



Equifax Business Insights (EBI)

Equifax Business Insights delivers real-time insights for Government Departments. Together these insights help any organisation automate and optimise its collections, decisioning, or validation processes when dealing with businesses.

Equifax Business Insights delivers insights on businesses and the individuals that own and run them through an Application Processing Interface (API). This means real insights are provided via granular data delivered in real-time.

Key Benefits



Equifax Business Insights provides this greater depth of insight on the business and the individual to allow organisations to make more informed, robust and secure business decisions.



The delivery of real-time data facilitates online processing, helping to speed up and standardise customer boarding processes, leading to consistent lending decisions and reducing reliance on manual processes.



Equifax Business Insights provides access to more granular commercial insights and commercial characteristics, delivered in real time through the API. The increased amount of insight will help improve clients' decisioning and business processes. It will also help reduce the costly reliance on manual processes, leading to increased productivity.



Equifax Business Insights provides commercial insights which can be used to power scorecards to provide a tailored and holistic view of their customers and make better informed and secure business decisions.



New current account performance data (part of CCDS) delivers up-to-date information on more than 80% of the UK SMEs, enabling analysis of a business actual cash flow to drive affordability and ability to pay models and segmentation.



equifax.co.uk/business

Service Description

The Equifax Business Insights product suite provides insights which help build a holistic view of the business customer and can be used in the following scenarios:

- At point of application for eligibility decisions
- Conducting regulatory compliance checks such as AML
- In customer management evaluation
- Affordability assessments
- Ability to Pay segmentation to inform collections strategies

Equifax Business Insights

Equifax Business Insights helps clients deal with a broad range of issues across eligibility and application processing, regulatory compliance, risk management, credit control, credit capacity, purchase ledger decisions and customer management and collections evaluation.

The insights help build a holistic view of the business customer and this insight can power scorecards and be applied within processes to drive more secure lending and business decisions. The additional insight from the three characteristics blocks AML, Finance Agreement Performance (Commercial Insight) and Commercial Risk can help enhance underwriting policies.

The addition of AML characteristics means our clients will not need to go to other sources for this data and this will reduce their reliance on manual underwriting and processing.



Components	
Public record information Identification	Includes name, address and other details on both Limited companies and businesses
History	Provides a count and details of all previous name and registered addresses
Group Structure & Ownership Financial	Details of shareholders and holding company details In-depth breakdown of up to five years' accounting Data
Auditor	Auditor and qualification details
Mortgages	Details of all current and satisfied mortgages, together with mortgage characteristics
Detrimental	Gazette and CCJ data and characteristics at exact, probable and location match status
Company Officers	Details of all current, previous and disqualified officers associated with the company
Tiered Ownership	Up to seven levels of tiered ownership to provide Beneficial Owner details

Commercial insight	
Identification	Full details of all matched financial agreements together with additional characteristics (Commercial Insight members ONLY)

CCDS (Commercial Credit Data Sharing)	
Current accounts	Details of all matched business current accounts
Loans	Details and performance insights of all matched loans, finance asset and leasing facilities
Corporate credit cards	Details and performance insights of all matched business and/or corporate credit card facilities including key per indicators such as number and value of cash advances
Fraud	
CIFAS	Details of all matched company CIFAS records (CIFAS members ONLY)
Equifax scores	
Scores & Limits	Includes current and previous credit limits, Scorecheck and Protect

Equifax Business Insights is available as an API service, delivered via the Equifax Developer Portal.

**Contact us today to schedule a
consultation with one of our experts.**

Speak to our experts