Data Reporting

**Key benefits**

> **Simplify** your credit decisions

> **Increase** your return on investment

> **Gain** in-depth financial reporting for no additional charge

> **Understand** your customers’ payment trends

> **Mitigate** the possibility of negative impact on your business

> **Improve** the quality of the credit data you receive

**Become a trade data contributor**

The decisions you make daily concerning commercial credit issues can greatly impact the financial viability of your business. As an Equifax customer, you entrust us as a reliable source of credit information that helps you to eliminate uncertainty from those decisions. As your vested partner, Equifax supplies insightful analytics that transform that data into actionable intelligence.

Reporting your commercial payment accounts increases the strength of the Equifax tools and services accessed by your organization and the business community at large. Timely and accurate reporting to Equifax can promote your ability to acquire more credit-worthy customers, accelerate payment, improve collections and reduce cost.

**Gain exclusive access to invaluable financial information**

**Join the Equifax Exchange Rewards program**

As a new Equifax data contributor, you will automatically qualify to become a member of the Exchange Rewards program. Your greatest risk and reward is your customers’ financial performance – Equifax will supply indispensable financial analysis customized to your business portfolio to support your risk decisions and help you to manage your customer accounts – all at no charge to you.*

**Portfolio Insight report**

Compare your account and balance information against other accounts found on your customers’ credit files. This presentation quality report - delivered quarterly - incorporates graphics and tables for easy visualization, allowing you to make easy and fast comparisons. Geographic as well as trend information is also included.

**Address cleansing**

An annual delivery containing USPS standardized addresses and other cleansed information from customer accounts designed to improve contact and deliverability with your customers.

**Account Triggering™**

Service alerts concerning certain negative changes to your customer’s credit file. Delivered for 6 months from the initial integration, the Account Triggering includes score migration, charge-offs, credit inquiries and many other account tracking metrics.

*Additional terms and conditions apply.*

*Exchange Risk Score is available only to NCTUE members who participate in the NCTUE Plus database by contributing full account customer payment data.*
Unlock the many other benefits derived from reporting your data

- **Better manage accounts receivables** — sharing payment information can provide other creditors the information they need to avoid overextending your customers. As a result, your customers may be in a better position to pay their accounts on time.

- **Acquire and retain higher quality accounts** — since customers are more likely to pay off debts to those companies that report their credit information, you can better avoid those customers who tend to take advantage of terms.

- **Support the business economy** — prompt paying customers have the opportunity to build an attractive credit profile, a valuable commodity in today’s economy.

- **Blind reporting** — reported data is displayed on the Equifax Commercial Credit Report anonymously.

- **Restricted marketing use** — your data is never used to build marketing lists.

- **Reduced costs** — the Equifax Business Credit Report includes payment history for trade receivables as well as banking obligations (such as loans, leases and credit cards), providing a cost-effective alternative to manual, time-consuming bank reference checks.

There is never any commitment to buy — you can report your payment information to Equifax with no obligation to purchase products. In addition, as a commercial data contributor, you may be eligible for various incentives including the complementary trial of innovative new products. And, for customers that process invoices manually, invoice stickers are provided free of charge.

**Equifax — a partner you can trust**

Equifax is a trusted steward of business and consumer credit information. We employ strict data security and confidentiality standards across our entire credit reporting business. With a strong heritage of innovation and leadership, we deliver thorough, high quality financial information in a context that helps you more confidently and quickly make objective, fact-based credit decisions. Our solutions are backed by our unmatched, highly rated personalized customer support. As your partner, we are fully vested in the long-term success of your business.

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