

## CollectScore<sup>SM</sup>

Target delinquent accounts with the greatest repayment potential

**CollectScore<sup>SM</sup> from Experian tells you which delinquent accounts are most likely to result in the highest repayment amount. It helps you determine which accounts to pursue first and how to maximize the return from your collection resources.**

Developed for Experian by Fair, Isaac and Company, Inc., CollectScore rank-orders the amounts likely to be repaid on bankcard accounts, from the time they are 90 days delinquent until charge-off. CollectScore rank-orders accounts that have become delinquent with a score between 100 and 400. The higher the score, the greater the potential collection amount.

With CollectScore, you can prioritize accounts and focus your efforts on accounts with high repayment potential.

### **Add a new dimension to your current collection methods**

CollectScore adds new insight to accounts you may already be prioritizing according to your own factors, such as account balance. For example, an account with a low score and a high balance indicates a high degree of competition and a low collection potential.

With this insight, you will be able to:

- Assign the highest priority to high-scoring, high-balance accounts
- Defer or outplace accounts with the lowest scores and lowest balances
- Assign accounts with high balances and lower scores (indicating more competition and less likelihood of collection) to your most experienced collectors
- Assign high-scoring, low-balance accounts to less seasoned collectors to give them experience in a less competitive environment

CollectScore becomes even more valuable over time, as you track and validate your own results.

### **How CollectScore was developed**

To develop CollectScore, Fair, Isaac matched master file information on delinquent bank card accounts with archived Experian credit report information.



The performance was evaluated by the total payments plus returns during the following six months. The actual amount repaid was used as the outcome measurement.

The information contained on the observation credit report was evaluated as to its predictiveness. The most predictive variables were then assigned values — the total of which is the CollectScore.

CollectScore uses credit variables to predict future repayment including:

- Degree of collection competition
- The number of additional tradelines showing serious delinquency or defaults — only in a tailored scorecard. (This indicates that several lenders may be trying to collect from the same individual.)
- History of past delinquency and repayment or recovery
- Current levels of indebtedness

### Choose from two scorecard options

- The general scorecard rank-orders accounts based on all data contained on the consumer's report.
- The "Tailored Option" focuses on the consumer's history of delinquency with your specific tradeline, in addition to general characteristics. Experian® will work with you to establish a list of reporting codes that identify your accounts. If no tradeline matches subcodes on file, the general scorecard will be returned. Just request the "Tailored Option" when making your inquiry.

**To find out more about the CollectScore, contact your local Experian representative or call 800 333 4930.**



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