




EQUIFAX®

Business Intelligence Suite™

Driving smarter decisions
across the customer lifecycle.



equifax.co.uk/business

A photograph of a man with a grey beard and a woman in a professional setting. The man is smiling and looking at the woman, who is partially visible in profile. They are sitting at a desk with a laptop and a mouse. The background is a bright, modern office with large windows.

Meeting the demands of a rapidly changing world

For banks and lenders, today's landscape brings heightened competition from digital-first challengers, as well as rising expectations shaped by streamlined retail banking experiences. There is now demand for the same seamless interactions in commercial finance, pushing many institutions to fast-track digital transformation efforts. But adapting to these expectations is no simple feat, particularly given the complex, varied needs of today's business clients.

- 20% of customers are lost by banks due to poor customer experience.¹
- 64% of banks admit that slow digital transformation has directly resulted in them missing out on winning new customers.¹

Legacy systems often complicate this journey, especially when blending personal relationship management with digital services. Banks are striving to develop new, data-driven offerings, with embedded finance at the forefront. In fact, in a recent independent survey comprised of 250 executives and managers from UK banks or financial firms, almost two-thirds (63%) consider embedded finance a significant commercial growth opportunity for banks.¹

¹Source: 10x Banking, Global Banks and the Transformation Illusion Slowing Progress

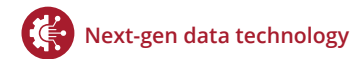


The top digital banks see stronger returns and higher customer retention rates. Those with a cohesive digital strategy reported up to 6.7% market share growth, compared to 4.6% for banks with fragmented or partial strategies.²



A critical factor in this transformation is data – by integrating diverse data sources, banks can tailor services, anticipate client needs and enable wider applications of AI in decision-making. Yet as data reliance grows, so does the urgency of cybersecurity. In the year to June 2023, there were 640 cybersecurity breaches at UK financial services firms.³ Secure data handling is paramount, not only for protecting assets but also for preserving customer trust and ensuring compliance.

In a rapidly changing market, real-time, secure data access is essential. To maintain a competitive edge, today's banks need more than just more data – they need data they can trust, layered with insights that drive confident, responsible lending decisions.



Next-gen data technology

Revolutionising credit risk assessment with next-gen data technology

Equifax has responded to these challenges with a fully cloud-native platform – the only one of its kind among UK credit reference agencies. Instead of simply moving existing systems to the cloud, Equifax has completely reimaged and rebuilt its infrastructure for optimal performance, focusing on delivering real benefits to its clients.

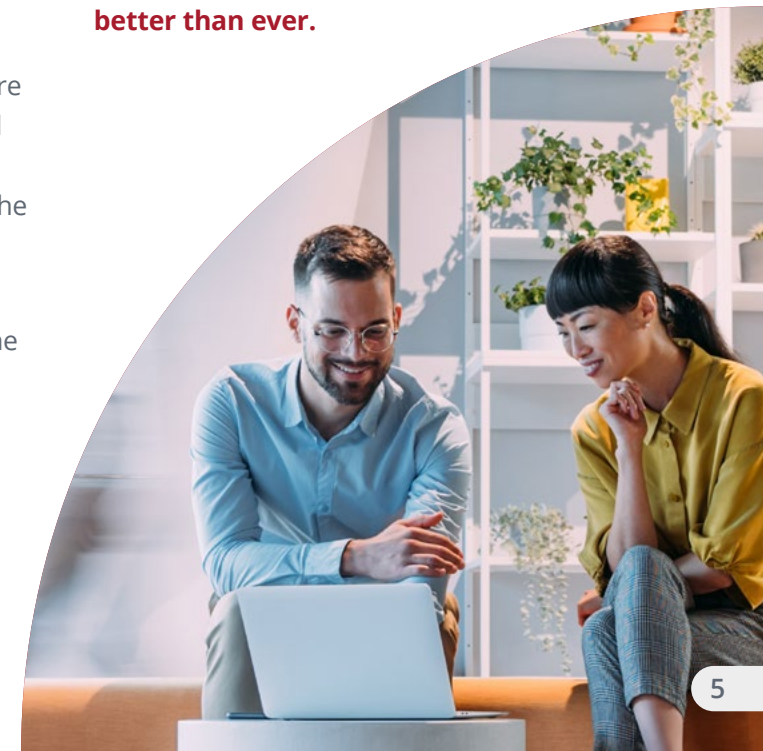
This cloud-native approach brings together over 100 previously siloed data exchanges into a cohesive enterprise data management platform. With this transformation, Equifax can ingest, link and enrich multiple data sources using advanced analytics, artificial intelligence and machine learning. For financial providers, this means faster, smarter and more informed lending decisions, fuelled by a deeper understanding of risk and opportunity at every stage of the customer lifecycle.

