

# Risk Navigator Commercial

## Drive smarter commercial credit decisions and support portfolio protection against default with advanced Probability of Failure scoring.

### Commercial credit risk demands more than a static snapshot

Managing commercial credit risk in today's dynamic economic environment requires precision and speed. Many organisations still rely on legacy credit models and historic snapshot data that don't capture sudden shifts in a business's financial health, limiting risk differentiation, slowing onboarding, and leaving portfolios exposed to unexpected defaults.

**What if,** you could score applicants instantly, even newly incorporated businesses, without compromising on risk accuracy?

Risk Navigator Commercial is a cloud-native commercial credit risk scoring solution built on the Equifax Data Fabric platform. It evaluates business characteristics to predict failure and default risks across your entire portfolio, empowering you to make faster, more accurate credit decisions, better protect working capital, and confidently drive profitable growth.

## Benefits for your business

**Improved credit risk accuracy:** Achieve earlier identification of high-risk entities, with predictive power proven to be over 3x greater than legacy scoring.

**Faster onboarding decisioning:** Process and evaluate applicants rapidly, including newly incorporated businesses that traditional expert systems often fail to score.

**Increased approval rates for low-risk entities:** Accurately segment low-risk accounts to confidently extend credit limits and approve profitable agreements.

**Reduced default rates and bad debt:** Support working capital protection by automatically flagging distressed companies undergoing legal proceedings, administration, or liquidation.

**Optimised operational efficiency:** Streamline manual reviews across the customer lifecycle using clear score flags that highlight primary risk drivers.

**Real-time data:** Live Companies House API feeds ensure every score reflects current status, not historic snapshots.

**Full lifecycle:** Supports acquisition, portfolio management, and debt recovery in a single, integrated solution.





# How it works

## Predictive scoring, powered by the Equifax Data Fabric platform

- Risk Navigator Commercial operates within our high-performance Data Fabric platform. When a request is submitted, the system uses comprehensive data across multiple streams, applying population segmentations to select the most appropriate analytical model.
- The scoring mechanism evaluates key financial indicators and dynamic behavioural indicators, such as changes in asset percentages and address modifications that often signal operational stress or regulatory evasion.
- Custom overrides manage critical risk events automatically. Companies undergoing closure, administration, or strike-off applications receive an immediate zero score. Accounts with severely overdue filings are assigned default risk grades, so your decision engine better reflects true commercial vulnerability.

### Data sources powering every score

**Risk Navigator Commercial draws on extensive commercial data sets within the Equifax Data Fabric platform, including:**

- Real-time Companies House API feeds
- Commercial credit data and financial statements
- County Court Judgments (CCJs) and Gazette notices
- Commercial payment performance data

## Flexible integration, built around your workflow

**Risk Navigator Commercial can be deployed through multiple delivery mechanisms to fit your existing operational framework:**



**Direct API integration:** Connect directly to your loan origination software or decisioning engine via the Equifax Business Insights API for real-time onboarding decisions.




**Online web platform:** Access individual business scores and detailed reports instantly via Equifax commercial portals such as Equip.



**Batch processing:** Run scheduled batch files to update and re-score entire client portfolios or delinquent account queues periodically.

**Our implementation and technical support teams work alongside your risk and IT leads from day one, to minimise disruption and align with your operational policies.**

"Risk Navigator Commercial gives credit leaders the clarity needed to make bold, accurate lending decisions. By pairing real-time data with predictive intelligence, we help businesses better protect their margin while safely growing market share."

**Mike Coley, Product Director – Commercial, Equifax UK**

## Practical Applications



**Portfolio monitoring:** Run periodic batch processing to monitor existing accounts continuously. Early warnings of financial deterioration allow teams to adjust credit limits proactively, protecting margins while unlocking capacity for low-risk clients.



**Debt recovery and collections:** Re-score delinquent portfolios on demand. By identifying imminent business failure flags versus recoverable debt, teams can prioritise high-value accounts and refine recovery strategies.



**Trade credit underwriting:** Evaluate new trade credit applications in minutes rather than days. A single score combining financial metrics and payment histories supports rapid, well-informed credit term approvals.



**Acquisition decisioning:** Score every applicant at the point of onboarding, including newly incorporated businesses, using purpose-built probability of failure models.




# Book your free consultation and request your retrospective portfolio test.

Speak with our credit risk experts today to discover the measurable impact Risk Navigator Commercial can bring to your business.

**Let's Talk**

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