

Augur® Scoring Models

The Augur Scoring models improve decision support for commercial credit grantors and insurers.

Designed for all types of businesses, Augur can help you improve decision making across the entire credit life-cycle - from granting new credit, monitoring and managing existing accounts, conducting portfolio health-checks and improving debt management.

The Augur Score was developed in partnership with FICO, leveraging their strength in predictive scoring and analytics with Graydon's comprehensive information resources and credit management expertise.

Improve the efficiency and quality of your decisions

Augur is an empirically derived commercial credit score which predicts the likelihood of business failure in the next 12 months. The scoring model pulls together a range of key information and presents an assessment of credit risk in a single, easy-to-use format.

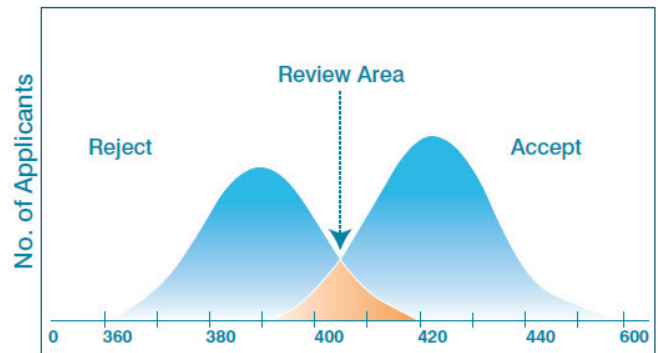
The score ranges from 0-600 which gives you the level of detail and granularity required for making key business decisions. It also introduces greater objectivity and consistency giving you the ability to manage credit risk exposure with a greater degree of accuracy.

Over 2,000 characteristics were used to develop the Augur Score for both incorporated and unincorporated UK businesses. For incorporated entities, Augur predicts the likelihood of Financial Stress* within a 12-month period.

For unincorporated businesses Augur predicts the likelihood of payment delinquency and/or negative public information within a 12-month period.

As a result you can rely on getting an accurate picture of risk whatever the type or size of business that you are assessing.

* The definition of 'Financial Stress' is either Dissolution, Liquidation, Receivership, Petition for Winding-up, Resolution for Winding-up, Winding-up Order, Creditors Meeting or Administration.



Automated Decisions

The granularity of Augur provides a powerful tool in the credit decision making process and can be used to automate credit decisions. Automatic "Accept" and "Reject" thresholds can be aligned with your risk profile allowing resources to be concentrated in key "Review" areas, thus helping to maximise sales and manage risk with increased efficiencies.

Put your decisions in context

Commentary, included in the service, puts the score in context of other businesses across Graydon's whole database. You will be provided with key information such as payment information, legal & company identification information, balance sheet data and County Court Judgments giving you all the information you need to interpret the score and make your final decision. At a portfolio level, scores presented in context will assist in setting credit policies across your book such as cut-off scores and credit terms.

Augur Suite of Products

Augur Full Report

A comprehensive credit report including: Augur Score and analysis, credit recommendations, company identification details, full legal information, details of Shareholders and Directors, 4 years of profit and loss & balance sheet data.

Retrospective Analysis

Using details of businesses which have defaulted, retrospective analysis can be carried out on a ledger, establishing optimum score thresholds and providing a portfolio health-check. Using the value of the defaults the analysis demonstrates how much credit we recommend for businesses within your ledger.

Augur Short Report

A concise credit report including: Augur Score and analysis, credit recommendations and company identification details.

Augur Monitoring

Traditional monitoring criteria tend to be event driven such as filing of accounts, posting of CCJ's, deterioration in payment performance etc. The Augur Monitoring Service uses changes in the score as a main parameter, enabling you to get a more balanced view of the impact of events on the risk profile of those you are assessing; hence you only look at those with a significant shift in their profile.

Portfolio Analysis

Augur distribution graphs instantly highlight the current risk within a ledger, these can be compared over time to show how levels of risk have changed. The lowest risk records are displayed in the highest Augur Score ranges. Continual tracking, realignment and redevelopment ensures the predictive power of the Augur Scoring model. You can rely on getting the most up-to-date, accurate and relevant scores across all types of businesses. It will assist you in making consistent and accurate decisions over time and ensure that changes in business objectives and fluctuations in economic climate can be quickly and accurately reflected.

About Graydon UK

Graydon UK is one of the leading international business information providers of credit information and credit management solutions. Graydon's combined international and UK databases represent a powerful one-stop source providing online access to millions of credit reports of businesses in more than 190 countries. Owned by Europe's leading credit insurance organisations, Atradius, Coface and Euler Hermes, Graydon's focus over many years has been to build the perfect tools which are setting the pace in quality credit management.

About FICO

FICO is a leading provider of credit scoring, decision management, fraud detection and credit risk score services. Founded in 1956, they sparked a revolution in the financial services industry with the introduction of credit scoring. Today more than 300 financial institutions use FICO's commercial scoring models.

