

# Collection Report

Maximize your  
recovery dollars



To collect on a delinquent account, you need to locate the debtor. Experian's Collection Report provides the credit and locator information you need to maximize your recovery dollars. Designed with input from collections professionals, the three versions of Collection Report give you comprehensive information to take action when your chances of recovery are highest.

#### Standard format

To increase your chances of recovery, you must have accurate information to identify, prioritize and act on derogatory accounts to limit elapsed time. In addition to providing you with current address information, Collection Report contains special indicators to highlight critical aspects of the debtor's situation. Using these indicators, you can pinpoint which debtors have the highest collection potential and immediately concentrate your collection efforts on them.

These indicators include:

- "Available amount," indicating potential assets
- Public record information, identifying debtors who have filed for bankruptcy and may require special action on your part
- Account type and account status information

Additionally, Collection Report information is organized to display only the most current information so time is not wasted analyzing old or extraneous information.

#### Easy access to Collection Report data

The process for accessing Collection Report is very similar to that of Experian's Credit Profile Report, except that you input an inquiry type "M." For the Standard Collection Report, input the keyword "RR-COL" for TTY format or "RR-COLX" for CPU-to-CPU format at the end of the inquiry. For more information, refer to the sample inquiry inside.

#### Use Collection Report to verify basic account information

Collection Report is conveniently formatted to save you time in identifying the information most important to your collection efforts.

The report includes:

- Consumer identification information
- Additional address information
- Employer information
- Tradeline and inquiry information
- Public record information
- Subscriber address information
- Other options include Demographics, Fraud Shield,<sup>SM</sup> and risk and recovery models

### Three versions

Choose from the Standard Collection Report described in this brochure or two other versions, each featuring additional summarized tradeline information in varying formats depending on your needs. See Experian's Collection Report formats brochure for more information.

### Reduce the cost of collections

Avoid the costly process of gathering information on delinquent consumers in a piecemeal fashion with the comprehensive advantages only Collection Report can provide. Information is available via TTY, CPU-to-CPU, XML (Net Connect) and tape-to-tape processing.

### Collection Report at a glance

**1. Consumer identification information** — verifies the consumer you're looking for by providing specifics on the consumer's name, address, alias names, Social Security number, spouse name, year of birth and family generation title. The "source" indicator shows whether the data was reported to Experian via monthly reporting tape, by

inquiry or manually through the maintenance process.

Your inquiry information may indicate possible fraud if it conflicts with data on file for the consumer.

**2. Demographics** — Phone numbers and driver's license numbers are optional features to enhance your consumer identification and location efforts.

**3. Match code** — alphanumeric comment you may input via the M-keyword that enables you to quickly cross-reference the report to your internal account numbers. You even can specify that the report be sent to a specific department or contact person.

**4. Additional address information** — debtor's other known addresses as reported to Experian. You can try contacting the consumer directly, or you can use this data to check names and phone numbers of neighbors who could give you further information on the debtor's location.

**5. Employer information** — most recent employer name and address as reported to Experian. Contact the employer to find out more information about the debtor or to make arrangements to garnish wages.

**6. Fraud Shield/Risk score information** — optional features that allow you to receive Experian's Fraud Shield and/or risk model services. Experian's Fraud Shield service offers a range of options to uncover potential fraudulent activity associated with a consumer's Social Security number and/or address. Experian's risk model

services also can help you identify high-risk accounts that appear to be creditworthy. Collection and recovery models also are available to help you prioritize the most collectible accounts.

**7. Tradeline information** —

displays information on the debtor's accounts as reported by credit grantors over the past 12 months. Data fields include account status, type of account, date reported and potential assets available. Accounts are sorted first by status (deceased, current, delinquent, paid or under dispute) and then by most recent date reported within each status category. This format helps you immediately identify and prioritize accounts so you can concentrate your efforts on contacting credit grantors having the most recent information or on collecting accounts having the highest repayment potential.

**8. Recently opened account** —

indicates, through the symbol "O," that the account was opened within the past six months. The creditor of the new account is probably the last to have significant contact with the debtor. By calling this creditor, you're likely to get the most recent location, as well as new details on the debtor's available credit and payment performance.

**9. Debt counseling** —

indicates, through the symbol "B," consumers who are repaying their bills through debt counseling. By contacting the credit grantor that reported the debt counseling, you may be able to locate the counselor and be added to the debtor's repayment program.

**10. Account status** — immediately tells you if the account is current, delinquent/derogatory, paid/closed, belonging to a person reported as deceased or under dispute. Use this data to help prioritize which accounts to collect first and which companies to contact for more information.

**11. Type of account** — defines whether the account pertains to a real-estate, installment or auto loan; bank credit card; retail charge card; other charge card; or other type of account. This data helps you quickly identify and contact credit grantors you feel are most likely to assist in skip tracing.

