

Collection TriggersSM

Fast, flexible monitoring to optimize your collections strategy

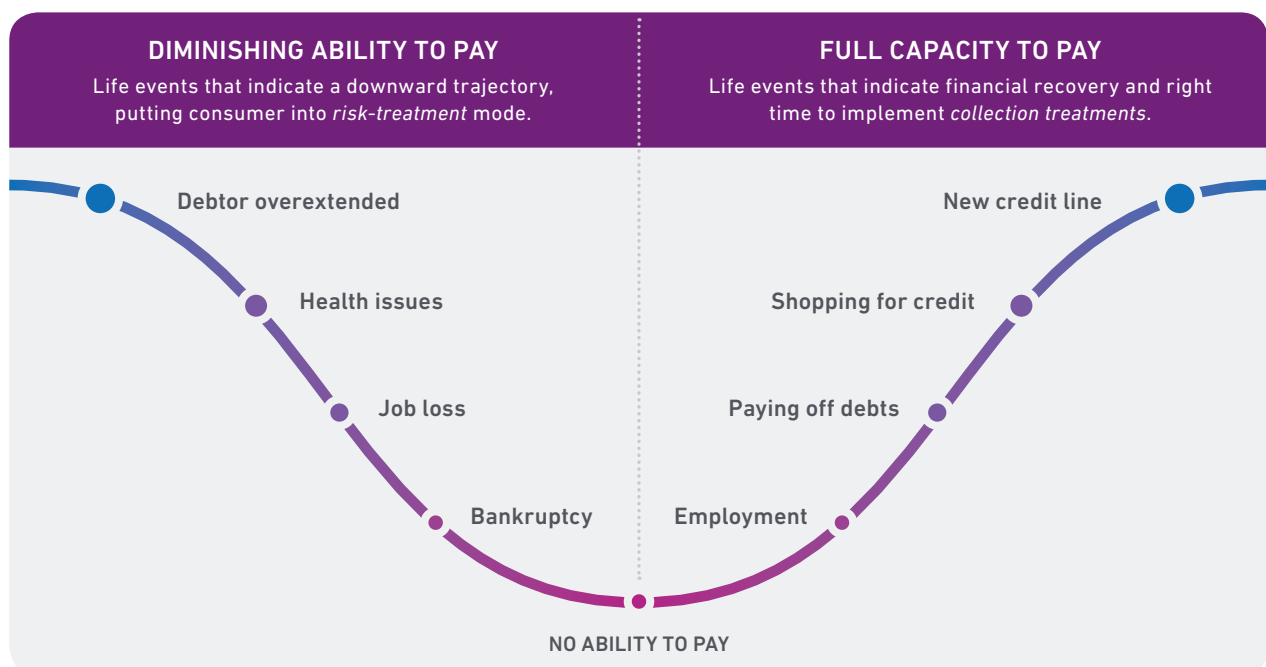
A debtor's lifecycle very often follows a trajectory that can be tracked through changes in their life events. Understanding these events, indicating a consumer's risk of falling into collections or anticipating their ability to pay again, is the key to a profitable collections strategy. Collection Triggers takes the guesswork out of managing your portfolio, while improving your right-party contact and recovery rates.

Collection Triggers notifies you of a consumer's triggering life events. These may include new employment, shopping for credit or opening new credit lines. We also provide free validations — or an assessment of past triggering behaviors — to help you craft a collections plan.

It's as easy as 1-2-3!

1. You define monitoring criteria
2. Experian runs checks at the frequency you set (as often as near-real time)
3. When a trigger event occurs, it is forwarded to you almost instantly

Debtor Lifecycle



Collection TriggersSM

Useful in all phases of collection and recovery

- **Early-stage delinquencies** — Proactively monitor accounts for public record, tradeline and demographic events, allowing you to cure delinquent accounts.
- **Charged-off accounts** — Use notifications to help prioritize and segment portfolio strategies.
- **Timely** — Trigger events include: new employment, paying off debts, shopping for credit and new credit lines opened.
- **Uncollectible, warehoused and post-judgment accounts** — Get notifications when consumer 'resurfaces.'

Features

- **Cost-effective** — No upfront costs to monitor; only get charged when there is a trigger.
- **Dynamic and flexible** — Robust, customizable criteria options allow you to set monitoring frequency and determine priority hierarchy.

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