HOW TO READ THE
EQUIFAX BUSINESS CREDIT INDUSTRY REPORT PLUS 2.0

COMPANY PROFILE
- Provides the business name and address that most closely matches your inquiry information.

BUSINESS FAILURE SCORE
- Predicts the likelihood of a business incurring a 90 days severe delinquency or charge-off over the next 12 months.

PAYMENT INDEX
- Provides a dollar-weighted index of a business's current and past payment performance based on all payment experiences in the Equifax Commercial database.

REPORT HIGHLIGHTS
- The report highlights summarizes credit data on the legal entity into financial and non-financial metrics. The graph allows you to quickly assess the risk level of the business by providing 52 key metrics.
  - Activity Since section:
    - This section highlights credit-related activity which has occurred within the 3 months prior to the date of inquiry.
  - As of Section:
    - This section provides a snapshot of how the business is performing today based on accounts reported or closed within 24 months of inquiry.
  - Open Account Analysis Section:
    - This section summarizes credit performance on open accounts reported within 24 months of inquiry date.
OPEN FINANCIAL ACCOUNTS
- Access summarized open financial accounts by account type, with a date reported within 24 months of inquiry

CLOSED FINANCIAL ACCOUNTS
- Access summarized closed financial accounts, by account type, with a closed date within 24 months of inquiry

BALANCE TRENDS
- An overview of accounts receivable data on open accounts which have been reported by the creditor within the most recent 24 months

DECISIONING DETAIL
- Displays the definition, the numeric value and reason codes for each score appended to the business folder
- Includes Delinquency and Failure Scores

The Equifax report offers valuable and extensive information helpful for managing business credit decisions and minimizing risk.