

Bankruptcy Navigator Index 3.0

Reduce the Risk of Consumer Bankruptcy Losses

Bankruptcy among consumers threatens the profitability and livelihood of many companies. Identifying risk in advance helps you discover profitable customers and reduces the threat of financial losses.

Bankruptcy Navigator Index® 3.0 (BNI) is a powerful analytical tool designed to identify consumer bankruptcy risk at an early stage — before you experience losses. Using a unique multi-tiered approach, BNI draws upon the combined strength of the Equifax consumer credit reporting database and advanced statistical techniques to deliver an industry-leading tool that projects consumer bankruptcy within the next 24 months of scoring.

Improve Profitability. Reduce Risk. Improve Operating Efficiency.

- **Protect the profitability of your portfolio** against present and future bankruptcy risk.
- **Distinguish potentially profitable consumers** from those likely to cause significant losses through BNI's unique segmentation scheme.
- **Reduce the risk of consumer bankruptcies** on your portfolio by using BNI across the entire account life cycle. BNI is available offline for account review to reduce risk even after the consumer becomes an established customer.
- **Identify potential "surprise" bankruptcies** - customers who appear to be low risk, but actually pose higher than average bankruptcy risk.
- **Seamlessly integrate** with other Equifax scoring solutions, such as Equifax Risk ScoreSM 3.0 and Equifax Income Predictor® 2.0, for a more comprehensive solution.

BNI includes several unique design features:

- **Normalized Score Distribution** — BNI's score scale of 1 to 600 results in a normalized "bell curve" population distribution, allowing you to compare your portfolio against the national average*.
- **Multiple Development Periods** — Data from multiple time periods eliminates seasonal bias and results in a more stable, dependable bankruptcy solution.
- **Enhanced Attributes** — Takes advantage of attributes created specifically for model development. These attributes contribute to the superior performance of BNI.

BNI helps you make timely decisions regarding acquisitions, credit limits, risk-based pricing, credit line management, over-limit authorization, re-issuance and collections activity.

Start Reducing Losses Today!

For more information about BNI and other products from Equifax Analytical Services, call **1-800-879-1025** or contact your Equifax sales representative.

*BNI 3.0 is also available in a 1 to 300 score scale calibrated to BNI'99.

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