

Intelliscore PlusSM

Performance table



Intelliscore PlusSM is a predictive powerhouse that uses advanced statistical techniques, combining more than 800 commercial and owner variables — including tradeline and collections information, recent credit inquiries, public filings, new account activity, key financial ratios and other performance indicators — it gives you an unparalleled view of your prospects and customers.

Intelliscore Plus predicts the likelihood of a business becoming seriously delinquent within the next 12 months. “Seriously delinquent” is defined as more than 90 days beyond terms or bankrupt.

Intelliscore Plus performance table

The following performance table is designed to help you set the score ranges that best align with your company’s credit policy and risk levels as you use Intelliscore Plus. The performance table represents all-industry, all-inquiry performance.

Cumulative or portfolio statistics					Score range statistics		
Approval rate	Score range	Bad rate	Percentage of bads excluded	Odds of goods to one bad	Score range	Bad rate	Odds of goods to one bad
5%	96–100	0.83%	99.7%	120	96–100	0.83%	120
10%	91–100	0.98%	99.3%	101	91–95	1.13%	87
15%	86–100	1.11%	98.9%	89	86–90	1.38%	72
20%	81–100	1.25%	98.3%	79	81–85	1.66%	59
25%	76–100	1.39%	97.7%	71	76–80	1.94%	50
30%	71–100	1.54%	96.9%	64	71–75	2.28%	43
35%	66–100	1.69%	96.0%	58	66–70	2.65%	37
40%	61–100	1.87%	94.9%	53	61–65	3.06%	32
45%	56–100	2.05%	93.7%	48	56–60	3.54%	27
50%	51–100	2.27%	92.3%	43	51–55	4.21%	23
55%	46–100	2.51%	90.6%	39	46–50	4.98%	19
60%	41–100	2.81%	88.6%	35	41–45	6.06%	16
65%	36–100	3.15%	86.1%	31	36–40	7.28%	13
70%	31–100	3.58%	83.0%	27	31–35	9.05%	10
75%	26–100	4.11%	79.1%	23	26–30	11.52%	8
80%	21–100	4.79%	74.0%	20	21–25	15.13%	6
85%	16–100	5.77%	66.8%	16	16–20	21.36%	4
90%	11–100	7.40%	54.8%	13	11–15	35.21%	2
95%	6–100	10.64%	31.5%	8	6–10	68.93%	0.45
100%	1–100	14.76%	0.00%	6	1–5	92.91%	0.1

How to read the table

The highlighted row has a cumulative score range of 11–100 and a score range of 11–15. In the following instructions on how to read the table, we use the highlighted row as an example.

Cumulative statistics

- At the score of 11 and above, 90 percent of accounts are approved
- Delinquency rate is 7.4 percent for the entire portfolio
- The 10 percent of accounts below a score of 11 represent 54.8 percent of all bad accounts in the population
- At a cutoff of 11, there are 13 good accounts for every bad account

Score range statistics

- The score range of 11–15 represents 5 percent of all accounts
- Delinquency rate is 35.21 percent for this score range
- In this score range, there are two good accounts for every delinquent account

Definition of terms

Approval rate: Percentage of applicants approved if all businesses scoring at and above the low score were accepted

Bad account: An account that goes more than 90 days beyond terms or goes bankrupt

Bad rate: Percentage of bad accounts either down to a score cutoff (cumulative) or for a score range

Odds of goods to one bad: Number of good accounts for every one bad account, either cumulative or for a score range

Percentage of bads excluded: Percentage of bad accounts excluded below the low score for a given score range

Score range: Range of scores for each interval