



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 timely banking information of the highest accuracy and integrity. The result is a complete and fully up-to-date picture of a credit applicant’s cash flow and financial resources, giving you the most comprehensive insight for confident credit decisions.

Certified original documents

Ethica bank reports are security-encrypted PDF files of signed and certified documents issued by banks on businesses primarily in Canada, the United States, and Latin America. No information in *Ethica* reports is altered, reformatted, released, or re-sold.

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.

Full privacy compliance

Information provided by *Ethica* is intended for one-time use and is not held for future use by D&B. *Ethica* fully complies with PIPEDA (Personal Information Protection and Electronic Documents Act) and all other information and privacy acts at the federal, provincial, or state level.

Ethica bank reports empower you to:

- *Access timely, independent data on applicant's financial strength and cash flow*
- *Rely on real-time insights of the highest quality, accuracy, and integrity*
- *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.
- 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.
- 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.
- 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 .