While the Commercial Credit Data Sharing (CCDS) framework is not the sole focus of this transformation, it plays a pivotal role in enhancing the data available to lenders.

CCDS enables secure sharing of detailed commercial credit information, contributing to a more complete picture of a business's financial health. In fact, Equifax's cloud transition has introduced over 500 new data attributes, with nearly 450 of those derived from CCDS and additional insight attributes.

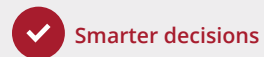
Equifax also offers dual-bureau capabilities, expanding its data pool and enhancing the ability to assess even micro SMEs and sole traders.

This extensive data set provides a comprehensive view of complex financial behaviours, allowing you to understand your customers better than ever.



²Source: BCG Global Digital Acceleration Index (DAI) study

³Source: Chaucer Group, Cyber-Attacks on Financial Services Businesses article, 2024



Smarter decisions

A smarter way to decide, with Business Intelligence Suite™

So how does this all come together for you?

With Equifax's cloud-based Business Intelligence Suite™, gain access to an expanding suite of pre-packaged credit data attributes designed to enhance decision-making throughout the entire customer lifecycle. This solution simplifies the process of using commercial credit data via the cloud, empowering you to assess new businesses, verify them during onboarding, monitor ongoing risk, and improve recoveries when necessary.

Core features and benefits



Cloud-hosted data access

Our cloud-based platform provides instant access to extensive commercial datasets. Whether you're evaluating a new applicant, verifying a business during onboarding, or reviewing an existing customer's financial health, you can access the data you need through secure APIs, making integration with your current systems seamless.



Pre-packaged attributes

The cloud-based platform features pre-packaged attributes that address critical risk factors, including late payment likelihood, cash flow stability and sector performance. Built on robust commercial credit data, these attributes allow you to quickly assess and categorise businesses based on their risk profiles, helping you make informed decisions throughout the customer lifecycle.



Customisable for your needs

While these attributes come pre-packaged for convenience, they can also be fully tailored to suit your specific criteria and business objectives. This flexibility helps ensure that your decisions are aligned with your market and customer needs, enhancing overall customer experience and satisfaction.



Business Intelligence Suite™
- gain access to an expanding
suite of pre-packaged credit
data attributes.



Our ready-to-use attributes provide essential insights at every stage of the customer journey.



Enhanced data insights for improved decisioning

These ready-to-use attributes provide essential insights at every stage of the customer journey. They enable you to evaluate potential clients, confirm identities, monitor financial health, and improve debt recovery efforts.



Turnover Forecast

Helps assess potential business customers for credit or financing based on projected turnover for the next 12 months – useful from the initial point of application and throughout ongoing portfolio management.



Business ID Plus

Enhances identity verification for businesses and their directors using verified business activity – a key part of your Know Your Business (KYB) and Know Your Customer (KYC) checks.



Business Foresight

Monitors your business customers once they're onboard, helping identify any risks if a business is showing signs of financial distress.



Recovery Radar™

Focuses on improving debt recovery through deeper data insights, specifically targeting customers who may be overdue or in arrears.

1

Turnover Forecast

Supporting confident credit decisions with a full financial view

For banks and lenders, understanding a small business's financial health can be a challenge, especially when accounts and transactions extend beyond your own institution. Turnover Forecast addresses this by offering a clear view of a business's projected turnover based on past financial patterns. This package empowers lenders to assess a business's financial stability and potential more accurately, supporting decisions around current accounts, credit cards, or loans.

Key benefits



Confident lending decisions

Make informed lending decisions based on a complete, data-backed view of a business's finances, reducing guesswork and increasing accuracy in credit assessments.



