

# Financial & Delinquency Scores Indices

Version 5.8

## Release Notes

Financial Score, Delinquency Score, Risk Indicator and Financial Strength Indicators are 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 5.8 dataset.

### Contents:

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Product Overview	2
Counts	2

UNITED STATES  
[www.pitneybowes.com/us](http://www.pitneybowes.com/us)  
 Technical Support: <http://www.pitneybowes.com/us/support.html>

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# Product Overview

The FS, DS, RI and FSI 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 all FS, DS, RI and FSI scores indices
- Output Area (OA) code selected as most accurate geographic area
- Provides National and County 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.

### FS Score:

The Financial Score (FS) 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 FS (1 – 4) represents a segmentation of the scorable universe into five distinct risk groups where a one (1) represents businesses that have the highest probability of financial stress, and a four (4) represents businesses with the lowest 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 – 4) represents a segmentation of the scorable universe into four distinct risk groups where a one (1) represents businesses that have the highest risk, and four (4) represents businesses with the lowest risk.

### Risk Indicator:

Risk Indicator is derived from the Financial Score, where 1 represents organisations that have the highest probability of risk and 4 the lowest. There is a direct correlation between the Financial Score and Risk Indicator.

### Financial Strength Indicator:

The Financial Strength Indicator is determined by the Tangible Net Worth from the latest financial accounts and provides an indication of the strength of the organisation to cope with adverse trading periods or exploit investment opportunities.

Tangible Net Worth is defined as shareholder funds minus any Intangible Assets.

# Counts

Country	ISO3	Geography Counts
Great Britain	GBR	217,583