

# Business Credit Monitoring

## KEY BENEFITS

- » Monitor your entire portfolio, or flag only the accounts that warrant close attention
- » Free resources to focus on other activities while Equifax monitors your accounts for you
- » Get email alerts with early warning signs of financial trouble—so you can take immediate action to minimize losses
- » Enhance your portfolio management with real-time insights into each account's financial status, helping you reduce losses and improve profitability
- » Set preferences, add and manage accounts and pull new Commercial Credit Reports all at the same portal, Equifax ePORT®
- » Export alerts as needed to spreadsheets or internal systems

## Do some of your commercial accounts have impending financial problems? Find out before you incur losses!

The key to managing risks for existing accounts is to have a good process for finding out what you don't know.

How can you find out about liens, judgments, bankruptcies and deteriorating credit? At last, there's a fast, economical way for your company to monitor any number of commercial accounts and get early warnings when a business may be facing financial difficulties.

Equifax provides an easy-to-use monitoring service for businesses that want to minimize risk and losses. Business Credit Monitoring™ is an internet-based service that lets you proactively monitor business accounts against the unique information in the Equifax commercial credit database. When there are signs of negative changes in a business's financial health, you'll get an immediate alert.

## Easy to implement and use

If you sign up for Business Credit Monitoring today, you can immediately begin realizing the benefits. There are no software systems to install, no commitments to supply account data, and no disruptive implementation projects.

Here's how you'll use the Equifax Business Credit Monitoring service to improve risk assessment and decisioning:

1. You identify what businesses to monitor by uploading a file to ePORT or enabling monitoring when you receive a Commercial Credit Report™ for a business about which you inquired.
2. Equifax monitors the businesses and sends you timely email alerts when any of these adverse developments occur:
  - Drop in the Small Business Credit Risk Score™ or Business Failure Risk Score™
  - Judgments or liens appear in public records
  - Indication of bankruptcy reported for the business
3. You access the details of each alert at the same Equifax portal you use to pull commercial credit reports.
4. You decide what action to take for high-risk situations—such as restrict terms, close the account, or require COD payment.

## The financial health of your commercial accounts keeps changing. Start monitoring today!

To learn more about the Business Credit Monitoring service, contact your Equifax account representative, call **1-888-201-6879** or visit us at [www.equifax.com/commercial](http://www.equifax.com/commercial).

Equifax and Equifax ePORT are registered trademarks of Equifax Inc. Inform, Enrich, Empower is a trademark of Equifax Inc. Business Credit Monitoring, Commercial Credit Report, Small Business Credit Risk Score and Business Failure Risk Score are trademarks of Equifax Inc. Copyright © 2009, Equifax Inc., Atlanta, Georgia. All rights reserved.