



EQUIFAX[®]

Join the Equifax Commercial Financial Network furnishing community

Why contribute to the CFN?

The Equifax Commercial Financial Network (CFN) data set benefits both customers and data contributors. Customers benefit from having additional credit relationships added to their credit history, which enables them to expand their use of credit to support their business needs. Data contributors benefit by contributing their accounts to this expansive credit risk environment that they can use to comprehensively manage their credit exposure on new and existing accounts.

- There is no cost to contribute data.
- Lenders must report borrowers of SBA-guaranteed loans to commercial credit reporting agencies, so by furnishing these loans to Equifax, you can help meet regulatory reporting requirements.
- Reporting helps businesses establish a credit profile separate from the personal credit profile. Without a business credit profile, lenders rely on the business owner's personal credit profile for determining credit risk, which can limit the business's capacity to borrow what it needs.
- Sharing payment experiences with the furnishing community holds obligors accountable for paying as agreed.
- Reporting rewards your prompt-paying customers.
- The Equifax contributor process is automated, making reporting easy, and increases data contributions to continuously improve the value of reports for everyone in the industry.
- Every business has its own unique customer base with payment trends and experiences. The behavior of your customers to fulfill payment obligations to you may be very different from how they fulfill payment to their other suppliers and vendors. Actively reporting your Accounts Receivable file to Equifax can help create a complete picture of creditworthiness and risk of a commercial business.
- Data contributors gain reciprocal access to the complete set of contributed data, alongside deep commercial analytics, solutions, and reports from Equifax.
- You continue to own any financial tradeline data you contribute.
- You can count on the Equifax best-in-class data governance, security, and compliance, governed via a robust infrastructure refined over a decade, enforcing rules written by its contributors. Equifax data sets are monitored by a dedicated security team with real-time compliance reporting and guided by a contributor-based Advisory Council, ensuring collaborative contributor involvement.

**Contact us to
get started.**

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