



EQUIFAX[®]

Equifax Business Credit Report Direct

Take control of your business: Get the insights to make more informed credit choices

What is an Equifax Business Credit Report?

[Equifax Business Credit Report](#) provides a vital financial snapshot of your business. Lenders, service providers, and potential partners use this information to assess the creditworthiness of your business and determine if you are a financial risk or a favourable prospective customer.

What's inside your report?

Your Equifax Business Credit Report is built from vast data sources including banks, credit unions, auto finance companies, industry credit groups, collection agencies, corporate registration and liens databases, courts, the Office of the Superintendent of Bankruptcy, and other lenders. This information is used to generate your business credit score.

Business Credit Scores

Your credit report is comprised of multiple business credit scores which focus on different credit aspects. The Equifax Business Credit Report features:

[Commercial Delinquency Score](#), [Financial Trade Delinquency Score](#), [Business Failure Risk Score](#).



Equifax's Commercial Delinquency Score ranges from 100 to 600. A higher score indicates lower risk and increases the likelihood that your loan application will be approved.



Why is it important for you to see your own business' report?

While others can purchase reports to evaluate your business, this report is a valuable tool when making strategic decisions about:

- **Assessing your own creditworthiness:** The creditworthiness of your business is formed from payment history reported by financial institutions, suppliers, collection agencies, and courts. Reviewing your own report helps you understand what lenders and partners see, allowing you to proactively manage the financial reputation of your business.
- **Informed decision-making:** The report includes [Payment Index](#) (showing how timely you pay creditors) and [Credit Index](#) (measuring overall business risk when selling to a customer). This data empowers you to make smarter, more accurate risk management decisions for your business.

You can buy reports about other businesses to vet them

- **Vetting partners and suppliers:** Before you consider a purchase order with a new supplier or ship a large customer order, review their business credit report. This allows you to understand their financial health and helps you know who you're doing business with, mitigating potential business operational risks.

With your Equifax Business Credit Report, you can:

- **Review Predictive Risk Scores:** Understand scores that predict the health of your business over the next 12 months
- **Verify Business Identification Details:** Ensure key information like your company name, contact details, and years on file are up to date
- **Confirm Payment History:** Ensure your suppliers are accurately reporting your on-time payment history in the industry and financial trade data
- **Verify Legal & Collection Details:** Access crucial information including bankruptcy history, detailed bank reports, and data on any property used as debt collateral

Get the Critical Insights. Make Smarter Decisions.
Grow with Confidence.

Ready to get your insights?

Purchase your [Equifax Business Credit Report](#) today.

Need multiple reports? [Contact us](#)

1.855.233.9226 • [equifax.ca/business](https://www.equifax.ca/business)

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Sample of a full Business Credit Report



Business Credit Report Business Credit Report

Business Information ⓘ

TEST-STRAWBERRY FIELD INC.

Legal Name: TEST-9999999 ONTARIO CORPORATION
Address: 123 ABBEY RD, LONDON, ONTARIO, CANADA, N6N6N6
Phone: 999-000-9999

File #: 0164124134
Subject #: PLG495
SIC: 54110000 / Retail - Grocery Stores
NAICS: N/A / N/A

File Open Date: 2023-07-29
Report Date: 2025-07-31
Requestor: STEPHEN.JONES
Reference number: J6XNDI0000TBP9T

Additional Business Information & Firmographics ⓘ

Business Contact/ Title / Date Reported	Incorporation #/ Effective Date / Date Reported	SIC/ NAICS	Employee Size/ Date Reported	Sales Volume/ Date Reported
JOHN SINGER General manager 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	-	-
GEORGE GUITARIST Secretary 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	-	-
RICHARD DRUMMER Treasurer 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	-	-
PAUL SINGER President 2023-07-31	999888777 2019-02-01 2023-07-31	54110000-Retail - Grocery Stores -	-	-

Other known tradestyles

TEST-9999999 ONTARIO CORPORATION

TEST-HARD DAY'S NIGHT CAFE

TEST-SARGENT'S PEPPER EMPORIUM

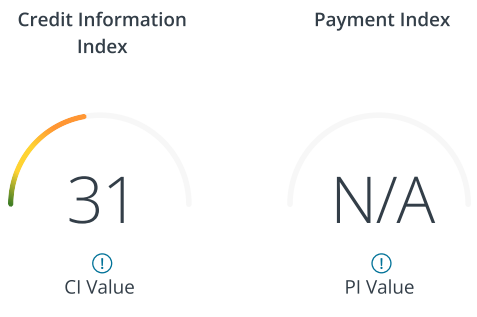
TEST-YELLOW SUBMARINE SHOP

Additional information may be included in the ["Other files included"](#) section.

