

Bankruptcy Navigator Index

KEY BENEFITS

Help improve bankruptcy prediction

with increased predictive lift over previous versions

Make more consistent decisions

with a robust score that leverages our most updated and comprehensive consumer credit attributes — our Advanced Decisioning Attributes

Increase decisioning stability with

an expansive sample that includes 270 million accounts and covers three different observation points

Protect your portfolio profitability

against present and future bankruptcy risk

Seamlessly integrate BNI throughout the customer lifecycle and with other Equifax risk tools

Protect Profits from Bankruptcy Losses with a Robust, Highly Predictive Score

To maximize your portfolio profitability and protect against the immediate, long-term or surprise risk of bankruptcy, you need highly specialized consumer insight.

That's exactly what you get with Bankruptcy Navigator Index® (BNI) score, a powerful combination of market-leading Equifax consumer credit data and proven analytics designed to improve your portfolio performance by helping you accurately spot bankruptcy risk early and avoid it.

See a Life in Performance over Previous Versions

BNI is a robust, fourth generation bankruptcy score that helps you predict the likelihood of consumer bankruptcy over 24 months.

- **Make more consistent decisions across the customer lifecycle**
Our BNI bankruptcy score leverages our most updated and comprehensive consumer credit attributes, our Advanced Decisioning Attributes, which means you get a more current and consistent score.
- **Ability to score more files for improved accuracy**
By using a robust and large sample to create the model and roughly 270 million consumer files to score the model, our BNI score includes an expansive sample that enhances its stability and reliability.

Reduce risk throughout the customer lifecycle

To help you preemptively act throughout the customer lifecycle, our flexible BNI score helps you make timely better-informed decisions with availability online for acquisition and offline for account review.



EQUIFAX®



Bankruptcy Navigator Index (BNI) score is a powerful combination of market-leading Equifax consumer credit data and proven analytics designed to improve your portfolio performance.

Drive Profitable Services by Better Understanding Risk Potential

To help you distinguish potentially profitable consumers from those who are likely to cause significant losses, BNI scores range between 1 and 600, providing a unique, tiered segmentation scheme that allows you to independently evaluate bankruptcy risk.

Boost Predictive Accuracy Based on a Robust Data Sample

You can rely on our BNI score as it's based on an expansive sample from multiple time periods used to predict bankruptcy during various economic atmospheres, including recession and post-recession.



CONTACT US TODAY

For more information:

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equifax.com/business/bankruptcy-navigator-index