Tailored financial solutions

With clear turnover insights, you can align products and services with each business's specific financial needs and profiles.



Proactive risk management

Identify potential issues early, allowing you to manage risk and safeguard against potential losses more effectively.



2

Business ID Plus

Enhanced confidence in new commercial clients

For any organisation taking on new business clients, having confidence in the legitimacy of these clients is crucial. Business ID Plus provides a deeper level of identity verification, confirming that a business is actively trading through verified accounts with recognised third-party sources, such as telecommunications and utilities. This data-driven solution empowers you to streamline and strengthen your onboarding processes by leveraging robust third-party data that goes beyond standard public sources.

Key benefits



Enhanced fraud protection

Reduce exposure to the risk of fraud by confidently onboarding clients who are actively trading and verified through third-party sources.



Streamlined verification process

Improve verification rigour without adding friction to onboarding, enhancing your KYB checks with reliable third-party data.



Configurable to suit your needs

Adjust Business ID Plus settings to match your organisation's unique risk profile and compliance standards, focusing on specific data attributes for added confidence.



Strengthened onboarding rigour

Evidence of active accounts with reputable companies supports more robust authentication, reducing the chance of onboarding bogus companies.



3

Business Foresight

Proactive insights to manage customer financial health

For organisations managing an existing client base across sectors like lending, telecoms and utilities, keeping a close watch on customers' financial wellbeing is essential. Business Foresight helps you do just that. This tool provides timely, actionable insights into customers' financial health, allowing you to identify potential risk indicators well before they escalate. By monitoring signs of financial distress, you're positioned to support your customers early, preserving relationships and enabling proactive risk management.

Key benefits



Customised focus

Select specific financial indicators and timeframes that align with your business goals, prioritising the areas of greatest impact on customer engagement.



Enhanced risk management

Use these insights to make informed decisions on credit control activities, such as prioritising recovery efforts and proactively managing risk.



Strengthened customer relationships

Proactive customer support enables early intervention for customers showing financial strain, meaning you can demonstrate a commitment to fair treatment by supporting customers before severe financial distress sets in, reinforcing trust and loyalty over the long term.



4

Recovery Radar™

Full-scale visibility for smarter debt recovery

For lenders and debt recovery companies, managing debt portfolios is a complex process that demands deep insights into each client's financial health. Recovery Radar™ provides a comprehensive view across accounts, helping lenders and debt recovery teams differentiate between clients who can and those genuinely cannot meet their obligations. By understanding a borrower's broader financial landscape, Recovery Radar™ enables teams to make informed, strategic decisions that improve recovery outcomes.

Key benefits



Enhanced recoverability

By identifying clients with available resources, lenders can direct collection efforts towards high-potential accounts, leading to higher recovery rates.



Smarter resource allocation

Recovery Radar™ equips lenders to work smarter, focusing on clients with the best recovery potential and reducing time spent on low-recovery accounts.



Timely financial data

With data updated monthly, lenders receive reliable, near-current information (within 30 days) for effective decision-making.



Flexible deployment

While many prefer to use Recovery Radar™ in batch processing, it also supports API-based deployment, allowing for customised integration based on organisational needs.



Putting you at the heart of every solution

At Equifax, every solution we create begins with one focus – you.

In an era defined by rapid change, shifting demands and evolving risk, it's your challenges that shape our innovations.

Understanding customer priorities and commercial affordability has never been more essential. Today, financial providers need an individualised approach to grasp not only what customers can afford, but also their unique concerns and evolving goals.

And this level of understanding is only possible with deep insights and data that can support you throughout the customer lifecycle.

Whether it's guiding you in confidently onboarding new clients, helping you keep a vigilant eye on your existing customer base, or equipping you with early insights to see risks before they become obstacles, we are always moving forwards – together.



As you adapt to changes in your industry and tackle new challenges, we work tirelessly to keep our solutions relevant, comprehensive and powerful – so you can stay ahead.



Let's talk

**Discover how Equifax's advanced insights
can help you stay one step ahead.**

Connect with our team today to see how our solutions
can empower you to confidently manage risk, protect
your business, and strengthen client relationships in a
world where only one thing is certain – change.

Speak to our experts

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