Principal/Guarantor Associated Businesses ⓘ

Principal(P)/Guarantor...	Subject Number	Company Name	Address	Date In Database Since
APPLE ORCHARD INC(P)	EFF284	EQUIFAX-PRD TEST FILE 8	8888888 NOTAREALADDRESS KIMMIRUT NUNAVUT JAPAN X0A0N0>	

Index Summary



Score Summary



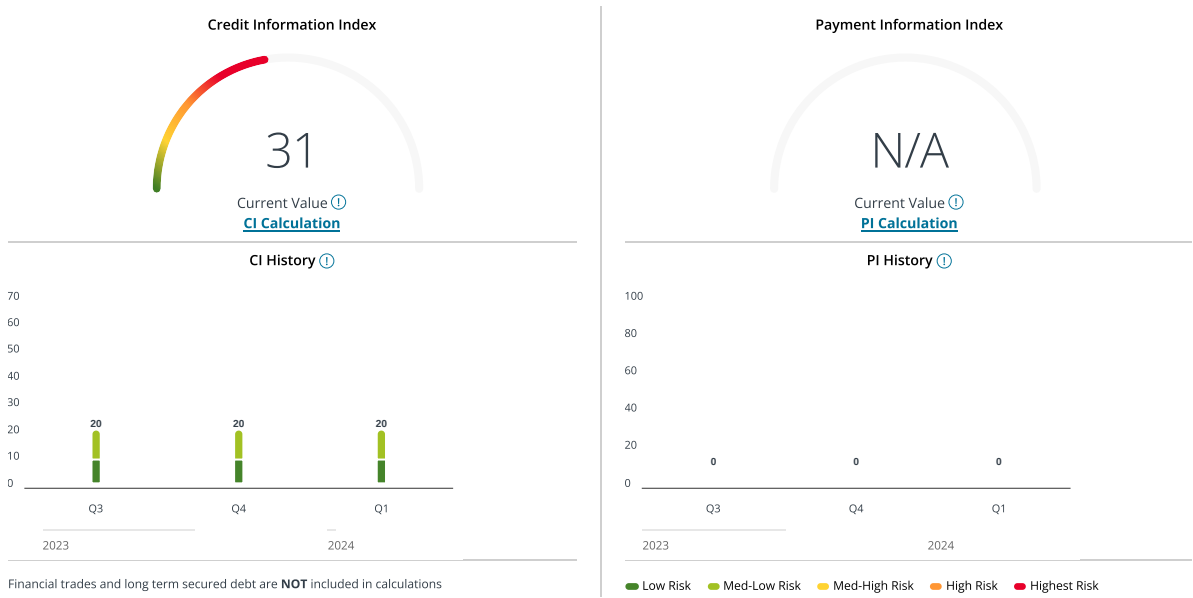
Financial trades and long term secured debt are **NOT** included in calculations

Lower scores indicates a higher risk of business failure (BFRS2) or delinquency (CDS2, FTDS)

Report Highlights and Alerts ⓘ

	Non Financial	Alerts
Number of Accounts Reporting	2 # of Collections	1
Number of Accounts Past Due	1 Total Amount	\$555
Past Due Amount	\$2,000 Most recent date	2022-04-04
Most Severe Status	Slow 3 # of Legal items	2
Date	2023-10-18 Total Amount	\$20,100
Single Highest Credit	Most recent date	2023-12-12
90 Day Single Highest Credit	\$0 # of Judgments	1
13 Month Single Highest Credit	\$19,000 Total Amount	\$20,000
All Lines Single Highest Credit	\$19,000 Most recent date	2023-09-11
Credit Limit	# of Non-Sufficient Funds	1
90 Day Credit Limit	\$0 Total Amount	\$3,333
13 Month Credit Limit	\$5,000 Most recent date	2022-03-06
All Lines Credit Limit	\$5,000 # of Liens	2
Charge Offs	Total Amount	\$0
Number of accounts charged off	0 Most recent date	2023-08-01
Total amount charged off	\$0 Bank report on file	2022-03-03
Largest charge off amount	\$0 Corporate search on file	2023-07-31
Date	- # of inquiries on file	21
Total Current Credit Exposure	\$4,000	
Total Outstanding	\$4,000	
Total Current Balance	\$2,000	
Total Past Due	\$2,000	

