



EQUIFAX®

Sustainability Assessment Manager

Turn fragmented climate disclosures into actionable transition intelligence to safeguard your portfolio and unlock green opportunities.



equifax.co.uk/business

The climate challenge in commercial finance

Financial institutions face immense pressure to assess customer sustainability performance and transition readiness, yet current manual processes are slow, inconsistent, and rely on broad estimates. Incomplete manual disclosures, high compliance risk, fragmented data, and missed opportunities for sustainability-linked loans combine to form a major obstacle for modern lenders.

Furthermore, sustainability has shifted from a compliance exercise to a core pillar of security, resilience, and cost efficiency. Geopolitical conflicts have accelerated the move away from fragile, volatile oil and gas supply chains, making it clear that a transition-ready portfolio is a resilient portfolio.

Sustainability Assessment Manager (SAM) is at its core a data & analytics capability powered by agentic artificial intelligence, unified data engine designed to turn fragmented disclosures and unstructured sustainability data into clear, actionable transition intelligence. It automates the assessment of corporate and small to medium enterprise climate transition performance.

This allows financial institutions to review a customer's transition risks and directly support the ability to offer curated, tailored sustainable and transition finance products addressing their exact needs. The ultimate value proposition that eliminates data blind-spots, identifies high-risk counterparties with efficiency and consistency, and unlocks sustainable revenue growth, all underpinned by trusted, audit-grade data and analytics.



What if you could automatically spot the customers with high transition risk but a credible plan and the headroom to fund it?

SAM turns transition risk into your next sustainable finance opportunity.

From disclosure gaps to decision-grade transition intelligence

We developed this solution because financial institutions can no longer afford to fly blind with the limited coverage offered by manual disclosures. To meet legally binding net-zero goals by 2050 under the Paris climate agreement, companies must effectively report, manage, and decide on portfolio risk using robust data.

Sustainability Assessment Manager identifies, assesses, and validates the credibility of climate transition plans at scale. It delivers standardised analysis aligned with European Union-wide frameworks like the Science Based Targets initiative and Sustainability Disclosure Requirements, enabling true comparison across portfolios.

Did we mention SAM is built for global scale and is already operating in Asia? Because SAM is language-agnostic, it delivers seamless cross-border capabilities.

The data behind the intelligence

SAM draws on the full universe of a company's sustainability evidence — not just what it formally files. Its AI engine continuously scans, interprets, and structures unstructured information against a standardised assessment framework:



Comprehensive evidence base: Complete analysis of ESG reports, disclosures, transition plans, policies, and public web content — capturing credible signals even from companies with little or no formal reporting.



Framework-aligned rigour: Every assessment standardised against recognised frameworks including the Science Based Targets initiative and Sustainability Disclosure Requirements, enabling true like-for-like comparison across portfolios.



Five dimensions of credibility: Each counterparty scored on reporting quality and maturity, peerbenchmarked emissions performance, net-zero commitment, action-plan feasibility, and governance and strategy — moving from what companies say to what they will actually deliver.



Dynamic not static: Year-on-year transition tracking and sector and peer benchmarking, replacing point-in-time snapshots with a continuously updated, forward-looking view.



Audit-ready transparency: Every insight traceable to its source evidence, with full lineage — reducing greenwashing exposure and supporting regulatory compliance.



Key benefits



Enhanced operational efficiency: Reduce the manual effort required for data gathering, enabling risk and relationship teams to focus on the delivery and oversight of transition plans.



Risk mitigation: Lower your credit loss provision exposure with validated carbon accounting and emissions factors.



Accelerated revenue growth: Empower relationship managers to identify three times more sustainability-linked loans and transition finance opportunities.



Audit-grade data: Globally scalable, validated insights that completely remove self-assurance bias from business disclosures.



Cost efficiency: Identify opportunities for regional green lending, such as funding localised energy infrastructure, to create a lower, more resilient power grid.



Strategic capital allocation: Identify high emitters with credible transition intent, allowing for a proactive shift from high-risk brown lending to high-value green finance.

A flexible solution

Sustainability Assessment Manager (SAM) removes the friction from climate reporting. Upload anything, from PDF reports and scanned documents to handwritten notes, to instantly extract standardised, regulatory-compliant data directly from company disclosures. If a company does not disclose its metrics, we automatically fill the gap with market-leading emissions intelligence.

