

FirstSweepSM

Start your collections process on the right foot

The first step in creating a collections strategy? Compliant account handling. This means correctly identifying accounts and properly treating them according to regulations, client requirements and/or internal business objectives.

The debt collection industry has been searching for a more comprehensive tool to filter and monitor protected status collection accounts with improved accuracy and freshness. Our FirstSweepSM solution meets those needs by providing you with a modular tool for use as an initial step in your process or throughout the account life cycle.

We developed FirstSweep based on client and industry input. It can provide you with a suite of filters and triggers with coverage across the United States and its territories. In addition, new data sources can be added as the industry demands through the FirstSweep modular capabilities. That way, you comply with ever-changing risk challenges. You now have access to information on bankruptcy, deceased, military, cell phones, fraud and litigious consumers.

Fresh, accurate data for debt collectors

Not all bankruptcy tools are the same. FirstSweep has been tested against traditional bankruptcy data sources. The result? A reduction in case update errors. Additionally, this tool refreshes and updates information daily for greater accuracy.

An ever-improving, comprehensive tool

FirstSweep is designed as a modular platform where new data sources can be added based on shifting industry needs.

This valuable tool can help you:

- **Reduce regulatory risk** — Confidently handle accounts protected by the Servicemembers Civil Relief Act, the automatic stay and the Telephone Consumer Protection Act with fresh and accurate information.
- **Identify accounts that need further review** — Organize your accounts and optimize your resources.
- **Monitor future changes** — Let us take the heavy lifting out of continually sending in files for updates.

Available filters and triggers

| Filters | Triggers |
|----------------------|----------|
| Military scrub | |
| Bankruptcy | ✓ |
| Cell phone indicator | |
| Deceased | ✓ |
| Fraud | |
| Litigious consumer | |

Layout and flexible file formatting

FirstSweep is available in a standard, easy-to-use fixed-length or comma-delimited format. Results are returned in the same format and can be loaded into standard office software or integrated into your collection account software for an efficient, fully automated solution.

In addition, the product can be easily formatted to your existing layouts to reduce IT costs and streamline the onboarding process.

Data available through FirstSweep

- Bankruptcy details, including consumer, attorney and court information.
- Consumer identifiable information.
- Deceased indicator.
- Fraud activity on address or Social Security number.
- Information on consumers engaged in legal activity against collectors.
- Military scrub.
- Probable cell phone indicator.

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