer
- ✓ Obtain your own company's credit profile and view the type of information your lenders will see



### Scores

Profile Credit's score is an index that measures a given subject's overall performance within the food industry based mainly on the following factors:

- Percentage of current accounts
- number and type of alerts
- Type of business
- Inquiries
- Incorporation date



### Credit Index and Payment Index

Proprietary risk indicators provide a numerical assessment of a company's current risk level using a variety of factors from public and proprietary sources plus measures of a company's payment habits.

Get essential information quickly with graphs, highlights, and navigation tools.

### The hard facts to help make the right credit lending choices

Profile Express gathers information from various sources, such as industry groups, collection agencies, and corporate registries. With such comprehensive detail, Profile Express gives you the resources to make important credit decisions quickly and confidently.

Contact us today to learn more.

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