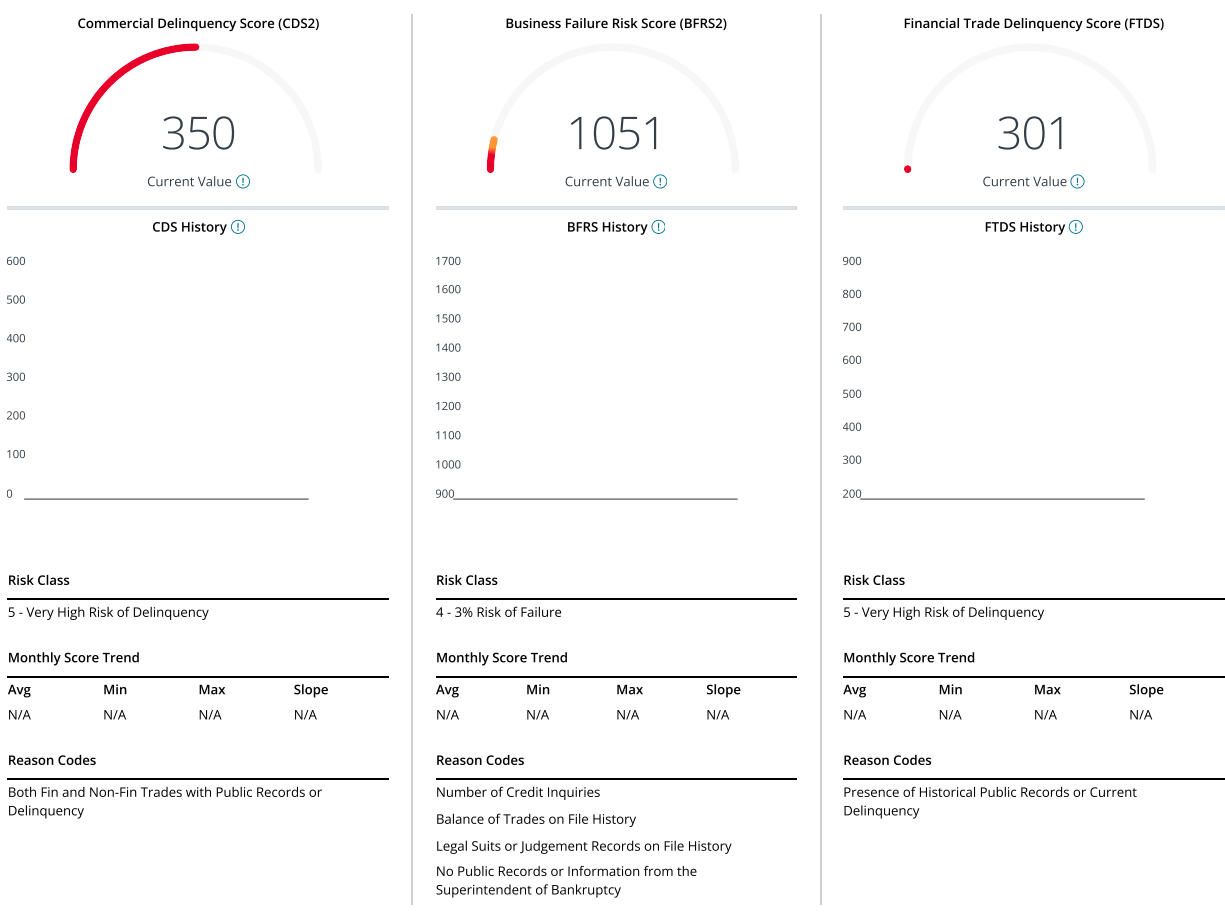
Index Values



Quarterly Index Value & Payment History [ⓘ]

Year	Quar...	Paym... Index	Credit Index	# of References	Total Amount	Current Amount	Trend Amount		
							Period 1	Period 2	Period 3
2024	1	NA	20	0	\$0	\$0	\$0	\$0	\$0
2023	4	NA	20	0	\$0	\$0	\$0	\$0	\$0
2023	3	NA	20	0	\$0	\$0	\$0	\$0	\$0

Credit Risk Scores



A lower score indicates a higher risk of business failure or delinquency.

● Highest Risk ● High Risk ● Med-High Risk ● Med-Low Risk ● Low Risk

Industry Trade Summary ⓘ

	PI Score	# of Credit References	High Credit	Total Owning	Current	Period 1	Period 2	Period 3
90 Day	NA	0	\$0	\$0	\$0	\$0	\$0	\$0
13 Month	0	1	\$19,000	\$0	\$0	\$0	\$0	\$0
All References	33	2	\$24,000	\$4,000	\$2,000	\$1,000	\$0	\$1,000

Industry Trade Details ⓘ

In some situations, payments beyond terms can be a result of misplaced invoices or disputed accounts. Equifax reports trade items as they are received and as such they represent an historical experience. An outstanding amount on this report is not necessarily still outstanding today.

indicates long term secured debt, which is NOT included in the Payment Index and Credit Information Score calculation.

