

Commercial Account Triggering

Small businesses are easily influenced by market conditions, and their financial health can change very quickly.

You need low-cost, automated information tools that help you proactively minimize risk and decrease losses. Now, with Commercial Account Triggering™ from Equifax, you can quickly identify accounts that may have impending financial problems — enabling you to make faster decisions and take action, reducing the negative impact to your bottom line.

Proactively monitor and manage your commercial accounts to minimize risk.

Equifax Commercial Account Triggering enhances risk assessment and portfolio management by automatically identifying and notifying you of accounts when significant negative changes occur to their financial condition so you can respond before they affect your profitability.

Accounts are monitored against the unique information contributed to the Equifax Commercial credit database, which includes trade payment history and banking and lease payment information, made available through an exclusive agreement with the Small Business Financial Exchange, Inc.

Account triggers are fully customizable to better meet your individual business requirements. You determine which accounts to monitor and the criteria for each monitored account.

Delivery via Equifax ePORT® enables easy access to and management of alerts generated for your portfolio. Alerts can be exported into Microsoft Excel or your own internal systems and can be sorted and worked based on priority level, credit score or account number.

- **Improve risk assessment and decisioning**

Automatically monitor your portfolio and receive timely alerts when new derogatory information on one of your accounts has been recorded — getting the current data you need to assess risk levels and make immediate decisions, such as reducing the credit limit, closing the account, or implementing a payment plan.

- **Enhance portfolio management**

Proactively adjust or modify strategies based on a real-time understanding of your accounts and their financial status, helping you reduce losses and improve profitability.

- **Increase efficiencies and productivity**

Reduce the time-consuming, manual process of gathering data from multiple sources and matching to the correct account number, which enables you to better analyze customer behavior and determine next steps.

- **Reduce implementation time and costs**

Quickly and easily integrate Commercial Account Triggering into your current processes with minimal setup time and effort.

Get the timely risk-relevant information you need to help reduce your financial exposure.

Commercial Account Triggering is part of a suite of products that help companies evaluate, manage and grow their commercial accounts. For more information about Commercial Account Triggering, call **1-888-201-6879** or visit us at www.equifax.com/commercial