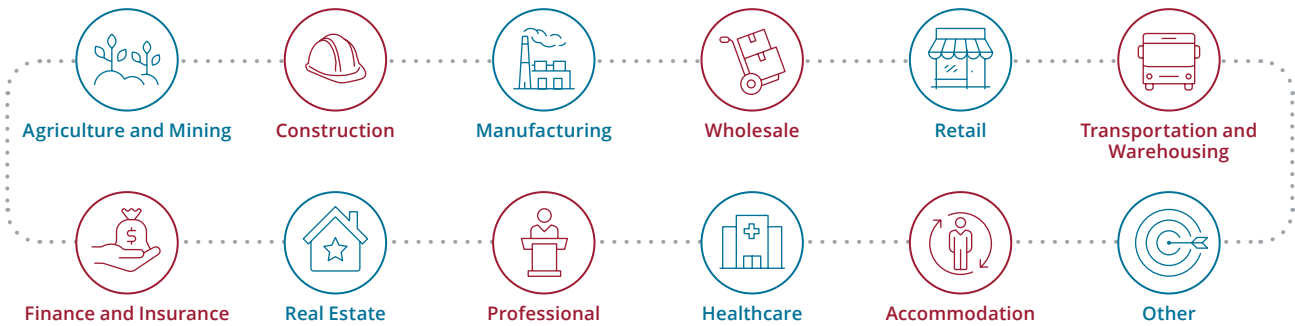# OneScore for Commercial

## Increase the predictability of default on your commercial accounts with one of the industries most comprehensive commercial delinquency scores.

In today's competitive landscape organizations are constantly focused on understanding prospects and customers from every angle — and doing it as efficiently as possible. That can be a challenge when those prospects are small businesses, start up's, or high-growth businesses where current and accurate data is almost non-existent. Organizations that want to quickly qualify and close more accounts must be confident in their credit worthiness and the potential for default or failure.

**Determining credit worthiness is no longer just a number**
Even the most sophisticated scores and risk models are not able to consistently predict risk and provide robust forecasts if they are not fitted with a comprehensive and representative data set. The more complex the credit model, the more observations of default events it needs from that sample period in order to adequately predict the possibility of default. At the same time, it needs to be smart enough to accommodate multiple scenarios, across multiple industries.

Nearly **5.4 million applications** were filed to form new businesses in 2021 — the most of any year on record.[1]

Agriculture and Mining    Construction    Manufacturing    Wholesale    Retail    Transportation and Warehousing

Finance and Insurance    Real Estate    Professional    Healthcare    Accommodation    Other

# Predict the likelihood of an account becoming severely delinquent by leveraging one of the **most comprehensive data sets in the market** collected from both financial and non-financial institutions.
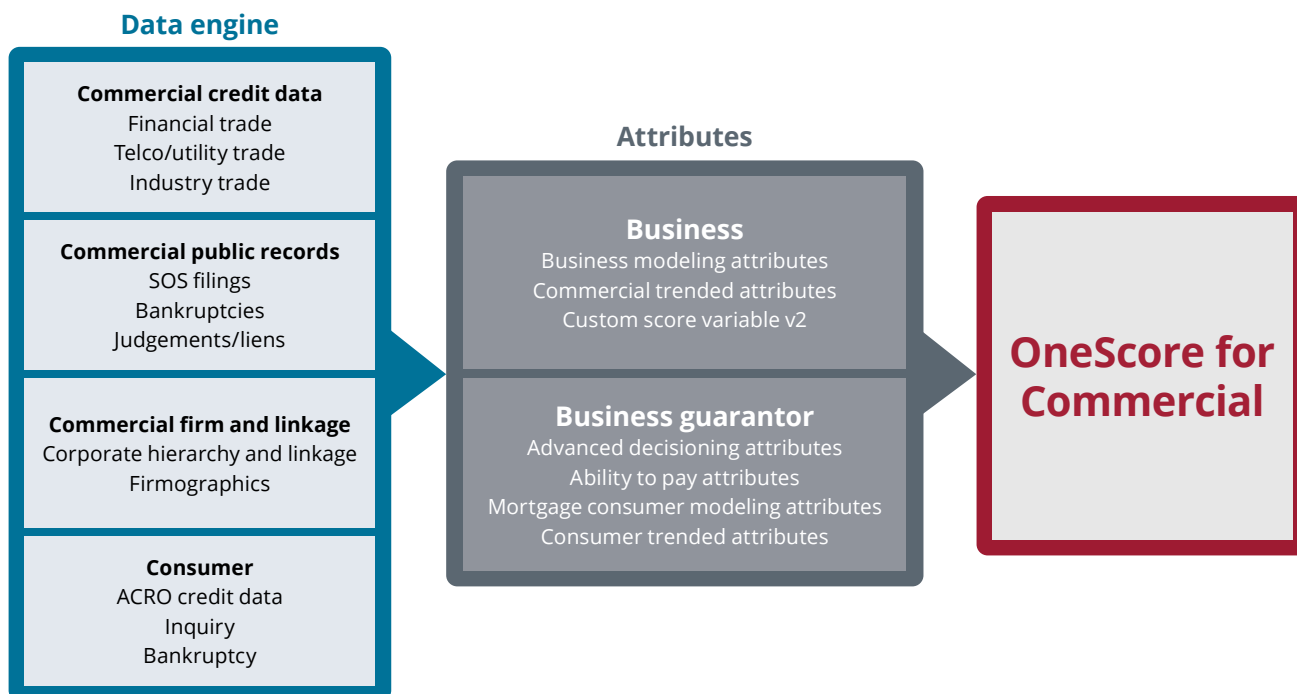
## OneScore for Commercial

OneScore for Commercial helps predict the likelihood of a financial account becoming severely delinquent, which includes information on accounts that are 91 or more days past due, as well as any major derogatory events and bankruptcies within 12 or 24 months following account origination. OneScore for Commercial leverages data from both financial and non-financial institutions.

OneScore for Commercial is able to more accurately predict these delinquencies through in-depth modeling and by utilizing the power of the commercial credit database from Equifax, including the Commercial Financial Network from Equifax, trended data, public records, firmographic and non-financial information (where applicable).

## Take advantage of OneScore for Commercial customers

The OneScore for Commercial unites the latest data assets from Equifax and technological innovations together, to create one of the best commercial delinquency scores in the market:

- **Unparalleled data assets:** Commercial financial network, trended data, public records, firmographic data and more
- **Configurable solution:** 12 industry specific scorecards stemming from NAICS (North American Industry Classification System) and SIC (Standard Industrial Classification) codes
- **Cutting edge analytics:** Utilize patented NeuroDecision™ technology
- **Extensive coverage:** Allowing credit invisibles to access credit

### Data engine

**Commercial credit data**
Financial trade
Telco/utility trade
Industry trade

**Commercial public records**
SOS filings
Bankruptcies
Judgements/liens

**Commercial firm and linkage**
Corporate hierarchy and linkage
Firmographics

**Consumer**
ACRO credit data
Inquiry
Bankruptcy

### Attributes

**Business**
Business modeling attributes
Commercial trended attributes
Custom score variable v2

**Business guarantor**
Advanced decisioning attributes
Ability to pay attributes
Mortgage consumer modeling attributes
Consumer trended attributes

**OneScore for Commercial**

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