

Debt Portfolio EvaluatorSM

Perceptive new analysis tool for debt buyers and debt sellers



Determining which debt portfolios have the greatest revenue potential can be a hit-or-miss proposition for debt buyers and sellers. A typical demographic analysis is too generic to provide a true picture of a portfolio's actual recovery potential.

To help buyers and sellers of debt make more informed decisions, Experian[®] has developed Debt Portfolio EvaluatorSM, a process that provides a detailed analysis of the portfolio under consideration.

Gain insight from debtor profiles

Debt Portfolio Evaluator is driven by Experian's powerful Collection AdvantageSM product, which combines consumer credit data, credit-based scoring and advanced analytics to provide a 360-degree view of consumers. This process uses Experian's vast credit databases to deliver a detailed analysis for each debtor in the portfolio. For example, for each record in your portfolio you will know that Experian has up to three recently updated phone numbers and the date the address was last updated.

Enhance your due diligence

The in-depth information available with Debt Portfolio Evaluator gives you a vital tool for the due diligence and evaluation process critical to a profitable purchase or sale. This tool provides data on

33 collection-specific attributes and other relevant information, helping you gain insight for determining:

- A portfolio's true value prior to purchase or sale
- A comprehensive, easy-to-analyze view of each debtor's current credit standing
- Which debtors have the greatest recovery potential and those at risk for filing for bankruptcy
- Whether quality contact information is readily available

Make more confident decisions

With Debt Portfolio Evaluator, you'll know more about the characteristics of the portfolios you're bidding on, enabling you to bid more effectively and more confidently. When selling the portfolio, Debt Portfolio Evaluator assists in determining the value with more confidence. Our advanced analytics enhance the evaluation process with:

- RecoveryScoreSM models, which score and rank accounts from most to least collectible

- A bankruptcy model score, which predicts the likelihood a consumer will file for bankruptcy in the next 12 months

Fast and easy

Our evaluator process enhances your debt-buying and debt-selling decisions by providing:

- A quick turnaround, allowing you more time to evaluate the portfolio
- Experian's proprietary Find Consumer search logic, giving you superior match rates
- A comma-delimited input/output record format, making it easy to import the records into Microsoft® Excel or your own analysis program
- A summary portfolio report, as well as individual debtor information

Find the best investment

Debt Portfolio Evaluator brings significant value to your prepurchase portfolio analysis, helping you determine the best investment opportunities.

Get the most out of your portfolio

Debt Portfolio Evaluator enhances your ability to determine the value of your portfolio prior to sale, maximizing your revenue potential.

Debt portfolio evaluation intelligence

This sampling of the output data provided by the Debt Portfolio Evaluator process shows the breadth of intelligence that can be delivered for each consumer in the portfolio.

Residency indicators

- Address
- State of residence
- Dwelling type
- Existence of mortgage
- Date address was last updated
- High-risk address

File One PhonesSM

- Know the number of phones currently available within Experian's File OneSM database. The phone numbers can include hard-to-find, unlisted and cell numbers, when available.
- Provides the dates when each phone number was last updated.

Collection attributes

- Deceased indicator
- Disposition of the consumer's Chapter 7, 11 or 13 Bankruptcy
- Number of satisfied judgments/liens within the last 12 months

- Number of derogatory tradelines and/or public records
- Number of tradelines where the worst status is 30, 60, 90 or 120 to 180 days past due
- Number of all collection trades
- Number of trades with paid collection status
- Aggregate monthly payment for open tradelines
- Credit balance amount for open mortgage trades, home-equity lines of credit and open revolving trades
- Total balance for open installment trades
- Number of open/current revolving, finance and installment trades
- Indicators that a consumer is seeking new credit

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