



EQUIFAX®

Risk Navigator BNPL Score

Confidently approve the right customers with our precision risk score built specifically for the Buy Now Pay Later sector.



equifax.co.uk/business



Bridging speed and risk

Consumers choose deferred credit for the quick, no-hassle checkout and interest-free options. Yet, delivering that instant decision often requires an immediate deep dive into complex data streams, creating a challenge for providers who must balance seamless consumer experience with good consumer outcomes.

Traditional credit scoring models are typically not designed for BNPL evaluation and don't capture the unique repayment behaviours of these users.

Without good visibility into a consumer's financial situation and their credit habits your business could be exposed and lead to high default rates, the rejection of creditworthy customers, or be insufficient to meet increasing regulatory requirements. This potentially leads to bad outcomes that put your business and your customers at risk.

What if, you could reduce your default rates without adding any friction to the customer checkout experience?

Now you can.

Risk Navigator BNPL Score is a specialised risk model powered by Equifax's unique data assets. Specifically tuned for the Buy Now Pay Later (Deferred payment) market, it supports your business to make more responsible, informed lending decisions in real time by analysing repayment behaviour across different credit commitments.



Smarter score. Smarter decisions.

Credit behaviours often differ significantly between traditional credit users and those using deferred payment products.

Risk Navigator BNPL Score uses Equifax's comprehensive range of predictive data characteristics and powerful scoring capability. By identifying BNPL users within our data assets, we have built a model that is designed to be more predictive for this segment than existing credit scores.

This approach enables you to have a targeted view of consumer risk.

39%
of UK adults use BNPL.

Fuelling the quick, digital journey users want.

Designed to fit seamlessly into your existing operational models, typically at the point of application, the score provides insights specific to the BNPL (Deferred payment credit) market, enabling more accurate risk screening that does not add unnecessary friction to the customer journey.

The risk model works by analysing a BNPL consumer data set built from Equifax proprietary data assets to predict the likelihood of default. It assesses how these specific consumers behave across various credit types, providing a predictive uplift over standard models.

Risk Navigator BNPL Score can be delivered through:

- + API and online integration:** Real-time streaming of 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.
- + Retrospective analysis:** Review the score's impact on existing customers, portfolios, outcomes and strategies.



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



Expertly built for BNPL lenders. Providing industry-specific insights into a consumer's ability and likelihood to repay credit.



Drive operational efficiency by reducing the need for manual underwriting on marginal credit applications, you can create a smoother onboarding journey for your customers.



Improve the customer journey: Accurately identify consumer risk profiles to approve more new applications at the same risk level without increasing friction at checkout.



Reduce default rates by enabling the identification of at-risk individuals before they over-extend and reducing financial harm.



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



Strengthen existing customer relationships: Implement more targeted customer management through effective risk screening throughout the customer lifecycle.



Be supported to evidence and meet regulatory requirements using a model designed for accuracy and explainability.



Let's talk

Choosing Equifax Risk Navigator BNPL Score means empowering your business with a specialised industry-specific risk model to say yes to the right consumers and drive better outcomes for everyone.

Book a free consultation with one of our experts today.

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