

Collection Advantage StrategySM

Allocate your resources intelligently



Treating each account similarly is inefficient. Determining the most appropriate strategy for each account is crucial to your success. Reduce the time and costs associated with working portfolios by utilizing an intelligent decision engine.

Experian® has combined its powerful Collection Advantage^{SM*} platform with decisioning capabilities that enable the user to quickly segment, prioritize and execute flexible workflow strategies based on critical consumer data.

Delivered as a hosted application, Collection Advantage StrategySM provides access to consumer credit data, score models, deceased and bankruptcy details, plus updated contact information.

Focus on your most collectible segments

Collection Advantage Strategy gives additional insight into your collection portfolio by enabling you to:

- Manage your most profitable segments to increase recoveries and optimize resource allocation
- Segment and drive account workflow, such as which accounts to route to a specific collector group or which to send through automated and virtual processes
- Define and/or modify treatment strategies for accounts

Reduce collections costs

Rather than spending the same amount of money on each account, allocate your resources to the accounts with the greatest profit potential.

Trim your expenses in the following areas:

- Time and effort associated with manual account review
- Number of phone calls and letters
- Time and cost for skip tracing
- Court costs and fees for legal collections
- Employee head count

Automated decisioning capabilities

Once your strategy template is defined, the decision engine evaluates each account to determine the appropriate treatment and the data characteristics to deliver.

Key features of Collection Advantage Strategy include:

- Segmentation of portfolios by key variables, such as score, balance amount, age of debt and more

*Collection Advantage Strategy is a Fair Credit Reporting Act (FCRA)-governed product. In accordance with Experian's standard terms and conditions, clients may be asked to produce documents supporting permissible purpose for any Collection Advantage Strategy inquiry. It is recommended that clients maintain records in accordance with FCRA regulations.

- Delivery of data elements based on the strategy prescribed for each account
- Integrated industry-specific and custom behavioral scoring models
- Streamlined file processing by enabling a strategy decision and a Collection Advantage data append in a single pass
- Champion/Challenger testing capabilities
- No installation or software investment required
- Per-file consolidated report summary

How it works

Collection Advantage Strategy processes files to evaluate accounts using key information, such as account type, balance, and industry-specific

behavioral scoring models or custom models. The resulting scores are used to create a strategy action code that can drive your workflow and define your treatment strategy. Within 24 hours, Collection Advantage Strategy returns a feedback file with strategy action codes, scores, collections data and other relevant information needed for each account so you can act immediately.

This example matrix (see Figure 1) illustrates which data elements will be returned by Collection Advantage Strategy. Each cell of the matrix lists data that will be included in the result file. For example, in the A1 cell, due to low balance and low score, this matrix configuration will not append additional data. Conversely, high balance and high score will receive a robust data package.

		Balance						
		Low	1	2	3	4	5	High
Score	A	NA No action	NA No action	XF New phone	YZ New phone and address	JB All data		
	B	NA No action	NA No action	XF New phone	YZ New phone and address	JB All data		
	C	XF New phone	XF New phone	XF New phone	YZ New phone and address	JB All data		
	D	YZ New phone and address	YZ New phone and address	YZ New phone and address	JB All data	JB All data		
	E	JB All data	JB All data	JB All data	JB All data	JB All data		
	High							

Figure 1

		Balance						
		Low	1	2	3	4	5	High
Score	A	No action	No action	IVR	Dialer	Collector		
	B	No action	No action	IVR	Dialer	Collector		
	C	IVR	IVR	IVR	Dialer	Collector		
	D	Dialer	Dialer	Dialer	Collector	Collector		
	E	Collector	Collector	Collector	Collector	Collector		
	High							

Figure 2

The example matrix above (see Figure 2) translates each cell into a strategy action based on the criteria you define.

Bankruptcy and deceased accounts will receive strategy action codes but do not fall into the strategy matrix and do not receive appended data by default. If bankruptcy or deceased detail information is desired, the defaults can be changed to alternative strategy action codes.

A powerful combination

Collection Advantage Strategy combines the power of credit-based scoring, attributes and up-to-date contact data with the decisioning

capabilities of Experian's Portfolio Management Package, a proven product that has delivered substantial performance improvements to clients by enhancing collections efficiencies. The tool is well-suited to a range of industries, including banking, credit unions, consumer finance, wireless and landline communications, energy and cable.

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

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