Have your own reports and data?
We can help you analyse these



Ingest -
Images, Handwritten notes, any language, PDFs, Data etc.



Analyse -
CO2e metrics, data quality, transition intelligence and peer benchmarks.



Audit -
Quantitative Data, Quant data returned, Quantitative output referenced & retained.



Need deeper insights? Upgrade to SAM Plus.

Powered by Equifax proprietary data and an AI powered engine, three specialised digital agents work together to deliver a complete sustainability profile

No data? No problem. SAM Plus is here.
All the capabilities SAM has but we do the heavy lift of data search



Search -
Web search agent, vectorise, keyword, index, ranked Sources



Verify -
ABA Agent Actual Business Activity classification for every active registered UK company & globally



Analyse -
AI Agent evaluates and ranks company documents, responses, and CO2e data.



Output Customer reports:
Based on reports clients have given but if no available reports then agents step in to fill gaps and we utilise our proprietary data with core data & analytics to deliver a powerful data driven human-in-the-loop report & data via PDF or JSON.



Features and functionality



Transition plan credibility assessment

What it does: Assesses the credibility, feasibility, and delivery of every customer's transition plan benchmarked against recognised frameworks including the Science Based Targets initiative and Sustainability Disclosure Requirements.

Value delivered: Separates credible transition commitments from greenwash, so every green lending decision is evidence-backed, protecting the institution's regulatory standing and reputation while giving it a defensible edge in the growing transition finance market. under-served, converting brown portfolio risk into green transition lending opportunities.



Real-time transition intelligence

What it does: Delivers high-speed, AI-driven signal detection across unstructured public and private data including customers with little or no formal disclosure.

Value delivered: Identifies high-emitters with credible transition intent who are currently underserved, converting brown portfolio risk into green transition lending opportunities.



Standardised Assessment and benchmarking

What it does: Provides standardised assessment across your portfolio for transition risk and / or sustainable lending opportunities.

Value delivered: Displays a clear transition-ready status for every client in the portfolio, giving lenders a clear view of risk and a competitive edge in capturing the growing green lending market.



The Equifax advantage

Choosing Equifax means integrating financial entity data with sustainability intelligence for a single source of truth. Unlike traditional platforms that rely on static web scraping or keyword searching, our smart agents actively analyse deep data structures. Furthermore, our solution requires zero engagement from the end-client. It eliminates the need for intrusive, time-consuming questionnaires, providing a holistic view of your portfolio without disturbing your customer base.

Real-world applications

**Commercial lending onboarding:**

A credit analyst uses the platform during a loan discussion to review a manufacturing company's real-time carbon footprint, allowing them to accurately inform the initial credit risk model.

**Portfolio risk management:**

A chief financial officer monitors an existing commercial property portfolio to identify high-emitting assets, mitigating bad debt arising from high-carbon asset devaluation.

**Green finance growth:**

A relationship manager scans their existing portfolio to identify commercial clients with credible transition plans, successfully uncovering opportunities to pitch sustainability-linked loans.

**Supply chain procurement:**

A procurement officer runs supplier due diligence on a new vendor infrastructure to protect the organisation from hidden environmental liabilities and silent sustainability risks.

Implementation and support

We deliver our intelligence via secure file transfer protocol file transfer, integrating seamlessly into your existing onboarding, portfolio management, and growth lifecycles.

Our implementation process ensures the solution fits directly into current user journeys and operational models. During onboarding, it empowers teams to conduct supplier due diligence and initial credit analysis. For portfolio management, it provides ongoing monitoring of transition key performance indicators.

During growth phases, it flags clients ready for sustainability-linked loans. Equifax provides full technical support and data expertise throughout deployment to ensure seamless workflow integration.



Take the next step

Safeguard your business against a volatile world and unlock the financial capacity to drive new revenue through high-growth green lending. We invite you to trigger a proof of concept using your own portfolio data to see exactly how our data and analytics processes uncover hidden risks and opportunities.

Contact our Sales team today to book a free consultation with one of our corporate sustainability experts.

Speak to our experts