Early Default Score

**Key benefits**

> Access a user-friendly score built on telecommunications, utility and other trade payment performance data

> Protect against future financial losses by identifying immediate credit risk

> Reduce fraud risk posed by businesses and their owners

> Expand your view of commercial risk with predictive insight

> Improve your customer base by better understanding businesses and their owner(s)

> Strengthen and streamline the account acquisition process with an easy-to-interpret score and simple reason codes

> Better predict how prospects are paying today by using a scoring model built on pre-recession, recession and post-recession data

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**Pinpoint immediate commercial credit risk and potential fraud with a specialized score**

In the service industry, the prospect universe can be both expansive and exceptionally diverse, which can make evaluating specific credit risk a challenge. To better protect against financial losses, reduce unnecessary strain on customer support teams and minimize the potential for fraud, it would help if you could predict which applicants will not pay within the first 120 days.

Equifax Early Default Score™ can help by giving you the highly specific, predictive insight you need to better anticipate immediate financial risk associated with your commercial applicants.

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**Securely score and approve more applicants with an expanded view of risk**

Whether a business has good credit, little to no credit, bad credit or fraudulent intentions, you need as much information as possible to set appropriate terms, avoid financial losses and minimize fraud.

However, traditional scoring models only use standard credit data and are designed to predict losses over the long term, creating information gaps and a limited financial view that excludes vital risk details.

Early Default Score is different. Using a multi-sourced model that combines firmographics, negative public record information and trade data, it offers an expanded view that better predicts commercial payment and default behavior to a variety of service industries—specifically, the likelihood of non-payment within the first four months. In addition to commercial payment data, this powerful scoring system also provides a blended score option* that includes personal credit information on the business owner to help you further predict and pinpoint risk, increase account approval rates and screen against individuals who intend to never pay.

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**Enhance your account acquisition process**

By integrating Early Default Score into your account acquisition process, you can:

- Boost your approval rates by gaining a proactive, 360-degree view of risk on both the business and its owner(s)
- Reduce your risk of accepting individuals presenting as businesses, who were previously rejected as a consumer
- Focus your resources on paying applicants
- Identify potential fraud risk

*Accessing a consumer credit file requires permissible purpose.
A better business process for you and your applicants

Early Default Score offers exceptionally user-friendly and easy-to-interpret scores ranging from 0 – 100. The higher the score, the more likely it is the applicant won’t pay during the first 120 days of service.

Likewise, the simplified reason codes accompanying the scores can be easily leveraged in a compliant decisioning process.

- Up to four reason codes influencing the score are returned
- All reason codes are flagged to indicate the data source—commercial or consumer credit file—and if the factor is a positive or negative influencer of the score

Equifax Early Default Score
— The insight you need to pinpoint immediate commercial credit risk and potential fraud

Contact Us Today
For more information, please contact:
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