

# Equifax Optima

Offering you an unparalleled level of predictive business data and analysis, all at the click of a button

You need instant access to critical information about your customers to protect your ledger against bad debt and fraud.

The Equifax Optima report provides the perfect solution. It is not just a credit report – it is a powerful credit risk management and fraud detection tool, providing businesses with information on their customers, suppliers, competitors, other industries and new marketplaces. Utilising Equifax's extensive and accurate database of predictive information on nearly 4 million Limited Companies and Non-Limited Businesses, Optima delivers highly predictive business data instantly online.

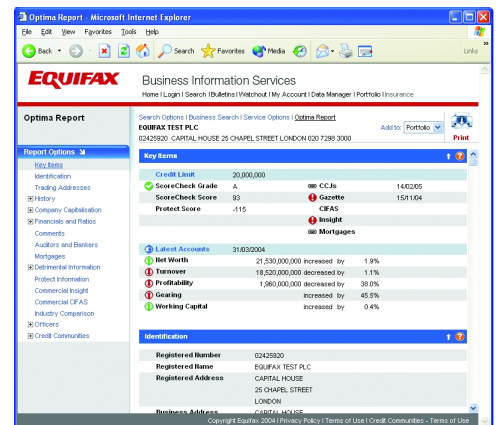
## Fast, profitable lending decisions every time

Equifax Optima has been designed specifically with today's busy commercial credit risk professional in mind. Its logical and clear layout, with key summary information displayed at the front of the report and context sensitive help, means that the report is very easy to read and use.

Furthermore, detailed explanations provided by our experienced data analysts ensures that the information within in the report is easy to interpret, enabling speedy as well as reliable and consistent lending decisions.

## Only Equifax Optima provides this level of information

- Extended Companies House history.
- Potential fraudulent activity alert.
- Credit limit history.
- Full mortgage and charge details.
- Search history.
- A scored group structure.
- Legal data.
- Full CCJ information, including court and case number.



Equifax Optima: fast, predictive online reports.

## About Equifax

Equifax Plc is part of Equifax Inc, a global leader in turning information into intelligence. We provide information on businesses and consumers, and offer a range of services to help businesses effectively target and acquire new customers, manage and develop their customer base, maximise revenues and trade profitably.

For consumers, Equifax offers instant access to their credit information to help them manage their personal finances.

## Equifax Business Information Services

- ▶ Credit Risk Assessment
- ▶ Customer Monitoring
- ▶ Application Processing & Decisioning
- ▶ ID Verification & Fraud Prevention
- ▶ B2B Marketing Data

To learn more about Equifax Business Information Services, call 0845 603 3000 or visit [equifax.co.uk/biz](http://equifax.co.uk/biz)

**EQUIFAX**

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## Key features and benefits

Equifax Optima is *the must have* online business report for credit professionals

- ▶ **Key Items:** provides a snapshot of key information on a business, for a quick initial assessment.
- ▶ **Identification:** details include company registration number and address, so you can be sure you are looking at the right company.
- ▶ **Credit Summary:** a summary of our views on whether it is safe to trade with a business, and the likelihood of bad debt using our advanced credit limit.
- ▶ **Trading Indicator:** an overview of any information registered against the company, so you can quickly assess the legal status, likelihood of failure, or companies in difficulty. It also indicates efficiency of the company in settling supplier disputes.
- ▶ **Essential Financials:** a snapshot of the latest information from accounts filed at Companies House.
- ▶ **Vital Signs:** we show you the financial trend so that you can assess whether the company's financial situation is getting better or worse.
- ▶ **Previous Company Details:** we show you all trading addresses available to us so that you can be sure that you know who you are dealing with.
- ▶ **Accounts Filed Late:** discover if a company has failed to file its accounts on time.
- ▶ **Legal Status:** the latest Gazette information registered against the company, if any.
- ▶ **Credit Limit History:** a summary of the latest credit limits by year of filed accounts.
- ▶ **Search History:** the number of searches undertaken on the subject company over the last 5 years.
- ▶ **Filing History:** a summary of filing activity recorded at Companies House.
- ▶ **Company Capitalisation:** issue share breakdown illustrates how much capital has been put into the business, giving an insight into the faith the shareholders have in the business.
- ▶ **Group Structure:** the credit worthiness of other members of the group can be reviewed, allowing you to take an assessment of the group as a whole.
- ▶ **Financials & Ratios:** we identify the trends in the key figures and in-depth ratios, including: Balance Sheet extract, Profit and Loss extracts and Cash Flow items.
- ▶ **Analyst Comments:** written representation of the information available in the accounts and ratios provided together with the credit recommendation.
- ▶ **Auditors & Bankers:** includes details of the Auditors, and Auditors' comments on the company's latest balance sheet and, where available, details on the company's bankers.
- ▶ **Mortgages:** all mortgage details filed with Companies House will be shown.
- ▶ **Detrimental Information:** summary of County Court Judgment and Gazette information over six years.
- ▶ **Protect:** a simple rating that indicates how risky the company really is, based upon an in-depth analysis of over 400 individual cases of corporate fraud.
- ▶ **Industry Comparison:** compare the subject company's financial figures with the average for companies in a similar industry.
- ▶ **Company Officers:** detailed information on current directors and secretaries of all limited companies listed at Companies House, plus an overview showing number of current and previous directorships.
- ▶ **Credit Communities:** update and share negative and positive information on customer accounts.