



Get better business intel with the **Business Intel Suite** from Credit Plus

FOR CREDIT DATA YOU CAN TRUST

Businesses regularly expand and contract with financial gains and losses, capital investments, and mergers and acquisitions. For lenders and companies that extend credit to other businesses, staying on top of a firm's credit status is critical – and challenging.

THE BUSINESS INTEL SUITE FROM CREDIT PLUS IS VERIFIABLY BETTER

The tools included in our Business Intel Suite come from a trusted third-party source that has double-checked millions of files. More importantly, this data is not “self-reported” – something competing data providers readily offer but is far less reliable. In addition, we support our customers with a dedicated team with a local presence that will help ensure you are utilizing the data we offer effectively to make the best possible decisions.



BUSINESS INTEL SUITE'S VERIFICATION TOOLS

BUSINESS CREDIT INDUSTRY REPORTS FROM EQUIFAX®*

Provides in-depth credit information so you can conduct a thorough financial analysis of a business. Select the customizable information you need to make an educated decision:

- **Business demographics**
- **Public records** such as any judgments, liens and bankruptcies
- **Trade payment history**
- **Financial payment history**
- **Corporate family trees** and identifying information by each business level
- **Small business owner and/or guarantors** associated with the business
- **Personal credit report** on company's principal(s) – this is a soft inquiry and won't affect your business customer's credit score
- **FICO® score** on the principal(s) of the business

BUSINESS RISK SCORE FROM EQUIFAX®

Offers a robust suite of business credit scores and business failure scores that are built on pre-recession, recession and post-recession data. **Business Risk Score** provides you with more predictive power so you can answer critical questions such as: "Will I be paid? When? Is my customer facing financial difficulty? Should I extend credit?"

- **Business Credit Risk Score** predicts the likelihood of a business incurring a 90 days severe delinquency or charge-off over the next 12 months. The score ranges from 101 - 660 with a lower score indicating higher risk.
- **Business Failure Score** predicts the likelihood of a business failing through either formal or informal bankruptcy over the next 12 months. The rating ranges from 1 - 9 with a lower score indicating lower risk.

BUSINESS PRINCIPAL REPORT

Entrepreneurs often fund their businesses using their personal credit. That's why if you're evaluating risk, it may not be enough to rely on the credit history of the business alone. Our **Business Principal Report** offers credit information on the owner, so you can make more confident credit decisions throughout the account life cycle.



*Business Credit Industry Reports, Business Credit Risk Score and Business Principal Reports are products of Equifax, Inc., Atlanta, Georgia and Credit Plus is an authorized provider.



MINIMIZE YOUR RISK.
For more information
about our Business Intel Suite,
contact your Credit Plus
representative or email us.

call: 800.258.3488

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