# How Commercial data and expertise from Equifax are transforming businesses

Equifax is committed to creating better tools for the commercial credit market. Our commercial credit data set includes more than 33 million businesses and over 165 million commercial contracts — representing more than $4.7 trillion in obligations and over 4 million merchant records.

### Data powers business expansion

We're not just content to build one of the largest databases of commercial credit data. We extract a story from our data that's greater than the sum of its parts. We leverage our knowledge, our data, and our connections to make a meaningful and sustained impact.

### Data solves tomorrow's issues

At Equifax, we have created one of the most complete and compelling commercial data sets in the North American credit services market. Our combined data assets cover millions of businesses in the U.S., which in turn provides you with one of the most complete credit and differentiated datasets in the market. Our combined capabilities help our commercial customers grow their business while better managing risk.

Building a better credit market requires better data assets, and the better you understand your customers the **more effective credit decisions** you can make.

**33+**
Million businesses

**165+**
Million commercial contracts

**$4.7+**
Trillion total originations

**Data assets from Equifax**

Precise data insights enable your organization to make smart business decisions when there's more data than you know what to do with — and this is where Equifax excels.

- **Credit data and scores**
  Leverage one of the world's most extensive credit databases and powerful risk scores.
- **Business modeling attributes (BMA)**
  Additional attributes provide an additional layer to your credit risk decisioning, modeling and analytics to create greater efficiency and agility.
- **Financial and non-financial tradelines**
  Differentiated data assets provide a more holistic view of your commercial accounts providing greater insight into their credit worthiness.
- **Commercial merchant data**
  Build a full understanding of a merchants business data, firmographics, credit history, and now with business performance.

**Data solutions from Equifax**

| Market intelligence | Archive dataset | Portfolio monitoring dataset |
|---|---|---|
| Analyze data on new and existing markets, industries and sectors for potential growth opportunities. | Leverage core data records from Equifax to develop new risk models, re-examine decisioning, benchmark, and/or update records on current business accounts. | Review monthly performance data to compare month-over- month trends to help forecast customer payment risk. |
| Anonymized dataset containing millions of business records. | | |
| Data includes: | Data includes: | Data includes: |
| • Credit data from Equifax | • Equifax credit data | • Equifax credit data |
| • BMAs, and | • BMAs, and | • BMAs, and |
| • Merchant data attributes | • Merchant data attributes (appended to customer business list) | • Merchant data attributes (appended to customer business list) |

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