altares
Part of Dun & Bradstreet's Worldwide Network

The future is here

Introducing the first AI-driven credit score in Belgium

Experience the next generation of credit scoring—powered by AI

- Unlock 25% more business by reducing high-risk classifications in ratings 3 & 4.
- Gain unmatched precision with 21 tailored scorecards, ensuring accurate, business-specific risk assessment.
- Make confident decisions with Explainable AI (xAI), providing clear risk assessments and full transparency into the factors influencing your score.

A smarter score with the same trusted foundation

While our technology has evolved, the core principle of our 1-100 failure score remains unchanged - providing a clear and reliable prediction of the likelihood that a business will seek legal relief from creditors or cease operations with unpaid debts within the next 12 months.

Our AI-powered model is built on the same solid foundation that has made our credit scores an industry standard. **With over 20 years of historical business data in the Belgian market, our database is unmatched in depth and accuracy.** It captures a vast range of insights that drive smarter risk assessments and more informed decisions.

"For over 30 years, D&B has led the way in data-driven credit scoring, helping businesses make smarter B2B credit decisions. Now, as the world moves faster, sharper insights are essential.

That's why we're introducing Belgium's first AI-powered bankruptcy score—launching mid-2025. This groundbreaking model, built on extensive R&D, delivers unmatched predictive accuracy while maintaining the transparency you trust.

Smarter insights. Better decisions. Less risk. The future of credit scoring is here. Are you ready?"

Barry de Goeij
Senior Data Scientist

Joris Peeters
Chief Data Scientist

Precision tailored to your business

Not all businesses are the same – so why rely on a one-size-fits-all model? We've redefined risk assessment with a groundbreaking, AI-driven segmentation approach that delivers unparalleled accuracy and predictive power.

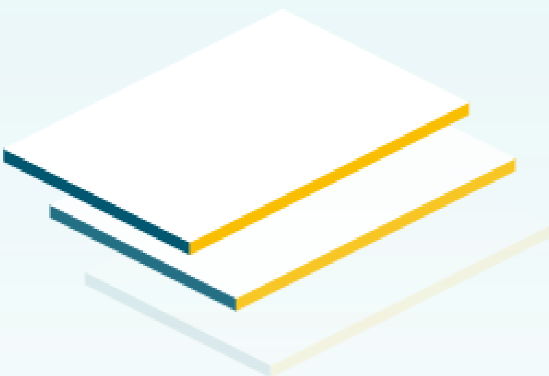
Our new Belgian business failure prediction system now operates on **seven distinct neural network segments**, driving an unprecedented **3-million-fold** increase in model parameters. This game-changing innovation sets a new industry standard, offering insights that were once unimaginable.

But it's not just about scale—it's about intelligence. Our model dynamically adapts to financial shifts, ensuring real-time, data-driven accuracy. Even with GDPR restrictions and economic turbulence, its stability and predictive performance have surpassed expectations, proving the **true power of AI-driven methodology**.

And unlike black-box AI, **transparency remains at the core**. Our system provides clear, explainable insights, empowering businesses to make confident, strategic credit decisions.

AI-Layered Scoring: Precision, Control, and Predictive Power

Integrating AI into a scoring architecture requires careful calibration to mitigate the inherent complexities of mathematical modeling. To ensure both accuracy and reliability, we employ a **two-layered approach** that blends AI-driven insights with human expertise and traditional scoring methods.



The first layer, the logic layer, acts as the guiding force for AI. This human-controlled framework incorporates logical, economic, and risk-based considerations to steer the AI, ensuring that predictions remain aligned with sound financial principles.

The second layer, the traditional scorecard layer, refines and validates the AI-generated output. While AI significantly enhances predictive accuracy, it is not infallible. This layer, built on logistic regression-based models, ensures that the final score is fine-tuned and optimized for maximum reliability.

More business, less risk

The enhancements to our scoring architecture have led to a significant boost in performance, unlocking new automation opportunities for our customers. By integrating AI-driven insights with traditional scoring methodologies, we have achieved greater accuracy and efficiency, allowing businesses to make smarter, faster, and more confident credit decisions.

New Rating	Percentage failed	Percentage non-fail	Risk level
1	0.35%	7.75%	0.03%
2	28.95%	66.19%	0.25%
3	33.56%	20.97%	0.90%
4	37.14%	5.09%	3.97%

Clearer risk differentiation

Identify high-risk businesses with 70% of failing companies flagged in ratings 3 and 4, while keeping stable businesses clearly distinguished.

Stronger risk signals

Rating 4 captures nearly 40% of failed companies, offering a highly predictive signal that helps you spot financial trouble before it escalates.

Increased automation

With an uplift of more than 10%, you can see that less than 27% of the non-failed companies are in the rating 3 & 4.

Want to know more about our new Belgium scorecard?

www.altares.nl

www.altares.be