

Business Principal Report

Access business payment history *and* personal credit information on the business owner

It's a well-known fact that many entrepreneurs fund their business by using their personal credit. Therefore, it may not be enough to evaluate risk solely on the credit history of the business itself. It may also not be enough to base your decisions completely on the personal credit history of the owner.

Equifax offers credit information on both the business and the owner in one convenient package. The Equifax Commercial Credit Report™ with the Business Principal Report™ gives you the information needed to make confident credit decisions throughout the account life cycle.

This report package includes:

- Bank and lease payment information from the Small Business Financial Exchange, Inc.
- Trade receivable payment history across a wide array of suppliers and service providers.
- Personal credit information about the business owner or personal guarantor from the Equifax consumer credit database.*

Both the Commercial Credit Report and the Business Principal Report are also available as a stand-alone report.

Complete information for confident business credit decisions

• Reduce financial losses

A 360-degree view of both the business's and the owner's credit obligations can help you make better decisions, potentially reducing future losses.

• Set credit terms appropriately

The Business Principal Report includes a BEACON® credit risk score — information that can help you determine product pricing, product offers, credit limits, terms and termination or declination.

• Mitigate fraud losses

The Business Principal Report is automatically processed through SAFESCAN®, an Equifax fraud tool that alerts you to known or potentially fraudulent information elements.

• Save time and increase efficiencies

Seamlessly obtain both business and owner/guarantor credit information with one inquiry.

All the information you need to make better business credit decisions — in one easy, time-saving step.

The Business Principal Report is part of a suite of products that help companies evaluate, manage and grow their commercial accounts. For more information about the Business Principal Report, call **1-888-201-6879** or visit us at www.equifax.com/commercial.

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*Requires that you have permissible purpose as defined under the Fair Credit Reporting Act and that the subject principal (i) is personally obligated as the sole proprietor, co-signer or personal guarantor of the credit obligation or (ii) provides written instructions permitting the consumer credit file access.

Equifax Business Principal Report Sample

Summary	Public Records	Account Detail	Decisioning Detail	Additional Info	Contact Us	Account Payment Detail	Full View	OFAC Alert™
Business Principal Report™		Related File(s)						

- 1 **BEACON 5.0** returns a score ranging from 300-850, with a higher score indicating a lower potential for serious delinquency. Additionally, up to four reason statements explain the most significant factors for why the score was not higher.
- 2 **SAFESCAN** compares applicant-provided information against a separate nationwide warning system and issues warnings on applications that contain potentially fraudulent information elements, helping deter potential fraud activity before it happens.
- 3 **Consumer Referral Section:** Access the credit reporting agency address and telephone number that must be used in adverse action notices or declination letters.
- 4 **Identification Section:** Confirm application information with access to the principal's name, current address, former address, previous former address, birth date, AKA (also known as), former names, and Social Security number.
- 5 **Employment Section:** Confirm application information with access to the principal's current employment information as well as former and previous former employment information.
- 6 **Summary Line:** Get a quick overview of the report (includes oldest date of information, number of accounts, range of high credit amounts, and historical delinquency).
- 7 **Public Records:** Easily spot bankruptcies, judgments, tax liens, and garnishments from courthouses.
- 8 **Collection Items:** Easily spot if the principal has seriously delinquent financial obligations such as collection accounts from collection agencies.
- 9 **Trade Section:** Efficiently assess the financial stability, indebtedness and payment history of the principal — valuable information for skip-tracing.
- 10 **24-Month Payment History:** View the principal's payment history for 24 months prior to the current status.
- 11 **Totals:** View the principal's accounts by type (revolving, open and installment) with subtotals and grand total of financial information.
- 12 **Inquiries Section:** Quickly identify if the principal is potentially at risk of becoming overextended with new accounts that have not been reported.

1	BEACON 5 SCORE: 577	00038/00034/00013/00002
	SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED	
	AMOUNT OWED ON DELINQUENT ACCOUNTS	
	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN	
	LEVEL OF DELINQUENCY ON ACCOUNTS	
2	***** SAFESCAN WARNING: INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER. THOROUGH VERIFICATION SUGGESTED. *****	
3	SSN ISSUED- 79	STATE ISSUED- MI
4	*001 EQUIFAX INFORMATION SERVICES P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111	
5	*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238 9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99 46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96 ****ALSO KNOWN AS-CONSUMER, JACK**** ****FORMER NAME-CONSUMER, QUINCY**** BDS-03/03/1961, SSS-900-00-0000 01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00 02 EF-ENGINEER, ACME MFG, SAN JOSE, CA 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI	
6	*SUM-07/82-09/01, PR/OI-YES, FB-NO, ACCTS:7, HCS\$450-160K, 4-ONES, 1-TWO, 1-FIVE, 1-OTHER, HIST DEL - 1-THREE, 1-FOUR	
7	INQUIRY ALERT-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01	
8	***** PUBLIC RECORDS OR OTHER INFORMATION ***** 04 07/98 BK RPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSETS\$10500, EXEMPT\$100, INDIVID, PERSONAL, DISMSD CH-7 05 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98 *****	
9	***** COLLECTION ITEMS ***** LIST RPTD AMT/BAL DLA/ECOA AGENCY/CLIENT STATUS/SERIAL 03/98 05/98 \$532 11/97 401YC363 ACB COLLECTIONS PAYMENT DR JONES 202012 *****	
10	FIRM/IDENT CODE CS RPTD LIMIT HICR BAL \$ DLA MR (30-60-90+)MAX/DEL ECOA/ACCOUNT NUMBER OPND P/DUE TERM 24 MONTH HISTORY ----- SUNTRUST 111BB6875 R1 09/01 --- 2500 650 09/01 02 J/86934 07/01 --- 20 SEARS 111DC29 R5 08/01 --- 1478 03/01 22 (03-01-01) J/81750 10/99 155 30 432*****/*2**2*** ACCOUNT CLOSED BY CREDIT GRANTOR WACH 111BB771 R1 08/01 --- 5000 4500 07/01 99 1/27043 07/82 --- 135 REVOLVING TOTALS --- 8978 6053 155 185 ----- AM EX 1110N250 01 09/01 --- 450 123 09/01 08 1/75250 01/95 --- 123 OPEN TOTALS --- 450 123 --- WAMU 11FM1117 I2 08/01 --- 160K 156K 07/01 63 (02-01-00)10/98- I3 J/85632 05/96 1350 1350 *****2**/*2***** HOME LOAN FORD MOTOR 111FA2982 I1 03/98 --- 12500 0 03/98 60 1/02F16 02/93 --- 275 AUTO LOAN INSTALLMENT TOTALS --- 160000 156000 1350 1350 ----- GRAND TOTALS --- 169428 162176 1505 1658 ----- WACH SC 111BB771 04/97 --- --- --- 07/82 LOST OR STOLEN CARD	
11	*INQS- BURDINES 111DC304 09/06/01 FRIEDMAN'S 111JA105 08/31/01 SUNTRUST 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00	

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