

# Equifax Business Credit Report™ Complete View

## Solid information makes your job easier

Concise, comprehensive and easy-to-read, the Equifax Business Credit Report™ Complete View 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.

### 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

Reported Date		Owner/Principal Name	
2012-08-14		TEST FILE	

  

Reported	Business contact/title	Incorporation number/ Effective date
2012-06-14	TEST FILE, President	111111111 2012-09-14

  

	Financial	Non Financial		Alerts
Number of Accounts Reporting	20	-	# of Collections	0
Number of Accounts Past Due	2	-	Total Amount	\$0
Past Due Amount	\$23,630	-	Most recent date	-
Most Severe Status	Period 2 Past	-	# of Legal items	0
Date	Due Am	-	Total Amount	\$0
Single Highest Credit	2015-05-20	-	Most recent date	-
90 Day Single Highest Credit	\$0	-	# of Judgments	0
13 Month Single Highest Credit	\$0	-	Total Amount	\$0
All Lines Single Highest Credit	\$320,333	-	Most recent date	-
Credit Limit			# of Returned cheques	0
90 Day Credit Limit	\$0	-	Total Amount	\$0
13 Month Credit Limit	\$0	-	Most recent date	-
All Lines Credit Limit	\$317,000	-	# of Liens	0
Charge Offs			Total Amount	\$0
Number of accounts charged off	0	-	Most recent date	-
Total amount charged off	\$0	-	Bank report on file	No
Largest charge off amount	\$0	-	Corporate search on file	2012-09-14
Date	-	-	# of inquiries on file	293
			# financial lines guaranteed	0

## 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:

- 1 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.
- 2 Associated Businesses/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.
- 3 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.
- 4 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.
- 5 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.
- 6 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.
- 7 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.
- 8 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.
- 9 Inquiries** Number and Detail of Inquiries on the subject matter.
- 10 Other information that may be included in the report:** Alerts for Superintendent of Bankruptcy, Bank Report Detail, Corporate Search and Additional Business Information, Liens Detail.

**Contact your Equifax representative now to explore which products and services best meet your unique business needs.**

### ABOUT EQUIFAX

Equifax is a global information solutions company that uses unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions. Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 11,000 employees worldwide. For more information, visit [Equifax.ca](http://Equifax.ca).

**EQUIFAX** | Powering the World with Knowledge™

**CALL EQUIFAX TODAY**  
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