**12. Date of activity** — the date the consumer made his or her last payment on the account. If this date is unavailable, it will be the date the credit grantor last reported information to Experian. Contact the subscriber with the most recent report date to learn more about the debtor's present location and financial situation.

**13. Amount available** — reflects some potential assets of debtors so you can quickly contact consumers who appear most able to pay. The amount available figure is the difference between the balance and credit limit on revolving accounts only, indicating the amount available for cash advances that could be used as repayment.

**14. Subscriber phone numbers** —

These are for the specific branch or office location of the credit grantor that reported the data to Experian, enabling you to speak directly with creditors that may have more information about the consumer's location and financial status.

**15. Inquiry information** — lists companies that have received credit information on the debtor in the past six months. These companies may have more current information on your debtor based on attempts to open new accounts.

**16. Public record information** — displays all bankruptcies until the time they are removed from the consumer's file as mandated by the Fair Credit Reporting Act. Judgments, liens and other items of public record filed over the past 12 months also will be displayed. Bankruptcy data is especially useful when negotiating repayment

with debtors. For example, if their bankruptcy is nearing expiration, you can encourage them to pay in order to establish a clean start. Also, if their bankruptcy was recently filed, you will know not to accept declaring another bankruptcy as a nonpayment excuse.

**17. Subscriber address information** — enables you to contact credit grantors to confirm or receive more information about the debtor. Subscriber addresses are supplied when phone numbers are unavailable.

#### **Sample inquiry**

TCA1

RTM 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;

CA-10655 NORTH BIRCH STREET/BURBANK CA 91502;

PH-714.555.1111, DL-CA N2345678;YOB-1951;

M-Enter your internal contact here; RR-COL

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Collection Report gives you the comprehensive information you need to take action when your chances of recovery are highest.

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## Sample Standard Collection Report



EXPERIAN COLLECTION REPORT

PAGE 1 DATE 6-30-09 10:37:16

1 \* -----CONSUMER IDENTIFICATION INFORMATION -----\*

JONATHAN QUINCY CONSUMER SS:999-99-9990  
 10655 N BIRCH ST YOB:1/10/1951  
 BURBANK CA 91502-1234 SP:NANCY  
 DL: CA N2345678 GEN:JR  
 3 M-COLLECTION MGR / #47352 AKA:SMITH  
 RPTD BY:BAY COMPANY NICKNAME:JOHN;JACK  
 RPTD DT:05-02 PH:818.555.1111 UR  
 SOURCE:TAPE 2 PH:706.432.9876 IB  
 CONTACT:123.555.7890 PH:213.876.1234 UB

\* -----ADDITIONAL ADDRESS INFORMATION -----\*

4 RPTD ADDRESS REPORTED BY (SUBSCR) CONTACT  
 07-99 1314 SOPHIA LANE APT 3 HILLSIDE BANK 708.555.4444  
 SANTA ANA CA 92708-5678 SOURCE:TAPE

\* -----EMPLOYER INFORMATION -----\*

5 RPTD EMPLOYER NAME ADDRESS  
 04-97 AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019

\*\*\*\*\* FRAUD SHIELD/RISK SCORE INFORMATION \*\*\*\*\*

6 INPUT SSN RECORDED AS DECEASED INQ: PHONE ANSWERING SERVICE:  
 DOB: 1-10-1951 DOD: 3-30-1996 ABC ANSWER-ALL  
 INPUT SSN ISSUED 1965-1966 10655 N BIRCH ST  
 TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502  
 DRIVER'S LICENSE INCONSISTENT W/ONFILE 818.555.1212  
 FROM 3-01-02 INQ COUNT FOR SSN=8  
 FROM 3-01-02 INQ COUNT FOR ADDRESS=15  
 NEW NATIONAL RISK SCORE = 205 SCORE FACTORS = 06,03,02,11  
 EXPERIAN BANKCARD RECOVERY SCORE = 711 SCORE FACTORS = NONE

7 \* -----TRADELINE INFORMATION -----\*

SUBSCRIBER	ACCOUNT NUMBER	10 S	11 TYP	12 UPDT	13 AVAIL	14 CONTACT
CENTRAL BANK	23802654388	C	AUT	05-02	---	201.555.1111
ALLIED SAVINGS	A12345B6789C0	C	BCC	04-02	\$1,000	214.555.2222
8 O MOUNTAIN BANK	356A0197325346R1234	D	ILN	04-02	---	714.555.3333
CREDIT AND COLLECTION	98E543182136	D	OTH	04-02	---	213.555.4444
9 B HILLSIDE BK	123124125126127	D	ILN	09-01	---	708.555.4444

