



EQUIFAX

Bankruptcy Navigator Index 4.0

A powerful upgrade to risk prediction

In this rapidly evolving market, it's becoming more difficult for financial institutions to accurately predict when a customer might be facing serious financial strain.

As lenders grapple with changing market dynamics and consumer behaviours, scores and models need to be well equipped to accurately assess the warning signs of potential bankruptcy.

To properly manage risk and ensure resiliency, you need deeper insights into a consumer's complete risk profile; a view that helps identify and respond to potential bankruptcies before your portfolio is impacted.

Take risk management to the next level

Bankruptcy Navigator Index® 4.0 (BNI 4.0) — the latest in bankruptcy risk assessment from Equifax Canada — helps you efficiently monitor portfolios. So you can better identify vulnerable customers and respond accordingly.

How does BNI 4.0 work?

BNI 4.0 gives you a score designed to predict the likelihood of a consumer filing for bankruptcy within the next 24 months. Scores are ranked on a scale of 1-999, with lower scores indicating a stronger likelihood of bankruptcy.

With the exclusive ability to integrate consumers' historical information — including mortgage, telecom, and payment data, plus trended attributes — BNI 4.0 is our most predictive bankruptcy score ever.

Key benefits

Monitor accounts for warning signs of financial strain

Improve risk management by identifying hidden risks and making proactive decisions

Help reduce risk of bankruptcies in your portfolio while maintaining or increasing new account approval rates

Help minimize losses by employing segmentation across delinquent accounts

Drive better decisions with trended attributes that show account trajectory

What can BNI 4.0 do for you?

When you incorporate the latest in predictive analytics into your decisioning, you can improve risk assessment at every step of the account management process.



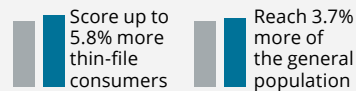
Uncover red flags sooner

BNI 4.0 gives you a better understanding of the immediate and long-term risk of bankruptcy by analyzing information like balance amount, credit use, and the number of new applications. With **trended attributes, you can gain visibility into the directionality of a consumer's risk level over time** — helping you better predict their trajectory in the future.



Score more customers than ever

Powered by comprehensive data sets, BNI 4.0 helps you expand access to credit and reach underserved audiences. Compared to previous versions, BNI 4.0 can **increase your reach by 3.7% and help you score up to 5.8% more** thin-file or new-to-Canada consumers.



Seamlessly integrate with other solutions to boost performance

Easily combine BNI 4.0 with other Equifax scores, models, and differentiated data for more powerful insights. With **solutions that offer visibility into customers' total credit obligations across lenders** and a score that helps predict the likelihood of delinquency, you can drive even better performance.

Making more efficient portfolio management possible

- **Efficiently monitor** your customer base for changes in risk level
- Segment consumer profiles to identify accounts currently in good standing that may **be potentially at risk of severe financial distress**
- Inform **proactive customer assistance strategies**, such as targeting debt consolidation offers to accounts exhibiting increased risk
- **Help Minimize loss** by prioritizing debt recovery efforts on customers most likely to file for bankruptcy

Stay ahead of bankruptcy risk with BNI 4.0

Equifax is constantly improving its decisioning tools to deliver the very best in risk management. With Bankruptcy Navigator Index 4.0, you can get ahead of risk fluctuations, drive better decisions, and maximize growth across your portfolio.

Want to see all the ways BNI 4.0 can help empower your risk management strategies? **Contact us today.**

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