

# Commercial Recovery Score™

Collections prioritization made simple

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Experian® Business Information Services created two new collection models — one using traditional modeling techniques and the other a machine learning based model. Both scores allow businesses to prioritize their commercial recovery efforts on customers who are more likely to repay their debts. Many collection models were built using pre-2008 recession data, and as a result, lack more current data and repayment behavior post-recession. For those companies evaluating potential recession proofing strategies, or ways to improve every day cash flow, our new Commercial Recovery Scores can help. By combining the power of Experian's commercial data and modern analytical modeling techniques, our new models can streamline and maximize your recovery efforts.

## Business challenges

Despite a strong economy, many companies are evaluating recession proofing strategies for their business in the event of a potential downturn. As part of such strategies, companies are inquiring more about score-based automation and how it could help them to better manage their commercial collection efforts and cash flow.

By leveraging a modern commercial recovery model with flexible delivery capabilities (Batch and API) you can quickly and easily drive results across your debt recovery process.

## Benefits of Commercial Recovery Score

- **Effective** — Using the amount to be collected and Experian's business credit behavior, we can determine who is more likely to pay their outstanding debt.
- **Sophisticated** — Built using modern modeling techniques, use the machine learning model for added lift in performance.
- **Innovative** — With access to third-party collection data, we developed sample data to test our model. Benchmarked against state-of-the-art machine learning methods, you can be confident our Collection Recovery Score will provide top performance to increase the odds of recovery.

## Working with Experian

At Experian, we give every client the most holistic view of small-business risk to drive efficiencies, mitigate risk and improve profitability. Every day, our data scientists apply the latest technology and AI modeling techniques to a wealth of business and consumer data sources to provide the most comprehensive blended insights into the health of small and emerging businesses in the market.

From the moment you engage with Experian, you'll get the peace of mind that comes from relying on the industry's most stringent security and governance best practices, as well as the confidence of consistent and rapid customer service enjoyed by thousands of customers.

And Experian is the only credit bureau that has been recognized by *Forbes* as one of the most innovative companies in the world for five years in a row.

Product Sheet

## Commercial Recovery Score™

### About Experian's Business Information Services

Experian's Business Information Services is a leader in providing data and predictive insights to organizations, helping them mitigate risk and improve profitability. The company's business database provides comprehensive, third-party verified information on 99.9 percent of all U.S. companies, as well as millions of companies worldwide. We provide market leading tools that assist clients of all sizes in making real-time decisions, processing new applications, managing customer relationships and collecting on delinquent accounts.

For more information, contact your local Experian sales representative, call 1 800 520 1221 or visit [www.experian.com/ciq](http://www.experian.com/ciq).