

# Collection Triggers<sup>SM</sup>

Let Experian monitor and locate your unpaid accounts



Many accounts go through the collection process without contact and consequently go unpaid. Ultimately, these nonpaying customers surface. When they do, be the first to know.

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Collection Triggers<sup>SM</sup> is a dynamic, flexible account monitoring tool that quickly and effectively tracks identifying information on individual accounts. You choose the information you want us to track. When there is new information available, we immediately notify you.

#### Time- and money-saving benefits

- No up-front costs to monitor accounts
- Automatic notification when new information about your skip accounts is reported to Experian
- Improved collection rates
- Flexibility and customization to your specific needs
- High-quality address and telephone information
- Powerful tool for all stages of the collection and recovery process

#### Features

- Daily monitoring and delivery of trigger results
- Optional triggering categories
- Robust and customized criteria options
- Customized suppression options
- Fifteen score models available with trigger notices

#### Flexibility and customization

- Select specific trigger options
- Customize rules around monitoring frequency
- Determine priority hierarchies
- Track account- and portfolio-level results

**Powerful tool for all stages of the collection and recovery process**

**Early-stage delinquencies** —

Proactively monitor accounts for public record, civil action, tradeline and demographic events, allowing you to cure delinquent accounts.

**Charged-off accounts** — Monitor key trigger events; utilize notifications to help prioritize and segment portfolio strategies.

**Uncollectible, warehoused and postjudgment accounts** — Your debtor may have “disappeared” for now, but when he or she surfaces, you will be immediately notified.

**Improving credit**

Most consumers who have not had the funds to pay a debt previously often see their ability to pay improve in the future. With Experian’s new financial event triggers, you will know when to contact consumers regarding old debt as their financial status improves. Making accounts current, paying off debts in full and having funds available on an open bankcard are examples of triggers in this category that can help your organization focus collection efforts on the consumers most likely to pay.

Collection Triggers is a cost-effective and flexible way to monitor collection accounts. You decide what accounts to track, you define the rules around monitoring, and Experian® will check these accounts daily and forward all identifying and pertinent data to you when changes occur.

To find out more about Collection Triggers, contact your local Experian sales representative or call 1 888 414 1120.