



**EQUIFAX**<sup>®</sup>

## North American Link

### Help drive growth with transborder credit insights

We live in the most connected time in history. Over the last century, advances in communication, transportation, and information systems have revolutionized the way business is done in Canada and around the world. Despite this, the credit industry has been slow to fully embrace some aspects of automation and connectivity.

With bureaus operating in national silos, accessing international credit information can be cumbersome and manual, leading to inefficiencies and delays.

For individuals immigrating between the U.S. and Canada, this creates a significant obstacle to credit access and prevents lenders from leveraging the power of credit data on a global scale.

#### **It's time to bridge the North American credit gap**

With over 10k U.S. citizens relocating to Canada each year,<sup>1</sup> access to strong credit insights on international residents is critical to making the most informed decisions and addressing customer financial needs.

North American Link from Equifax automatically pulls U.S. and Canadian credit reports on applicants with a U.S. address. Linking the data give you an accurate view of consumer financial circumstances and the potential for fraud, while expanding access to credit.

#### **Key benefits**

**Expand access to credit** with comprehensive financial data on over 222 million U.S. consumers

**Automatically receive U.S. credit reports** upon consumer consent and with a permissible purpose

**Promote a positive customer experience** by leveraging real-time insights to accelerate decisioning

**Reduce fraud risk** with an interactive warning system that flags irregularities

## Level up your decisioning with North American Link

When lenders use North American Link to access the most up to date credit information on Canadian consumers who have previously lived in the U.S. and have limited or no Canadian credit history, they can improve decisioning and drive growth in several key areas:



### Identifying new opportunities

Navigate the transborder market with comprehensive credit information on U.S. and Canadian consumers, designed to help you target the best prospective customers and grow new accounts.



### Managing portfolio risk

Strengthen decisioning with access to a risk score that evaluates a consumer's potential to become more than 90 days delinquent over a 24-month period.



### Building customer loyalty

Promote lasting relationships by providing new-to-Canada consumers with the ability to access credit for the items they need — like cars, homes, credit cards, and more.

The only credit bureau to offer a connected credit solution across the U.S./Canadian border.

## See the value of a connected credit experience

Equifax is the only credit bureau that gives lenders the power to access bi-directional Canadian and U.S. credit information from a single inquiry. Delivering unrivaled insights that help you reach new markets and change the way you do business.

Learn how North American Link can help you accelerate decisioning, reduce fraud, and expand access to credit.

[consumer.equifax.ca/business](https://consumer.equifax.ca/business)

1 <https://open.canada.ca/data/en/dataset/f7e5498e-0ad8-4417-85c9-9b8aff9b9eda>

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