

Bankruptcy Risk Score with Bankruptcy Plus

Identify a bankruptcy before it even happens.

What is Bankruptcy Plus?

While traditional credit risk scores can help predict delinquencies, they don't usually capture the behavior associated with bankruptcy.

Bankruptcy PLUSSM is a powerful bankruptcy risk score that was specifically designed to predict the likelihood of a consumer bankruptcy in the next 24 months.

When used in conjunction with a traditional credit risk score, Bankruptcy PLUS improves the rank order of creditworthiness and protects against high-dollar bankruptcy losses.



Product benefits

- 1. Improves bankruptcy prediction** on any type of account within the next two years.
- 2. Includes up to four score factor codes**, plus an additional fifth Fair and Accurate Credit Transactions Act code.
- 3. Incorporates Premier AttributesSM and Trended 3DTM** for enhanced predictive performance.
- 4. Meets the latest standards** of National Consumer Assistance Plan.

 Increase profitability

Lower acquisition costs by targeting creditworthy consumers for prescreen campaigns.

 Mitigate risk

Reduce bankruptcy loss while maintaining or increasing new account approval rates.

 Strengthen portfolios

Manage existing accounts more efficiently by accurately classifying bankruptcy risk