



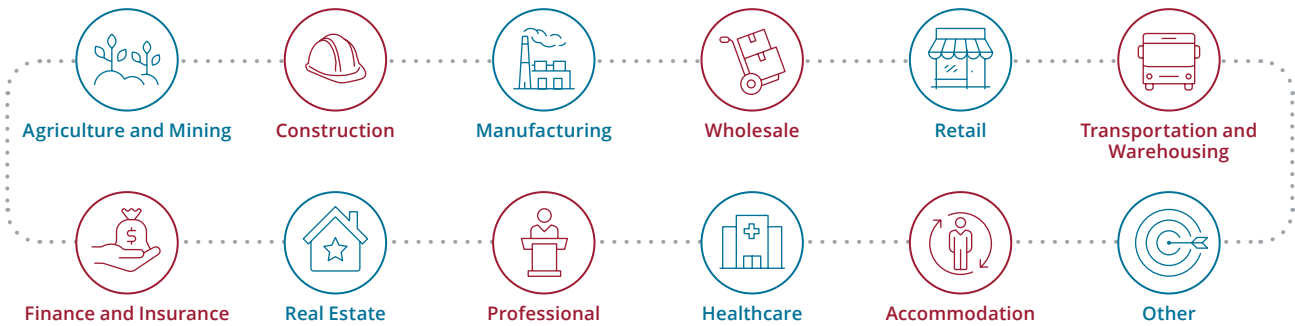
# OneScore for Commercial

Increase the predictability of default on your commercial accounts with one of the industries most comprehensive commercial delinquency scores.

In today's competitive landscape organizations are focused on understanding prospects and customers from every angle — and doing it as efficiently as possible. That can be a challenge when those prospects are small businesses, start up's, or high-growth businesses where current and accurate data is almost non-existent. Organizations that want to quickly qualify and close more accounts must be confident in their credit worthiness and the potential for default or failure.

**Determining credit worthiness is no longer just a number**  
Even the most sophisticated scores and risk models are not able to consistently predict risk and provide robust forecasts if they are not fitted with a comprehensive and representative data set. The more complex the credit model, the more observations of default events it needs from that sample period in order to adequately predict the possibility of default. At the same time, it needs to be smart enough to accommodate multiple scenarios, across multiple industries.

OneScore for Commercial can help lenders and service providers score as many as **50% more applications.**



The increased scorable rate and predictive power of OneScore for Commercial enables businesses to **approve as many as 15% to 20% more applications** while maintaining the same risk profile. This could result in **3 to 4 million more small businesses** with access to credit and services.

**OneScore for Commercial**

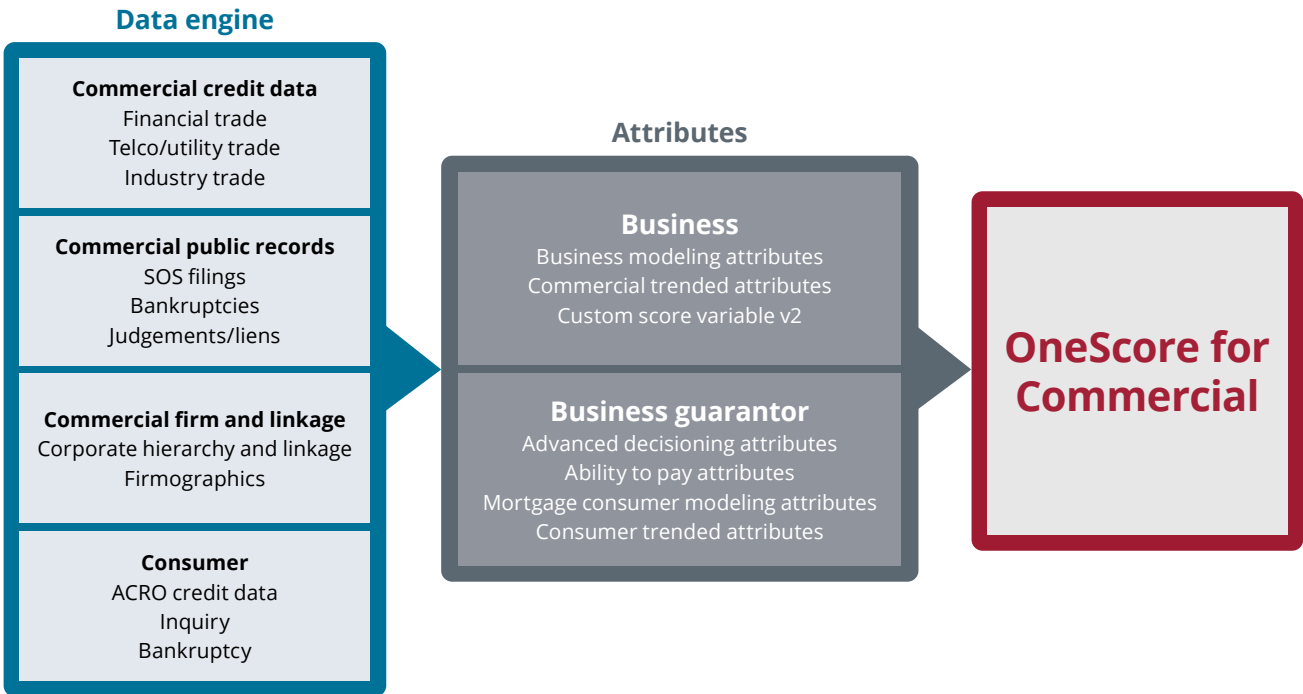
OneScore for Commercial helps predict the likelihood of a financial account becoming severely delinquent, which includes information on accounts that are 91 or more days past due, as well as any major derogatory events and bankruptcies within 12 or 24 months following account origination. OneScore for Commercial leverages data from both financial and non-financial institutions.

OneScore for Commercial is able to more accurately predict these delinquencies through in-depth modeling and by utilizing the power of the commercial credit database from Equifax, including the Commercial Financial Network from Equifax, trended data, public records, firmographic and non-financial information (where applicable).

**Take advantage of OneScore for Commercial customers**

The OneScore for Commercial unites the latest data assets from Equifax and technological innovations together, to create one of the best commercial delinquency scores in the market:

- **Unparalleled data assets:** Commercial financial network, trended data, public records, firmographic data and more
- **Configurable solution:** 12 industry specific scorecards stemming from NAICS (North American Industry Classification System) and SIC (Standard Industrial Classification) codes
- **Cutting edge analytics:** Utilize patented NeuroDecision™ technology
- **Extensive coverage:** Allowing credit invisibles to access credit



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