



Business Foresight

Spot signs of distress before they turn into defaults

Businesses can unexpectedly fall into financial distress, impacting relationships and increasing the risk of default. Struggling with cash flow – an issue keeping 69% of business owners awake at night¹ – is putting companies at risk.

For business-to-business organisations, keeping a close eye on their clients' financial health is vital to mitigate risk and offer timely support. However, monitoring these risks can be challenging without up-to-date insights into clients' financial positions.



equifax.co.uk/business

Helps predict financial instability before it escalates

Equifax's Business Foresight empowers your business to monitor clients' financial wellbeing continuously. Built on Equifax's cloud-based platform, this solution provides a proactive approach to customer management by offering regular data updates, helping clients to address signs of financial difficulty before they reach critical levels. With insights into indicators like credit card utilisation, overdraft proximity and payment delays, Business Foresight gives your team actionable insights to prevent defaults and support clients through challenging times.

Benefits for your business



Pre-emptive action

Proactively support clients by detecting early signs of financial instability.



Enhanced client relationships

Act early to support clients, improving trust and loyalty.



Tailored risk monitoring

Customisable insights allow you to focus on specific indicators, timeframes and customer segments.



Efficient risk management

Prioritise recovery and credit control with timely insights to maximise operational efficiency.



Current data

Information is refreshed monthly, ensuring data is never more than 30 days old.



How it works



Data collection and monitoring

Equifax's cloud-based platform, gathers data across financial indicators, including credit utilisation, account status and recent payment behaviour, from sources updated on a monthly basis.



Customisable alerts

You can define the critical risk indicators and thresholds for your business, allowing you to be alerted when those conditions are met.



Comprehensive reporting

Unlike a simple traffic-light system, the solution offers in-depth reporting on client financial health, with a detailed breakdown of at-risk factors.



Integration flexibility

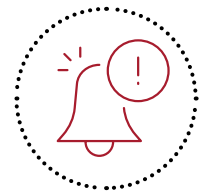
Delivered via batch service for portfolio-wide oversight, with API access available for real-time integration into your risk management system.





Deployment options

Business Foresight are available as a batch service, ideal for monitoring large client portfolios and seamlessly integrating into existing systems. API options provide real-time updates for in-the-moment decision-making, ensuring this solution adapts to your organisation's operational structure.



Let's talk

Get in touch to learn how Business Foresight can help you safeguard your business and support clients before financial distress escalates.

Speak to our experts

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