



Decide with Confidence

D&B Real-Time Bank Reports

Powered by Ethica Commercial Credit Bureau

Add vital insights to credit risk decisions with trusted and timely reports—only from Ethica

In times of rapid and often unpredictable financial change, real-time banking information is becoming essential for informed and confident credit decisions. However, not all bank reports are created equal.

Real-time data

Ethica's real-time bank reports let you complement D&B historical “in-file” data with current banking information. The result is a more complete and up-to-date picture of a credit applicant’s cash flow and financial resources, giving you further insight for confident credit decisions.

Certified original documents

Ethica bank reports are PDF files of signed and certified documents issued by banks on businesses primarily in Canada, the United States, and Latin America. All information is delivered exactly as reported by the banks and is the most current information as of the close of the previous business day. No information in a customer’s *Ethica* report is altered, re-formatted, or re-used by D&B or *Ethica* or re-licensed or re-sold to any other customer by D&B or *Ethica*.

Timely processing

Upon receipt of a request for a real-time bank report, *Ethica* processes the request and directly contacts the appropriate bank. The average fulfillment turnaround is 48 hours. All data captured is real-time information; reports contain no archived content.

Privacy compliance

Information provided by *Ethica* is for one-time use and is not held for future use by D&B or *Ethica*.

Ethica bank reports empower you to:

- *Access independent data on applicant’s financial strength and cash flow*
- *Make D&B your “one-stop shopping” credit information and solution provider*
- *Attain a clearer picture of start-up and smaller businesses*
- *Reach a higher level of confidence when making key credit decisions*



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Convenient and competitively priced

Packaged and priced competitively, *Ethica* bank reports are a convenient “one-stop” solution because there is no direct contact between you and any financial institution. That means no paper pushing and no follow-ups. You simply fax a credit application to *Ethica* and receive your real-time bank report within 48 hours.

What do *Ethica* bank reports contain?

Information field	Timely credit risk insight
Account opened date	Long-standing or new banking relationship?
Account balance	Positive cash flow? High or low balances?
Line of credit	Negative cash flow indicator? Evidence of bank's confidence?
Utilization	High or low financial flexibility?
Loans	Repayment commitments? Long-term financial planning?
Mortgage	Equity? Able to expand? Behind on payments?
Government subsidies/loans	R&D for future growth? High-risk loans?
NSF cheques	Inadequate cash flow? Unable to obtain trade credit?
Securities	Personal securities? Company equity?

How to access *Ethica* bank report insight

- *Ethica* professionals will work closely with you to determine your reporting requirements and customize an annual subscription agreement.
- Fax your signed credit application to our production centre at 888.286.7415. Our system automatically converts the fax to a PDF file through our secure servers.
- As an optional alternative to your existing credit application, *Ethica* can customize a bilingual application featuring your company logo and other requirements at no charge.
- Within 48 hours, your bank report is delivered via fax or e-mail, in PDF format for easy archiving and sharing within your organization.

Maximize your credit risk insight today

Contact your D&B Relationship Manager for further details .