



Equifax Commercial Credit Reports

Know how your customers are dealing with their other suppliers with Canada's most comprehensive commercial information.

Effective risk management today goes beyond checking references. Equifax Commercial Credit Reports provide important decision-support information to help you make an informed analysis of your customer's situation for today and tomorrow. The reports not only capture valuable credit elements, they also provide an at-a-glance summary of a company's payment capacity and overall risk. And, all of the more than two million Canadian commercial reports are risk scored.

Easier, better business-to-business relationships

Equifax Commercial Credit Reports present a comprehensive picture of Canada's businesses and offer you these important benefits...

- Simple, fast, and economical access to Canada's largest commercial database containing reports on more than two million businesses across the country.
- A clear picture of how a company is performing today with current payment and risk scores.
- Valuable trending information that helps you determine if a company's condition is deteriorating or improving.
- Information that is current, comprehensive, and critical to your decision-making process, allowing you to take advantage of opportunities while controlling risks.

Flexible Access

You can receive Equifax Commercial Credit Reports in a way that is most convenient for you. Choose from PC software, the Internet, automated fax delivery, or a system-to-system link.

Detailed information in a user-friendly format

An Equifax Commercial Credit Report typically contains...

- Trade payment data
- Third-party collections
- Banking information
- Returned cheques
- Bankruptcy data
- Legal suits and judgments
- Inquiries made by other credit grantors
- Payment and risk trends
- Credit manager comments
- Investigative results
- Credit information risk score
- Payment index score
- Nine historic quarters of trend data
- Standard industrial classification numbers

continued

Delivered in one convenient report, this valuable information is obtained from numerous sources, including...

- NSF cheque information reported by our members.
- Comprehensive collection data from collection agencies across the country.
- Payment data from thousands of trade suppliers.
- Courthouse records from almost all jurisdictions.
- Payment data and comments from 100 monthly industry group meetings.

What's more...as a benefit of contributing your trade payment data to the Equifax commercial database, you will receive daily reports on negative information pertaining to your customers — plus a monthly report on your customers' payment habits.

Equifax offers a worldwide network to help you identify and manage your commercial risk challenges — wherever you go.

*For more information about Equifax Commercial Credit Reports, visit the Equifax Canada Web site at www.equifax.ca, contact your sales representative, or call **1.800.278.0278**.*