

Financial Stress & Delinquency  
Scores Indices  
Version 4.8

**UNITED STATES**  
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<http://www.pitneybowes.com/us/support.html>

# Release Notes

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Financial Stress and Delinquency Score Indices is an innovative addition to our data portfolio. Pitney Bowes is committed to continually develop and build upon this state of the art data products for our customers. We have an exhaustive roadmap to ensure that we bring the best product to the market so our customers can derive highest value for their business support. This document contains information about Version 4.8 dataset.

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## Product Overview

The FSS and DS Score indices provides a prediction of the credit-worthiness of an geographic area, which helps you to identify profitable opportunities for growth, and risks that could affect bad debt and cash flow. Geographical data has been further cleaned up and manipulated to determine the most accurate Census block and Zipcode. The following are the features of the product:

- Provides both FSS and DS scores indices
- Zip code selected as most accurate geographic area
- Provides National and state based indices

As a result, the dataset allow users drive growth and increase profitability of a geographic area by.

- Allowing automated decisions for increased efficiency, which will free up valuable resources to focus on more important decisions
- Satisfy regulatory needs for timely, consistent and objective review of decisions at the account level
- Allow customer to apply scores across an entire portfolio to quickly identify risk and opportunity.

### **FSS SCORE:**

The Financial Stress Score (FSS) predicts the likelihood that a business will seek legal relief from its creditors, cease business operations without paying all its creditors, to financially withdraw from business operation and leave unpaid obligations, go into receivership or reorganization, or make an arrangement for the benefit of creditors over the next 12 month period.

Scores annotated in FSS (1 – 5) represents a segmentation of the scorable universe into five distinct risk groups where a one (1) represents businesses that have the lowest probability of financial stress, and a five (5) represents businesses with the highest probability of financial stress.

### **DS SCORE:**

The Delinquency Predictor predicts the likelihood that a company will pay in a severely delinquent manner (91+ days past term) over the next 12 months, seek legal relief from creditors, or cease operations without paying all creditors in full over the next 12 months.

A severely delinquent firm is defined as a business with at least 10% of its payments are made after more than 91 days. Payments are weighted based on the total balance of accounts paid later than 91 days compared to the total balance owed.

Scores annotated in DS (1 – 5) represents a segmentation of the scorable universe into five distinct risk groups where a one (1) represents businesses that have the lowest probability of financial stress, and a five (5) represents businesses with the highest probability of financial stress

## Counts

Country	ISO3	Geography Counts
United States Of America	USA	39,952
Canada	CAN	1,644