

Using up to 12 months of data, the Payment Risk Score and Payment Risk Report predicts the probability that a small business will experience a payment risk (NSF/Overdraft, missed recurring payment, late fee, etc.) in the future when making a payment based on Open Banking. The Score is a 2-digit ranking with four segments of risk going from low to high.

- 1 Report details**
Find your borrower's information, along with the report creation date, the requester (you), the Report ID, and Reference No. The Report ID will be used to request copies.
- 2 Payment risk score**
The Score represents the likelihood of a missed payment based on an analysis of open banking data.

The Score has four levels:
High - 76-100
Medium-High - 51-75
Medium - 26-50
Low - 0-25

The higher the score, the more likely they will miss a payment.
- 3 Summary by account**
These are the accounts used to create the Score and Report. It includes the name of the financial institution, name of the account, account holder, the last four digits of the account number, type of account, such as checking, savings. The Beginning Balance, Average Monthly Bal., and Current Balance are for the reporting period.
- 4 Non sufficient funds by account**
For each account listed in the Summary by Account section, it lists the financial institution and account name. Days since the most recent non-sufficient funds fee debit transaction is the last time the financial institution charged a late fee to the account. Total number of insufficient funds is the number of times that account had an insufficient funds transaction during the reporting period.

Transaction summary for all accounts
NSF Totals - the total amount of non sufficient fund or overdraft transactions during the reporting period.
NSF Monthly Average - Monthly average NSF/Overdraft based on total number and the reporting period.
Deposit Totals - Total amount deposited in the accounts in Summary by Account section for the reporting period.
Deposits Monthly Average - Average amount deposited per month of the reporting period.
Withdrawal Totals - Total amount removed from the account for the reporting period.
Withdrawals Monthly Average - Average amount removed from the account each month of the reporting period.
- 5 Cash flow summary - All accounts**
Average Balances - Displays the average balances for the months indicated for all accounts in the report.
Balances - Open and Close - Shows the opening and closing balance for all accounts in the report for the months indicated.
Withdrawals - Total withdrawals for all account in the report for the months indicated
- 6 Payment risk behavior**
Non-sufficient Funds or Overdraft - Indicates the number of NSFs or Overdraft for a month for all accounts in the report.
Recurring Expense Payments - Indicates the total amount paid in recurring expenses for a given month for all accounts in the report. It also indicates if any of this type of payment was missed for a specific month.
Insurance Payments - Indicates the monthly amount paid for insurance.
Tax Payments - Indicates the amount of taxes paid monthly.
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