

Portfolio Management Package

Improve collections efficiency and increase overall profitability

In today's rising consumer debt market, determining the most appropriate action to take on delinquent accounts is a challenge. Treating each account the same is inefficient, expensive and potentially damaging to customer service and your brand. Portfolio Management Package solves this problem with a blend of consulting, analytics, data and industry best practices.

A comprehensive strategy management solution, Portfolio Management Package enables you to evaluate and manage collections accounts within your portfolios while reducing costs and improving customer service and profitability. The solution objectively and accurately pinpoints the risk associated with individual accounts and reveals trends hidden in your portfolio, empowering you to make faster, more effective decisions.

More efficient collections and recovery

Delivered as a hosted system, Portfolio Management Package offers a single solution to help you manage your portfolio across all phases of the collections life cycle. Key features include the following:

- Automated decisioning capabilities for collection prioritization
- Integrated industry-specific and custom behavioral scoring models
- Robust Champion/Challenger testing capabilities
- Industry best practices and expert strategy advice from our team of consultants
- Comprehensive reporting for scorecard and strategy monitoring

In addition, Portfolio Management Package can be integrated with Experian's Collection AdvantageSM solution for accessing credit information, public records and skip-tracing information.

Increase profitability and drive efficiency

Manage collections activities with greater speed and increased efficiency:

- Lower collections costs by more accurately assessing risks for each account and minimizing efforts on lower-risk accounts
- Reduce roll rates and losses by expediting identification of high-risk accounts so they can be prioritized for special attention
- Increase the size of the portfolio being managed without additional staff

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Take precise action

Match the right treatment to the right customer:

- Screen customers for extensions using your company's policies
- Test different strategies via Champion/Challenger simulations and implement new strategies within days
- Leverage key insight into operational results through improved business information and strategic reporting

Gain advantage from added flexibility

Benefit from a hosted system that allows you to respond to change, be competitive and drive performance improvements:

- Reduce your investment in internal technology infrastructure and enable your IT staff to focus on other priorities
- Accelerate time to production

Portfolio Management Package processes daily files and scores accounts using generic industry-specific behavioral scoring models or custom models to evaluate risk. The resulting scores are used to set risk grades and additional

criteria for account segmentation, create portfolio segmentation splits and recommend advanced decision strategies. Within 24 hours, Portfolio Management Package returns a feedback file with strategy codes, scores, collections data and other relevant information needed for each account to take action.

Proven, versatile application

Portfolio Management Package is a proven solution that has delivered substantial performance improvements to clients. It has helped clients significantly improve operational efficiencies and save revenue lost from inefficient account handling and losses. The solution is well suited across a range of industries, including banking, credit unions, consumer finance, wireless and landline communications, energy and cable.

To find out more about Portfolio Management Package, contact your local Experian sales representative or call 1 888 414 1120.

Visit Experian online at www.experian.com.

How Portfolio Management Package Works

