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# Equifax Blends Consumer and Commercial Data to Deliver Substantial Small Business Risk Prediction

## First Commercial Product Suite to Utilize Trended Attributes

ATLANTA, April 24, 2018 /PRNewswire/ -- Equifax Inc. (NYSE: EFX) today announced the launch of the blended version of the Commercial Insight™ Delinquency Score, a high-performance product that predicts the likelihood of a business incurring severe delinquency (91 days or greater), charge-off or bankruptcy on financial accounts within the next 12 months. The latest addition of this product suite is the first solution to combine consumer credit information with the trended business credit data in the Equifax Commercial Financial Network (CFN).



"Providing our customers with the option of combining consumer data and small business data with the innovative, machine-learning based technology present in the Commercial Insight™ Delinquency Score will redefine the US Commercial Risk Management market," explains Scott Spencer, Senior Vice President and General Manager for U.S. Commercial Services at Equifax. "Results from our analyses have demonstrated up to a 19 percent lift in predictability of risk versus other blended scores, and up to a 33 percent increase in scoreable businesses over non-blended scores. These incredible results will help our customers make more informed decisions and drive the next wave of growth within their businesses."

The Commercial Insight™ Delinquency Score output is based upon:

- **Equifax CFN database**, which not only includes traditional payment performance data, but also adds other important data to the mix, such as business owner and identity. It includes:
  - approximately \$300 billion in outstanding balances
  - over 1,400 commercial payment data portfolios
  - up to 5 major data categories beyond the traditional credit bureau
- **Trended data**, which provides predictive insights into the future financial path of a business, as well as past financial behaviors, giving lenders valuable insight into spending patterns. These patterns significantly increase predictiveness that helps lenders mitigate risk more effectively.
- **NDT** (NeuroDecision™ Technology), an Equifax-exclusive, risk modeling solution that blends the advanced machine-learning technology of neural networks allows a lender's

credit scoring system to generate adverse-action reason codes with understandable explanations of resulting scores.

Powered by the CFN and leveraging NDT and trended data, the new risk score helps customers achieve profitable growth by increasing access to capital and services for American small businesses. Simply put, it will allow customers to lend more intelligently to a greater number of qualified borrowers.

For more information about this product, please visit [Equifax.com/cisuite](http://Equifax.com/cisuite).

## **About Equifax**


Equifax is a global information solutions company that uses trusted unique data, innovative analytics, technology and industry expertise to power organizations and individuals around the world by transforming knowledge into insights that help make more informed business and personal decisions.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 10,300 employees worldwide

## **FOR MORE INFORMATION**

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