

Business Principal Score

Assess Risk More Accurately for Business Owners and Self-Employed Applicants

Extending credit to business owners is rarely straightforward. With limited or no commercial credit history for small and new companies, credit managers often rely on an owner's personal credit file to make lending decisions.

But business owners don't use credit like regular consumers — they leverage personal credit to bridge payroll, fund inventory, and drive growth. When you evaluate a business principal with a standard consumer score, you risk declining viable applicants simply because their credit profiles look unconventional.

See Beyond Consumer Scores

Business Principal Score from Equifax is purpose-built to evaluate the individual behind the business. By using AI technology to analyze the distinct credit behaviours of business principals versus general consumers, it delivers risk ratings tailored to their actual credit usage. This clarity helps you to approve higher-value applicants who might be harder to identify, and sharpen your competitive advantage across commercial and consumer lending.

Score Range
Standard three-digit numerical risk rating (300 to 900) to assess default likelihood.

Delivery
Real-time API or batch processing, integrating into your existing origination workflows.

Equifax behavioural data* confirms that relative to standard consumers, Business Principals carry:

2x higher balances
on personal debt files;

30% higher utilization
of available credit;

More active trade lines
to separate business and personal expenses.

Targeted Predictive Accuracy

Designed specifically for Canada's 2.6+ million self-employed and business-owning consumers, Business Principal Score delivers a preliminary **17% lift in delinquency prediction*** in early model testing.

Apply Insights Across Portfolios

- **Commercial and SMB Banking**: Score younger, thin-file businesses without waiting for commercial credit histories to build.
- **Consumer Lending**: Proactively flag business owners on consumer originations so business-driven balance spikes don't trigger false declines.

Key Benefits

Business Principal Score can help you:

Improve Operational Efficiency
Reduce manual reviews and lower costs by streamlining approvals on business owners and self-employed applications.

Drive Portfolio Growth
Safely expand credit limits and capture hidden volume.

Mitigate Early-Stage Risk
Proactively spot early warning signs such as sudden credit draw spikes before delinquencies escalate.

Strengthen Your Commercial Lending Performance

Evaluating business owners with standard consumer profiles means missing out on opportunities. Business Principal Score delivers the tailored insights to help automate decisions, manage risk, and convert hidden market potential into sustainable growth.

For more than a century, Equifax Canada has empowered businesses with information, analytics, and technology they can trust. By choosing Equifax, you gain access to Canada's largest commercial database, proprietary credit risk tools, and a team of committed data and analytics specialists. Let us help you protect and grow your small business portfolio.

Contact your Equifax Account Representative to learn more:

1.855.233.9226 • equifax.ca/business

* Q1 2026 Equifax Business Credit Trends.

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