

Commercial Insight Delinquency Score

Superior Business Delinquency Prediction Is Here

KEY BENEFITS

Superior prediction (KS) of a business incurring severe delinquency to improve credit origination decisions

Access to extensive Commercial Financial Network (CFN) data — includes financial institution data, non-financial data and consumer data

Cutting edge technology including Trended Data and NeuroDecision Technology

The ability to configure your own score elements

As a prospect or customer's financial conditions change, it may be difficult to assess their future ability to pay their bills.

Introducing Commercial Insight Delinquency Score

The Commercial Insight™ Delinquency Score is a high performance product that predicts the likelihood of a business incurring severe delinquency (91 days or greater), charge-off or bankruptcy on financial accounts within the next 12 months.

Businesses who have not filed for bankruptcy will be scored within a range of 101-999. A business that has filed for bankruptcy will be scored with a 0. Lower scores indicate a high likelihood of severe delinquency, and higher scores indicate lower chances of severe delinquency.

Capitalizes on Expanded Data from the CFN and Cutting Edge Technology

The CFN not only utilizes traditional payment performance data, but also adds other important data to the mix, such as employment data and business owner and identity.

In addition, the Commercial Insight suite utilizes cutting edge technology including Trended Data and NeuroDecision™ Technology.

- **Trended Data** provides predictive insights into the future financial health of a business, as well as past financial behaviors, giving lenders valuable insight into spending patterns. These patterns significantly increase the predictiveness that helps lenders mitigate risk more effectively.
- **NeuroDecision Technology** is an Equifax proprietary, risk modeling solution that blends the advanced machine-learning technology of neural networks which allow a lender's credit scoring system to generate adverse-action reason codes with understandable explanations of resulting scores.



EQUIFAX®

The Commercial Insight Delinquency Score provides insights that drive smarter business decisions.



MORE DATA	+	TRENDED ATTRIBUTES	+	SOPHISTICATED MODELING AND ANALYTICS	= INCREASED PERFORMANCE
<p>1,300 commercial payment data contributors</p> <p>Insight into \$465B in SMB credit obligations via Legacy FI + CFN Data</p> <p>Visibility across</p> <ul style="list-style-type: none"> • Financial Data • Non-Financial Data • Consumer Data <p>28M+ business records</p>	<p>500+ Commercial Trended Data Attributes</p> <p>24 MONTHS vs. point in time Snapshot view of data</p>	<p>NEURODECISION™ TECHNOLOGY Expanded Customer and Prospect Universes</p> <p>CONFIGURABILITY Powered by Equifax Ignite™</p>	<p>20%</p> <p>COMMERCIAL INSIGHT DELINQUENCY SCORE LIFT IN PREDICTIVENESS VS. LEGACY SCORES</p>		

Score Options

Commercial Insight Delinquency Score	Optimized for common use cases.
Commercial Insight Delinquency Score – Blended Data	Adds the ability to include personal credit information on the business principal, owner or guarantor with business credit information from the Equifax Commercial database (CFN).
Commercial Insight Delinquency Score – Configurable Option	Adds the ability to choose which data offerings are best for your use-case. The Equifax team is available to help you optimize selections.

CONTACT US

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