PAYMENTS BEING MANAGED BY A CREDIT COUNSELING SERVICE

ADDITIONAL TRADELINES WITH ACTIVITY OVER 12 MONTHS ON FILE

15 \* -----INQUIRY INFORMATION -----\*

SUBSCRIBER	TYP	RPDT	CONTACT
HEMLOCKS	RET	05-05-02	SEE BELOW
BAY COMPANY	RET	05-03-02	123.555.7890

16 \* -----PUBLIC RECORD INFORMATION -----\*

PLAINTIFF	COURT NAME	REF NUMBER	FILED	STATUS
NONE	U S BANKRUPTCY COURT	350545399062> >34561	06-10-97	BK 13-PETIT

17 \* -----SUBSCRIBER ADDRESS INFORMATION -----\*

SUBSCRIBER	ADDRESS	CITY/STATE/ZIP
HEMLOCKS	1234 A STREET	OKLAHOMA CITY, OK 31876

\* -----END OF REPORT -----\*

## Items of public record

Code	Description
<b>BK 7-FILE</b>	Filed voluntary or involuntary petition in Chapter 7 Bankruptcy (liquidation)
<b>BK 7-DISC</b>	Discharged voluntary or involuntary petition in Chapter 7 Bankruptcy (liquidation)
<b>BK 7-DISM</b>	Dismissed voluntary or involuntary petition in Chapter 7 Bankruptcy (liquidation)
<b>BK 11-FILE</b>	Filed voluntary or involuntary petition in Chapter 11 Bankruptcy (reorganization)
<b>BK 11-DISC</b>	Discharged voluntary or involuntary petition in Chapter 11 Bankruptcy (reorganization)
<b>BK 11-DISM</b>	Dismissed voluntary or involuntary petition in Chapter 11 Bankruptcy (reorganization)
<b>BK 12-FILE</b>	Filed petition in Chapter 12 Bankruptcy (adjustment of debt — family farmer)
<b>BK 12-DISC</b>	Discharged after completion petition in Chapter 12 Bankruptcy (adjustment of debt — family farmer)
<b>BK 12-DISM</b>	Dismissed petition in Chapter 12 Bankruptcy (adjustment of debt — family farmer)
<b>BK 13-FILE</b>	Filed petition in Chapter 13 Bankruptcy (adjustment of debt)
<b>BK 13-DISC</b>	Discharged/Completed petition in Chapter 13 Bankruptcy (adjustment of debt)
<b>BK 13-DISM</b>	Dismissed petition in Chapter 13 Bankruptcy (adjustment of debt)
<b>CO LIEN</b>	County tax lien
<b>CO LN REL</b>	County tax lien released
<b>FED TAX LIEN</b>	Federal tax lien
<b>FED TX REL</b>	Federal tax lien released
<b>JUDGMENT</b>	Judgment
<b>JUDGMT SAT</b>	Judgment satisfied
<b>JUDG VACAT</b>	Judgment satisfied and vacated or reversed
<b>MECH LIEN</b>	Mechanic's lien
<b>MECH RELE</b>	Mechanic's lien released
<b>STAT TX LN</b>	State tax lien
<b>STA TX REL</b>	State tax lien released

## Glossary of terms

The following are definitions for codes that may appear in the tradeline information band on the Collection Report. Some of the data elements also appear on Experian's Credit Profile Report but are coded differently on the Collection Report to more precisely categorize data according to the specific needs of collectors.

## Recent open and debt counseling flags

- O** Accounts opened within the past six months
- B** Tradelines under debt counseling

## Status indicators

- X** Accounts belonging to persons reported as deceased
- C** Current accounts, including those previously delinquent
- D** Present delinquent and derogatory accounts, including collection accounts
- P** Paid and closed accounts, including those reported on bankruptcy filings
- U** Disputed accounts

## Types of accounts

- AUT** Auto loans, including leases
- ILN** Installment loans, including secured and unsecured educational, governmental, credit lines and purchases made in installments
- REL** Conventional, FHA and VA mortgage loans as well as real-estate loans for home

improvement and mobile homes

- BCC** Bank credit card
- RET** Retail charge card
- CHG** Charge cards such as those issued by the savings and loan, credit union, and travel and entertainment industries
- OTH** Other account types, including collections, insurance claims or unreported types

## Amount available definitions

For the following types of accounts and industries, one of four different symbols can appear in the amount available data field.

## Types of accounts

- 7** Charge card
- 15** Line of credit
- 18** Credit card
- 37** Combined credit plan (credit card with attached line of credit)

## Industries

- 1** Bank
- 2** Bankcard
- 4** Travel and entertainment
- 7** Credit union
- 8** Savings and loan
- For revolving bank-type credit cards, an actual dollar amount can display that represents the difference between the credit limit and balance.
- "\$0" displays when the account

is paid or over its limit.

- "UNK" displays when the amount is unknown. This is typically the case with revolving credit cards having unrestricted charge limits.
- "---" displays for revolving credit cards in industries where cash advances typically are not available. This applies to the same type of accounts listed to the left, under types of accounts, but only if they're in the following industries:

- 3** Retail
- 5** Loan finance
- 6** Sales finance
- 9** Service and professional

Regardless of the reporting industry, a "---" displays for all nonrevolving accounts.

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

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