

Collection AdvantageSM

Organize workflow, optimize revenue

How do you create a comprehensive strategy to yield the highest collections results? Collection AdvantageSM generates detailed reports and places relevant data at your fingertips so your collections efforts are as fast and efficient as possible.

A new way of working

Collection Advantage portfolio management helps you access the exact information you need, when you need it. It's a new way of working with Experian to optimize organization, improve recovery, and gain greater insight into your debt portfolio.

Available 24/7, Collection Advantage puts you in control. By connecting with Experian's credit-based scoring models and vast consumer databases, we ensure your inquiries are matched to the right consumers.

One tool does it all

No other single tool gives you the advantages of complete portfolio intelligence from one provider and one simple process. Your profitability depends on your ability to prevent fraud, mitigate risk, provide the right offering and collect previously unpaid balances.

To optimize this, Collection Advantage's virtual "tool box" offers you:

- Access to industry-specific, credit-based scoring models and attributes
- Integration with our MetroNet[®] skip-tracing service, offering access to multiple phone databases, to enhance dialer productivity and right party contact
- A detailed view of up to 10 open tradelines and five most-recent inquiries per consumer

- Customizable reports delivered via a seamless, time-sensitive batch delivery or a user-friendly website
- 24-7 access with simple input and output formats for batch delivery

Maximize recovery, minimize costs

Priority Score for CollectionsSM will help you increase collectible dollars with less time and effort through blended debt collection recovery models.

- Identify debtors with the highest recovery potential.
- Prioritize post-charge-off-based collection probability.
- Reduce operating costs by streamlining the recovery process.

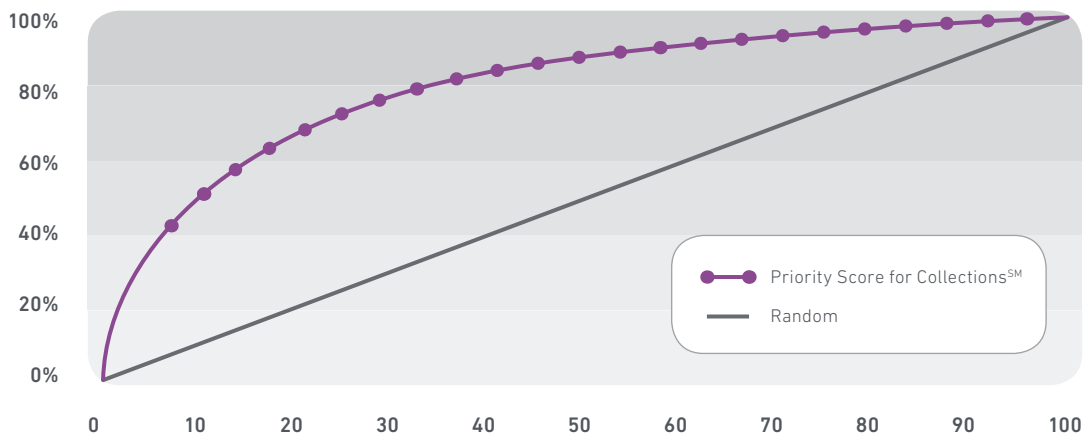
The traditional payment-incidence score and unique-expected dollar score are combined so you can segment and prioritize collections. Industry-specific models span 15 debt types including card, deposit, energy, and healthcare.

Efficiently track debtors and locate skips

Collection Advantage accesses Experian's MetroNet[®] Electronic Directory Assistance and unique data sources for change of address to help you find more skipped accounts at less cost. Combine comprehensive contact data on more than 140 million households and 19 million businesses with built-in cross-reference search capabilities for better bottom-line results.

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Sample Priority Score for Collections validation shows 74% of dollars recovered in top 20% of accounts:



Customize attributes to your accounts

Collection Advantage offers a robust array of attributes for analyzing your accounts. These are just a few you can use to customize your queries and tailor your workflow:

- Availability of credit
- Presence of a mortgage
- Bankruptcy information
- Deceased flag
- Recent credit inquiries
- Newly opened trades
- Recently paid collection items
- Recent judgments and liens
- Recent delinquencies
- Aggregate payments
- Aggregate balance-to-credit ratio

Easy integration

Collection Advantage's batch-delivery system can be prepared in a word-processing or spreadsheet program, making it extremely easy to use. Results can be loaded into standard office software or integrated into collections account-management software for a fully automated product.

We've also added a new, flexible interface via Smart DecisionTM that supports custom input and output layouts in delimited and fixed-length files. Our goal is to speed implementation so you can focus on optimizing, not organizing your business.

Collection Advantage is available through Experian AccessSM which provides a user-friendly web interface that enables quick, easy implementation for your team members.

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