



TransUnion Business Solutions

A Powerful Suite of Risk, Compliance, Marketing and Analytics Solutions

Tools to Grow Your Business Lending Portfolio

As a credit lender, you'll face many challenges in growing and maintaining a healthy portfolio. One of the biggest challenges is getting accurate and comprehensive data on businesses applying for credit.

This is where TransUnion's Business Solutions come in. We provide a comprehensive view of the business as well as the business owners, helping to transform the way you extend credit. Our solutions can help you extend credit more confidently and drive the profitability of your portfolio.

Thanks to the comprehensive data our solutions offer, credit lenders can more easily overcome problems such as:

- Fragmented data sources
- A limited business credit view
- New compliance regimes, such as Know Your Customer, Know Your Business Customer and Anti Money Laundering
- Complex, manual onboarding processes
- Customer experience friction
- Limited account management tools

The Business Solutions Available in Our Suite



BUSINESS CREDIT REPORT

A vibrant, user-friendly, data-rich report with information on businesses requesting credit. This report will help you validate information about businesses, including entity type, ownership structure and credit history.

BUSINESS CREDIT RISK SCORE

Our unique business-specific score helps predict the risk of severe delinquency.

BUSINESS VERIFICATION SERVICES

Our Business Verification Services allow you to improve and quicken your onboarding process with upfront Know Your Business Customer verification to assess the legitimacy of the business entity.

ACQUISITION MANAGER

Acquisition Manager enables you to improve consistency across your decisioning processes and further optimize your credit policies and campaigns.

MARKETTRENDS®

MarketTrends® provides insights into business lending behaviour and performance across Canada. This is an anonymous, aggregate report which enables you to benchmark your business portfolio against others in the industry.

MARKETING SERVICES

Our Marketing Services link multiple business data sources in order to help you identify unique prospecting opportunities for cross-selling and new lead generation.

CUSTOM ANALYTICS

TransUnion's analytics allow you to gain custom insights for your business that offer a better understanding of markets, enabling better decisions that help drive profitable growth.

Our Business Solutions Offer Comprehensive Business Data



Bank trade information

Current and historical performance information on business banking relationships for key credit facilities to provide a comprehensive view of the health of the business from an overall risk perspective. This data comes from Canada's largest banks, as well as credit unions and other lenders.



Trade supplier information

Access to supplier trade data for insight into payment behaviour on supplier trade relationships.



Business demographic information

This includes legal name and operating as' company name. Business firmographic information: Access SIC & NAICS codes as well as employee size.



National public record data

View public record data, such as legal items, judgments, bankruptcy information, PPSA and collection items.



Business registration information

Including business legal name, registration number and active status. This data can be delivered transactionally in a report, or mined to provide insights that can be used for analytics, model building, operational efficiencies or even marketing.

TransUnion Business Solutions can help you:

- Evaluate legitimacy of business records through the corporate profile, including directors and owners, to help you assess the businesses you deal with
- Assess the risk a business poses through our unique, business-specific risk score
- Gain insights into the business's finances, including payment history with suppliers
- Streamline and improve your onboarding process
- Further optimize your credit policies and campaigns
- Benchmark your portfolio against others in the industry
- Identify unique prospecting opportunities and generate new leads

Business lending processes can easily become cumbersome due to a lack of readily available and consumable data – a major issue in today's market. Without accurate data, it can be difficult to determine the financial health and creditworthiness of businesses.



LEARN MORE

To learn more about TransUnion Business Solutions, please contact your TransUnion representative.

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