Financial Stress & Delinquency Score Indices

Product Guide

Further Information
Pitney Bowes Software Inc.

350 Jordan Rd, Troy, NY 12180 USA

Telephone: 800.367.6950
E-mail: **software.support@pb.com**
www.pitneybowes.com/us

November 2018

Table of Contents

1 – Coverage and Schema

Introduction

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.

Score data is acquired from our trusted partners who have reliable sources and robust mechanisms to provide the most complete and up-to-date data available. Business data is collected from various sources.

About

Financial Stress Score (FSS):

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 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 annoted 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.

Delinquency Score (DS):

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 annoted 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.

Features

The Financial Stress Score (FSS) and Delinquency Score (DS) dataset provides a wide array of features designed to help users improve their consumer-oriented services. Features include:

- FSS and DS scores indices
- Calculated by Zip code to provide the most accurate geographic coverage.
- Supplied with National and State based indices for flexibility in your analysis.

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

- Allowing users to automate decision making for increased efficiency.
- Helping to satisfy regulatory needs for timely, consistent and objective review of decisions at the account level
- Allowing users to apply scores across an entire portfolio to quickly identify risk and opportunity

Installation

The FSS and DS scores dataset is delivered as pipe delimited (|) text files (.TXT).

To install the The FSS and DS scores data product:

1. Download the data to a directory on your computer.

2. Unzip the data.

3. Once unzipped, the data can be loaded into a database or opened directly into MapInfo Pro.

Coverage

The following table provides details of each country group, including the ISO3 codes (three-character ISO country codes) for each country included:

Country	ISO3 Code
United States Of America	USA
Canada	CAN

Table Structure

This section contains information about the table structure of the FSS and DS scores dataset.

Column name	Description	Field Type & Length
Zip	Zip Code	Nvarchar(10)
Tot_Poi	Total No. Of Poi In Zip	float
Fss_0	Total No. Of Poi Having Fss Score 0	float
Fss_1	Total No. Of Poi Having Fss Score 1	float
Fss_2	Total No. Of Poi Having Fss Score 2	float
Fss_3	Total No. Of Poi Having Fss Score 3	float
Fss_4	Total No. Of Poi Having Fss Score 4	float
Fss_5	Total No. Of Poi Having Fss Score 5	float
Dfss_0	Distributions Of Fss Score 0 (Fss_0/Tot_Poi)	float
Dfss_1	Distributions Of Fss Score 1 (Fss_1/Tot_Poi)	float
Dfss_2	Distributions Of Fss Score 2 (Fss_2/Tot_Poi)	float
Dfss_3	Distributions Of Fss Score 3 (Fss_3/Tot_Poi)	float

Column name	Description	Field Type & Length
Dfss_4	Distributions Of Fss Score 4 (Fss_4/Tot_Poi)	float
Dfss_5	Distributions Of Fss Score 5 (Fss_5/Tot_Poi)	float
Sttdfss_0	State Based Indices Of Fss Score 0	float
Sttdfss_1	State Based Indices Of Fss Score 1	float
Sttdfss_2	State Based Indices Of Fss Score 2	float
Sttdfss_3	State Based Indices Of Fss Score 3	float
Sttdfss_4	State Based Indices Of Fss Score 4	float
Sttdfss_5	State Based Indices Of Fss Score 5	float
Natdfss_0	National Based Indices Of Fss Score 0	float
Natdfss_1	National Based Indices Of Fss Score 1	float
Natdfss_2	National Based Indices Of Fss Score 2	float
Natdfss_3	National Based Indices Of Fss Score 3	float
Natdfss_4	National Based Indices Of Fss Score 4	float
Natdfss_5	National Based Indices Of Fss Score 5	float
Ds_0	Total No. Of Poi Having Dsc Score 0	float
Ds_1	Total No. Of Poi Having Dsc Score 1	float
Ds_2	Total No. Of Poi Having Dsc Score 2	float
Ds_3	Total No. Of Poi Having Dsc Score 3	float
Ds_4	Total No. Of Poi Having Dsc Score 4	float
Ds_5	Total No. Of Poi Having Dsc Score 5	float
Dds_0	Distributions Of Dsc Score 0 (Dsc_0/Tot_Poi)	float
Dds_1	Distributions Of Dsc Score 1 (Dsc_1/Tot_Poi)	float
Dds_2	Distributions Of Dsc Score 2 (Dsc_2/Tot_Poi)	float
Dds_3	Distributions Of Dsc Score 3 (Dsc_3/Tot_Poi)	float
Dds_4	Distributions Of Dsc Score 4 (Dsc_4/Tot_Poi)	float
Dds_5	Distributions Of Dsc Score 5 (Dsc_5/Tot_Poi)	float
Sttdds_0	State Based Indices Of Dsc Score 0	float
Sttdds_1	State Based Indices Of Dsc Score 1	float

Column name	Description	Field Type & Length
Sttdds_2	State Based Indices Of Dsc Score 2	float
Sttdds_3	State Based Indices Of Dsc Score 3	float
Sttdds_4	State Based Indices Of Dsc Score 4	float
Sttdds_5	State Based Indices Of Dsc Score 5	float
Natdds_0	National Based Indices Of Dsc Score 0	float
Natdds_1	National Based Indices Of Dsc Score 1	float
Natdds_2	National Based Indices Of Dsc Score 2	float
Natdds_3	National Based Indices Of Dsc Score 3	float
Natdds_4	National Based Indices Of Dsc Score 4	float
Natdds_5	National Based Indices Of Dsc Score 5	float