

Account Advantage

KEY BENEFITS

- » Automated, real-time risk decisioning for most applications
- » Consistent credit decisions across all sales channels and offices
- » Quick response to business customers and applicants
- » Streamlined workflow and increased efficiency
- » Integration of multi-source data into your custom scorecard, including automatic waterfall to secondary sources.
- » Eliminate time-consuming manual reviews of credit applications
- » Market-driven development

Automate and simplify business credit decisions

Every business day, each trade credit request opens a new series of challenges for you and your staff. Look back at the day's work: To evaluate and process credit requests for new and existing customers, did you gather and integrate the most meaningful information? Were decisions made quickly and consistently, across all personnel and offices? Are many decisions still pending, with notes and files routed to various managers for action? Meanwhile, is there any time left to proactively monitor accounts at risk?

Now—using one application open to all data sources—you can accelerate account acquisition, simplify account management and improve efficiency. Equifax Account Advantage™ brings speed, consistency and agility to all aspects of managing trade credit—from risk decisioning to account management.

Distinct advantages for your business

Designed specifically for business trade credit professionals, Account Advantage is a web-based application powered by International Decision Systems® Rapport® system. Use Account Advantage to integrate data from the application, credit bureaus, and other sources into a scorecard for automated, rules-based decisions on the routine requests, while you conduct more due diligence on the exceptions. In addition, Account Advantage can provide these distinct benefits:

- **Simplified creation of new accounts**
Quickly determine if an applicant already exists on your files and automatically populate data from existing files into Account Advantage's scorecard.
- **Multi-bureau data integration**
Easily integrate data from Equifax Commercial Information Solutions or other commercial credit agencies, as well as data from internal ERP, accounts receivable and collections systems.
- **More information on small businesses**
The Equifax commercial credit database contains records on more than 24 million U.S. businesses and more than 2.4 million Canadian businesses, including valuable information on a business's banking, credit card and lease obligations as reported by the Small Business Financial Exchange.
- **Robust rules-driven decisioning**
Gain full control over trade credit decisioning. Each rule you define drives a portion of the system's score card. Weigh a myriad of factors for fast, efficient, consistent decisions.
- **No report writer needed**
Standard reports include a process summary, transaction audit, decision summary, and hit rate summary.

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Ask us how Account Advantage can help you increase efficiency, accelerate account acquisition and simplify account management, contact your Equifax account representative, call **1-888-201-6879** or visit us at www.equifax.com/commercial.

Account Advantage in action

Credit decisioning requires actionable customer intelligence delivered in real-time from internal and external databases. Account Advantage optimizes this process by offering you the ability to:

- Integrate commercial credit information and scores from Equifax or other credit agencies for objective, fact-based decisions
- Centralize and automate the risk decisioning process across all channels
- Streamline application and workflow processes and simplify account management

With Account Advantage, your job is made easier... you define the rules for approvals, declines and pending applications. Your staff enters application data, requested credit and terms, references and financial data.

Account Advantage does the rest: Integrates data from multiple sources. Calculates financial ratios and populates the scorecard. Streamlines all credit checks, credit review steps, and workflow processes. Recommends approvals and denials. Identifies exceptions for management focus. And generates management reports.

The screenshot shows the 'Customer - Step 1 of 4' form. It includes fields for Company Name, Address 1 (1431 Green Valley Dr), City (Matthews), State (North Carolina), and Postal Code (28105). There are also checkboxes for 'Check if Billing Address is same as Mail' and 'Check Shipping Address is same as Mail'. Navigation links for 'Cancel Changes' and 'Save Changes' are visible.

The screenshot shows the 'My History' section of the dashboard. It displays a table with columns for Actions, App Number, Setup Number, Customer, Customer #, Follow Up, Status, Recommended Decision, Requested Credit Amount, and Subst. The table contains several rows of application data.

Actions	App Number	Setup Number	Customer	Customer #	Follow Up	Status	Recommended Decision	Requested Credit Amount	Subst
+	25		Jacob Kinley	23		Automatically Approved	Approve	100,000.00	Submit
+	28		BIRCH BOARDS	22		Automatically Approved	Approve	100,000.00	Submit
+	28		BIRCH BOARDS	22		Booked	Approve	9,000,000.00	Submit
+	19		SHAWN TEST	5		Automatically Approved	Approve	9,999,999.00	Submit
+	18		SHAWN TEST	5		Pending Decision	Decline	90.00	Submit
+	17		SHAWN TEST	5		Pending Decision	Decline	1,900,000.00	Submit
+	11		brasley/ThruWorks	14		Automatically Approved	Approve	1,000.00	Submit

Account Advantage offers a simplified data entry screen and an easy-to-manage work list. Easily accessible navigation links allow credit managers to quickly find the information needed.

Contact Us Today

Learn how Account Advantage can help you increase efficiency, accelerate account acquisition and simplify account management.

1.800.201.6879

www.equifax.com/commercial

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