

Intelliscore PlusSM V2

Performance table



intelligent decisioning made simple

In today's challenging economy, the risk of slow pay turning into no pay is all too real. Experian® has created one of the industry's most powerful tools for fast and accurate risk assessment. Intelliscore PlusSM V2 is a predictive powerhouse that uses advanced statistical techniques to give you an unparalleled view of your prospects and customers. It includes enhanced features such as an "emerging market" model segment for new companies, a cascade approach for using blended business and consumer data on business owners, and a new risk class that can quickly segment your portfolio.

Performance table

This latest version of our original business score model lets you identify accounts that are at a higher risk for severe payment delinquency — so you can make fast, reliable credit decisions and manage portfolios. The following table is designed to assist you in setting the score ranges that best align with your company's risk policy. The performance table represents all-industry, all-inquiry performance.

Intelliscore Plus V2 performance table

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	1.02%	99.6%	97	96–100	1.02%	97
10%	91–100	1.25%	99.0%	79	91–95	1.48%	67
15%	86–100	1.41%	98.2%	70	86–90	1.74%	57
20%	81–100	1.57%	97.4%	63	81–85	2.06%	48
25%	76–100	1.75%	96.3%	56	76–80	2.45%	40
30%	71–100	1.95%	95.1%	50	71–75	2.94%	33
35%	66–100	2.18%	93.6%	45	66–70	3.54%	27
40%	61–100	2.43%	91.9%	40	61–65	4.24%	23
45%	56–100	2.73%	89.7%	36	56–60	5.07%	19
50%	51–100	3.06%	87.2%	32	51–55	6.07%	15
55%	46–100	3.44%	84.2%	28	46–50	7.25%	13
60%	41–100	3.86%	80.6%	25	41–45	8.50%	11
65%	36–100	4.32%	76.6%	22	36–40	9.75%	9
70%	31–100	4.80%	71.9%	20	31–35	11.09%	8
75%	26–100	5.36%	66.4%	18	26–30	13.18%	7
80%	21–100	5.96%	60.2%	16	21–25	15.05%	6
85%	16–100	6.67%	52.6%	14	16–20	17.99%	5
90%	11–100	7.65%	42.5%	12	11–15	24.22%	3
95%	6–100	9.20%	26.9%	10	6–10	37.24%	2
100%	1–100	11.96%	0.00%	7	1–5	64.40%	0.6

Score range statistics			
Score range	Risk Class	Bad Rate	This score range table shows the percentile ranges associated with each risk class and the bad rate for the risk class
76–100	1	1.7%	
51–75	2	4.4%	
26–50	3	10.0%	
11–25	4	19.1%	
1–10	5	50.8%	

How to read the example

Highlighted row: cumulative score range of 11–100, score range of 11–15

Cumulative statistics

- At 11 and above, 90 percent of accounts are approved
- The delinquency rate is 7.65 percent for the entire portfolio
- The 10 percent of accounts below 11 represent 42.5 percent of all bad accounts
- At this cutoff level, there are 12 good accounts for every bad (delinquent account)

Score range statistics

- The score range of 11–15 represents 5 percent of all accounts
- The delinquency rate is 24.22 percent for this score range
- In this score range, there are three good accounts for every bad (delinquent account)

This performance table represents all-industry, all-inquiry performance representative of the entire Experian database.

Please note: If you were previously using the Intelliscore Plus V1, you should monitor the score cutoff points and ranges. While the new version 2 uses the same 1–100 percentile scale, the model has been developed in a different economic environment and utilizes the latest in analytical techniques. A score validation also is recommended.

Definition of terms

Approval rate: percentage of applicants approved if you accepted all businesses scoring at and above the low score for a given row

Score range: the range of scores for each interval

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

Bad rate: the percentage of bad accounts at each given row, either for down to that score cutoff (cumulative) or for that score range

Odds of goods to one bad: the number of good accounts for every one bad account, again, either cumulative or for that score range

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