

# Know Your Business (KYB) International Scoring

To make things easier for you when trading internationally, we have created an international score. This allows you to compare company credit scores across the globe and have peace of mind throughout every country you trade in. By using the same scoring range and risk descriptions for all countries, we make it easy for you to compare reports. Our score is designed with simplicity, ranging from A-E, A being the lowest risk, D being the highest risk and E being unrated. It measures the likelihood of a company becoming insolvent within the next 12 months.

Score Band	Description	
A	Very Low Risk	Proceed with transaction - offer extended terms if required.
B	Low Risk	Proceed with transaction.
D	Moderate Risk	Proceed with caution and monitor closely.
C	High Risk	Request assurances before extended credit in the form of personal guarantees.
E	Not Rated	Insufficient information to assign a risk score.

## What factors affect the nCino Identity Solutions International Score?

The factors that affect the score differ by country. Different scorecards have been created for each country, using statistical research that has identified factors that are proven to predict business failures, ensuring you receive an accurate and up-to-date credit risk assessment.

### Typical factors that are used in these scorecards are:

- Key information from financial statements
- Court judgement data
- Protested bills
- Industry code and analysis
- Demographic information
- Age and legal form of the business
- Related businesses that have failed or have the same director
- Supplier payment history