

# Canadian Profile Report

Powerful credit information on more than 3.7 million Canadian companies.

With a gross domestic product (GDP) of more than \$1.53 trillion, Canada has one of the biggest economies in the world. Canadian businesses are a formidable presence in international trade, and U.S. businesses are increasingly turning to them for trade, commerce, partnerships and expansion. This means having access to business information reports for Canadian companies is becoming essential for many U.S. businesses.

If your company wants to expand its presence to Canada or do business with a Canadian partner, access to comprehensive international credit information is critical. But it's also essential to have reliable data sources to verify your Canadian trading partners and suppliers, especially to verify their financial stability and financial performance year-over-year.

That's why Experian is pleased to present the Canadian real-time business information report, which gives you comprehensive credit risk rating information, payment information (days beyond terms), trade credit information and other important details for more than 3.7 million companies. This information will help you make more informed decisions when working with Canadian companies.

## Key features of the Canadian Profile report

The Canadian Profile report contains comprehensive risk rating information and thorough company historical data and financials to help you evaluate partner and supplier risk.



### Canadian Profile Report Highlights

- Business information and firmographics.
- Score summary.
- Report highlights and alerts.
- Score details.
  - Credit information (CI) score.
  - Payment index (PI) score.
  - Payment index trend Graph.
  - Commercial delinquency score (CDS) risk class.
  - Business failure risk score (BFRS) risk class.
- Industry trade summary/detail.
- Quarterly industry payment trend.
- Collection details.
- Legal details.
- Much more.

## Canadian Profile Report



### Detailed credit risk information so you can make informed decisions

One of the key benefits of the Canadian Profile report is the expansive credit risk information presented for each company record. The credit risk information provides four areas where credit risk is measured:

- **Credit information score (CI)** — The Credit Information Score measures seven types of information that could appear in every Canadian credit report. This score helps you to determine if you will get paid. The higher the score, the higher the risk.
- **Payment index (PI)** — The Payment Index (PI) is a numeric measure of the business's payment habits. This index is similar to days beyond terms.
- **Commercial delinquency score (CDS) risk class** — CDS Risk Class helps you determine the potential for delinquency within 12 months
- **Business failure risk score (BFRS) risk class** — BFRS Risk Class helps you determine the potential for business cessation in the next 12 months.

### Comprehensive industry trade detail provides insight into Canadian business's creditors

The Canadian Profile report also provides comprehensive industry trade detail and specific information about the business's creditors. This information is updated frequently and is reported as it appears on the creditors' accounts receivable statements. Contributing creditors that provide their trade information can choose what they want to appear in the creditor information — either their industry and company name, or just the industry in which they do business.

Through our worldwide network, Experian® provides a source of timely, consistent international data in over 200 countries, dependencies and territories around the world to meet a variety of compliance/due diligence and risk assessment needs.

Our information is fresh. Our prices are competitive. Our value is unmatched.

### About Experian's Business Information Services

Experian's Business Information Services is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. Our business database provides comprehensive, third-party-verified information on 99.9 percent of all U.S. companies, as well as millions of companies worldwide.

Experian provides market-leading tools that assist clients of all sizes make real-time decisions, process new applications, manage customer relationships and collect on delinquent accounts.

To find out more about Experian's international business services, contact your local Experian sales representative, call 1 877 565 8153 or visit [www.experian.com/commercial](http://www.experian.com/commercial).