

Equifax Risk Navigator 5 Telco score

Make more confident lending decisions at the point of application with our latest generation risk score specifically tailored for the telecommunications sector.

We understand the challenge of staying ahead in the fast-paced telecommunications market. While every business needs accurate financial data to make responsible credit decisions, the telco industry is unique: applicants, more so than any other industry, expect instant approval for the latest handset or technology, often via a seamless digital journey. Any friction increases drop-outs, and you risk losing potential customers to competitors.

Instant decisions require instant data, but accessing the range of data required to return a quick and accurate decision can be challenging.

In a rapidly evolving economy, as consumer behaviours and economic landscapes shift, staying ahead requires real-time data and the latest scoring models, supporting you to make the right decisions with speed and precision.

Basing decisions on inaccurate data could lead to delinquency, business losses and potentially place the consumer in financial detriment if they do not have the capacity to repay the credit that's been agreed.



What if...

you could offer your customers instant approval for the handset or service they want via a quick, seamless application journey, increasing your conversion rates with no additional risk, and growing your business.

Now you can

Risk Navigator 5 Telco score is a refreshed, scoring model specifically built for the telecommunications industry.

Using Equifax's comprehensive data sources, it supports the assessment of an applicant's capacity to pay for a handset or service contract at the point of application. Designed not only to measure their financial situation today, but also to predict the likelihood of a consumer going three or more cycles into arrears within a 12-month window, helping reduce the opportunity of fraud, delinquency and losses to your business.

Achieve up to a

5.3%

uplift in performance*



Upgrade your telco risk scoring

We developed the Risk Navigator 5 Telco score to help you stay ahead, drive the best possible outcomes for your customers, and to safeguard your business.

While earlier versions of the score remain predictive, we have evolved our approach to meet today's specific market needs.

This includes incorporating both handset loans and telecommunication accounts, utilising a broad performance window to protect your business against seasonal fluctuations. We've combined industry-recognised logistic regression methodologies with our innovative oversampling method to enhance bad account detection.

Risk Navigator 5 Telco score uses a comprehensive range of data sources including:

- Electoral roll information
- Positive and delinquent credit data
- Default information
- Search history
- Court and insolvency records

Crucially, it utilises our all-address characteristics, providing a holistic view of a consumer across multiple addresses for a better view of their financial situation and ability to repay the agreement.



Dial up your risk assessment and drive growth

Whether you want to improve your current risk strategy or you're developing new policies, Risk Navigator 5 Telco can help you better understand risk indicators in consumer behaviour to grow customer acquisition or improve your risk segmentation.

Designed to fit seamlessly into your existing operational models, the score provides telco-specific risk intelligence, typically at the point of application. By automating high-precision insights, it accelerates your decision-making and significantly reduces the burden of manual reviews.

Blended data

Combine Risk Navigator 5 Telco with your own behavioural data for more accurate risk assessments.

Standalone score

Powerful enough to be used as a standalone score for a complete credit risk solution.

Engine integration

Integrate the score directly into your existing decision engine, enabling a seamless on-boarding journey.

Risk Navigator 5 Telco can be delivered through:

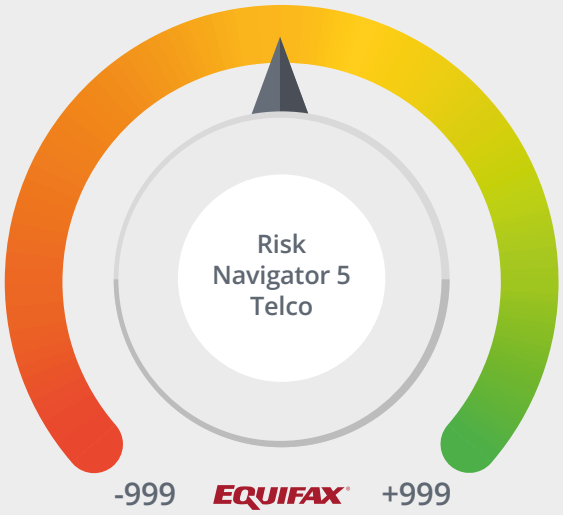
Retrospective analysis: Review the score's impact on existing customers, portfolios, outcomes, and strategies.

API and online integration: Real-time risk data supporting instant point-of-sale decisions. Available through API integration, including InterConnect or standard XML.

Batch services: High-volume batch processing for one-off or periodic portfolio reviews.

Aligned to its predecessor, Risk Navigator 5 Telco returns a score between -999 to +999, with a typical range falling between 0 and 650.

A higher score indicates a lower likelihood of the consumer going into arrears, while a lower score indicates a higher risk. Transitioning to the new score is simple, providing the granular control you need to determine specific policy rules based on your risk appetite and strategic goals.



The right calls, zero interference

Approve more of the right customers with confidence, at the speed your customers expect.

How it works

Expertly built for telcos. Benefit from a credit score developed specifically for the telco industry, providing a clear view of a consumer's ability and likelihood to repay, before you commit to providing a high-value handset.

Drive business growth. Reduce drop-outs through a low friction customer onboarding journey, without compromising your credit decisions.

Boost risk management. Achieve up to a 5.3% uplift in predictive performance compared to previous models*, allowing you to identify higher-risk applicants more accurately while maintaining a seamless customer experience.

Optimise decisioning. Utilise the score range to set clear policy rules for automatic acceptance or manual review, driving conversion rates.

Safeguard your business. Protect your portfolio from delinquency and fraudulent applications by utilising the latest financial data from a range of sources, helping you to meet Consumer Duty requirements and avoid risk exposure.



Let's talk

Choosing Equifax Risk Navigator 5 Telco means equipping your business with an industry-specific scoring model that delivers an uplift over previous generations*.

Book a free consultation with one of our experts to discuss how Risk Navigator 5 Telco can be integrated into your decisioning.

Get in touch

contactus@equifax.com | **equifax.co.uk/business**

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All statistics regarding model performance and uplifts are based on internal Equifax testing and model validation.
*Compared to RN4Telco score.