Account Opened Closed Date	Pay Habits/ Terms	High Credit/ Date	Credit Limit/ Date	Current Balance/ Total Past Due/ Total Balance	Period 1	Period 2	Period 3
Reported Date: 2024-07-27 SIC: 61000000-Lending Institution				Supplier:	Account Status: Closed,Returned Cheque		
2023-01-01	Rate 1	\$19,000	\$5,000	\$0			
2024-07-27	Net 7 Days		2023-01-03	\$0	\$0	\$0	\$0
				\$0			
Reported Date: 2023-10-18 SIC: 61000000-Lending Institution				Supplier:	Status:		
-	Slow 3	\$5,000	\$0	\$2,000			
-	Monthly			\$2,000	\$1,000	\$0	\$1,000
				\$4,000			

Banking Report Details ⓘ

NATIONAL BANK OF CANADA

Date: 2022/03/03

Accounts

Reported Date/ Opened Date	Type of Account	Account Balance:	# of Non Sufficient Funds	Frequency	Reason
N/A In the last 2 years	Chequing account	\$5,000 - \$30,000	1	Since over 3 months	NSF

Lines of Credit

Reported Date/ Opened Date	Type of Line of Credit	Authorized Amount	Utilized at	Secured by	Line of Credit Rating
N/A In the last 3 months	Credit letter	\$3,000 - \$9,000	25%	Cash Agricultural financing society	Paid as agreed

Loans

Reported Date/ Opened Date	Type of Loan	Authorized Amount	Balance	Secured by	Loan Rating	Terms
N/A In the last 2 months	Mortgage loan,101,TEST ADDRESS, TEST CITYNAM,Mortgage loan,202,TESTADDRESS	Not available	Not disbursed	Corporates	I3	Capital and interest

Non Sufficient Funds Details ⓘ

The data presented here represents non-sufficient funds information as reported by the creditor. This may be in the form of a returned cheque or electronic transfer. If you are interested in submitting your non-sufficient funds data, you may do so by contacting 1-877-227-8800.

Bank Date	Amount	Bank	Creditor	Reason	Status
2022-03-06	\$3,333	CAISSE POPULAIRE DE LEVIS	N/A	Reported in error	Reported in error

Collection Details ⓘ

The data presented here represents collection information as reported by the collection agency noted. In some situations, accounts are sometimes placed for collection even though the account is disputed.

Date Reported/ Claim Placed	Creditor Name/ Debtor Name/ Collection Agency Name	Claim Amount/ Amount Paid/ Balance Amount/	Status/ Status Date	Date Paid/ Closed Date
2023/07/31	N/A	\$555	Returned Cheque	N/A
2022/04/04	TEST DEBTOR CIBC	\$155 \$400	2022/04/04	N/A

Legal details ⓘ

Reported Date/ Claim Date	Claim # Defendant/ Plaintiff	Amount	Reason	Status/ Court	Security
2024-02-13 2023-12-12	4245245425 TEST DEFENDANT2 TEST PLAINTIFF2	\$100	Agreement	Counter Claim Ontario Court Calgary ONTARIO	N/A
2023-07-31 2023-09-11	11334455 TEST DEFENDANT TEST PLAINTIFF	\$20,000	Amount Due	Formal Judgment Ontario Court London- Middlesex ONTARIO	N/A

Liens Details ⓘ

Reported Date/ Registration Date/ Amendment Date/ Maturity Date	Lien #/ Lien Period/ Renewal Period/ Principal Amount/ Caution Filing	Debtor Name Address Secured Party Party Address Other Registered Debtor Address Party Assignor	VIN Year/Make/Body Type Collateral Class Description
2023-08-02 2023-07-31 N/A N/A	794642725 N/A N/A N/A None Reported	TICKET TO RIDE ROYAL BANK OF CANADA 10 YORK MILLS ROAD 3RD FLOOR, TORONTO, ONTARIO, M2P0A2, CANADA N/A	1FMCU9G93DUH22657 2017/FORD/ESCAPE SE V2-0L Inventory Equipment Accounts Other
2023-08-02 2023-08-01 N/A N/A	794642726 N/A N/A N/A None Reported	MOONLIGHT BAY THE TORONTO-DOMINION BANK 220 COMMERCE VALLEY DRIVE WEST, UNIT 100, MARKHAM, ONTARIO, L3T0A8 N/A	Accounts

