TransUnion Business Solutions

Small Business Credit Report

The relevant and robust data you need to lower risk, assess fraud and streamline operations across the customer lifecycle–only from TransUnion®.

See what's been missing in small business lending

Only with TransUnion

The Small Business Credit Report is the first tool to provide credit data from Canada's largest financial institutions (i.e. banks, credit unions) on business entities. The unique report contains credit data so that you can gain better visibility into the overall financial health of business for improved decisions at the point of onboarding and throughout the customer lifecycle.

The Small Business Credit Report from TransUnion Business Solutions tells the story of small business financial health; leveraging lender and service provider credit data.

LEARN MORE

To learn more about TransUnion Credit Reports and how you can use them to make more informed decisions every day, please contact your TransUnion representative.

transunion.ca/business
1-855-488-4636 option 4

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Suite 201
Burlington, ON L7N 3N8

Introducing the Small Business Credit Report

The Small Business Credit Report can be used to determine the viability of a business from a delinquency and default perspective with past and current performance of repayment behaviour of their bank credit facilities. The historical view of payment history provides previously unavailable visibility into the overall health of a business.

You no longer have to rely on fragmented and non-financial performance data to determine the financial health of a small business.

Small Business Credit Report data overview

Individual bank level data with a historical performance view, including:

- Payment patterns of small business banking credit facilities
- Authorized limits
- Outstanding balances
- Operating lines
- Credit cards
- Term loans
- Overdraft protection products
- Ongoing enhancements including lease, non-sufficient funds, and mortgage data

Fraud prevention with Business ID Mismatch Alert

Identify discrepancies between your business input information and our small business credit file, and get an alert in the case of possible misinformation. Business ID Mismatch Alert helps you validate small business application information and assist where further due diligence may be warranted.

Credit Score

TransUnion has developed the first small business risk score using business credit data and public record information. This score uses powerful data sources including credit data and public record information to help predict the likelihood of delinquency of a business. Use this new to market score to help understand the risk and performance of both existing businesses and potential businesses clients. This new score is available in batch and online to address all of our clients' needs. Talk to your TransUnion representative today about learning more.

Small businesses are vital to the growth of the Canadian economy, representing nearly 80% of the total business community.

"This initiative helps us get a complete picture of our Small Business Customers."
–Major Canadian financial institution

"TU has provided strong leadership with the development of a small business specific credit bureau in Canada."
–Major Canadian financial institution

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Valuable data segments to enhance the credit data

- → Judgments
- → Bankruptcy & Insolvencies
- → Collections
- → Business Registration Data
- → Demographic and Firmographic data

- → System to system and XML
- → Available via the web (in real time) and batch
- → Integrated Google Maps™ address plotting

BUSINESS NAME	STREET ADDRESS	POSTAL CODE	PHONE #	OWNER NAME
37930134 INC BLUE ROCKET PUB	FAIRVIEW ST	L7N2R4	3065571808	

Pull Credit Report View on Map

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Put the power of the Small Business Credit Report to work for you.

Better decision making across the customer lifecycle

- Leverage TransUnion's proprietary search and match technology for confident results
- Easily segment and profile your customers with our analytic offerings
- Learn more about businesses already on your books
- Improve your Know Your Customer (KYC) and compliance requirements through third-party validation
- Validate credit and compliance needs through a single source risk solution provider
- Lend and provide services with increased confidence to empower small business growth–and contribute to the growth of the Canadian economy

Operational efficiencies that save time and money

- Automated decisioning
- Multiple access options (web, system-to-system, and batch)
- Cost savings (requires fewer resources, reduces manual processes)
- Provides integrated access to small business and owners' files through one web interface
- Automate and streamline your small business adjudication process through one central source that aggregates key data sources within one transaction

Tools that help assess fraud and manage identity

- Business ID Mismatch Alert automatically flags files with discrepancies
- Identification of owner(s) to businesses

Achieve more with TransUnion

As a global leader in credit information and information management services, TransUnion creates economic and competitive advantages for businesses and consumers. This powerful combination of information and insight will help you make better decisions, improve efficiency and identify opportunities at every stage of your customer lifecycle–from acquiring customers to strengthening and expanding your relationships with them.

Some features/functionality may not yet be available at time of publication.