



EQUIFAX

How Equifax Commercial Financial Network is transforming business

Providing services and lending to small businesses can be challenging and risky. Many small businesses have a limited commercial credit profile, which can make it difficult to evaluate risk. Moreover, you might also miss a valuable opportunity if you're not using data that goes beyond commercial payment performance data. Equifax is committed to creating better tools for the commercial credit market. Our Commercial Financial Network (CFN) is a data set containing information provided by financial institutions and service providers related to businesses, their accounts, and financial standing. It includes data from more than **1200 contributors** and over **121 million tradelines**.

CFN member companies contribute their commercial data along with unique data about business identity and ownership, business registrations, and company firmographics. As a contributor, members gain access to Equifax Commercial solutions to reduce fraud, avoid credit losses, and make customer onboarding decisions more efficiently.

CFN allows companies to share their customer account information **anonymously** while also receiving account information from all other companies participating in the exchange.

This network fuels the creation of analytic insights that can help your business identify, decision, and grow commercial customer relationships.

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Comprehensive data and insights you can't get anywhere else

Equifax created one of the most complete and compelling sets of data in the U.S. commercial credit services market. By leveraging unique data from a variety of sources — including **equipment leasing, trade credit, and financial services** — CFN helps you uncover insights that traditional credit reports might miss.

Our combined data asset covers over **44 million businesses** in the U.S., which means an **increase of scoreability for up to 50%** of small business applicants, potential **improvement in approvals by 15 – 20%**, and **access to credit for 3-4 million more small businesses**. Our goal is to provide innovative solutions to commercial customers, helping them grow their business while better managing risk.

We're on a mission to make the commercial credit process faster, easier, more accurate, and more profitable. Learn more about Equifax CFN. Visit our website today.

equifax.com/commercial-financial-network

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