Corporate Search & Additional Business Information ⓘ

Reported Date/ Status	Registration # Type	Jurisdiction/ Type	Effective Date
2023-07-31 Reported	999888777 Incorporation	Ontario Provincial Charter	2019-02-01
Reported Date/ Status	Business Contact/ Title	Shares Owned	
2023-07-31 Reported	JOHN SINGER General manager	10	
2023-07-31 Reported	GEORGE GUITARIST Secretary	20	
2023-07-31 Reported	RICHARD DRUMMER Treasurer	20	
2023-07-31 Reported	PAUL SINGER President	50	
2023-07-01 Reported	APPLE ORCHARD I NC N/A	N/A	
2023-07-01 Reported	BRIAN MANAGER N/A	N/A	
Reported Date/ Status	Ownership/ Source	Property Covered/ Address	Property Value/ Evaluation Date
Reported Date/ Status	Employee Size	Reported Date/ Status	Sales Volume
2023-07-31 Reported	Full Time 100	2023-07-31 Reported	Sales \$1.96 M

Other Files Included ⓘ

Equifax has received information that the following names and addresses are related to this business. These could be: Different spelling of the business name, former addresses or names, branch location whose invoices are paid from a central location, PO Box addresses, etc. Regardless of which address you've chosen to pull this report for, the information is identical.

Equifax File #	Company Name	Address
0164124126	TEST-HARD DAY'S NIGHT CAFE	LONDON ONTARIO N6N6N6 CANADA
0164124118	TEST-SARGENT'S PEPPER EMPORIUM	789 ABBEY RD LONDON ONTARIO N6N6N6 CANADA
0164124096	TEST-YELLOW SUBMARINE SHOP	456 ABBEY RD LONDON ONTARIO N6N6N6 CANADA
0164124142	TEST-9999999 ONTARIO CORPORATION	756 ABBY RD LONDON ONTARIO N6N6N6 CANADA

Inquiries ⓘ

An inquiry is registered when a report on this business is ordered by an Equifax Customer. Few or no inquiries may indicate that a business is not an active credit seeker. Numerous inquiries indicate that the business is an active credit seeker. Factors to consider about inquiries include:

Inquiry Date	Requestor SIC	Company Name	Phone Number
2025-07-28	73000000-Business Services	PACCAR FINANCIAL SER	425-468-7240
2024-06-25	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-25	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-25	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-24	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-21	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-21	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-18	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-17	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-14	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-14	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-06-02	73000000-Business Services	Not Available	Not Available
2024-05-31	73000000-Business Services	Not Available	Not Available
2024-05-30	73000000-Business Services	Not Available	Not Available
2024-05-28	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-10	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-07	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-07	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-07	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-04	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-04	73000000-Business Services	EQUIFAX CANADA	514-493-7590
2024-05-04	73000000-Business Services	EQUIFAX CANADA	514-493-7590

File comments ⓘ

Comment Date	Comment
2023-08-01	STRAWBERRY TEST COMMENT FOR OVERALL FILE

Credit Information Calculation

The Credit Information index for this business was determined based on the following*:

	Score
Active in Equifax credit database for 02 years	8
Current Payment Index is 0	0
Number of Supplier references on file is 0	10
On 2025-07-31 the Payment Index was 0 points higher than 2024-07-31	0

Number of derogatory items on file in the past 2 years is 2	3
The most recent derogatory item was recorded 19 months ago	0
Derogatory item amounts as a % of dollars owed suppliers is 100	10

Payment Index Calculation

The following Payment Index percentages can be used as benchmarks for comparison purposes:

	Payment Index	% of Database
All suppliers reported being paid within terms	0	62%
Average to pay is slightly beyond terms	1-10	11%
Average pay is 10 to 20 days beyond terms	11-20	8%
Average pay is 20 to 30 days beyond terms	21-30	5%
Average pay is 30 to 40 days beyond terms	31-40	6%
Only 1% of businesses fall into this range	41-90	5%
All suppliers reported being paid in the third period past due or not at all	91-99	3%
No suppliers reported in this time period	N/A	N/A

Customer Service

If you have questions about this report, please call Equifax Business Service at [1-877-227-8800](tel:1-877-227-8800).

If you are concerned about the content of this report, please contact the Equifax Commercial Disclosure department by email at commercial.disclosure@equifax.com.