

PriorityScore for CollectionsSM

Better modeling
leads to higher
collection dollars



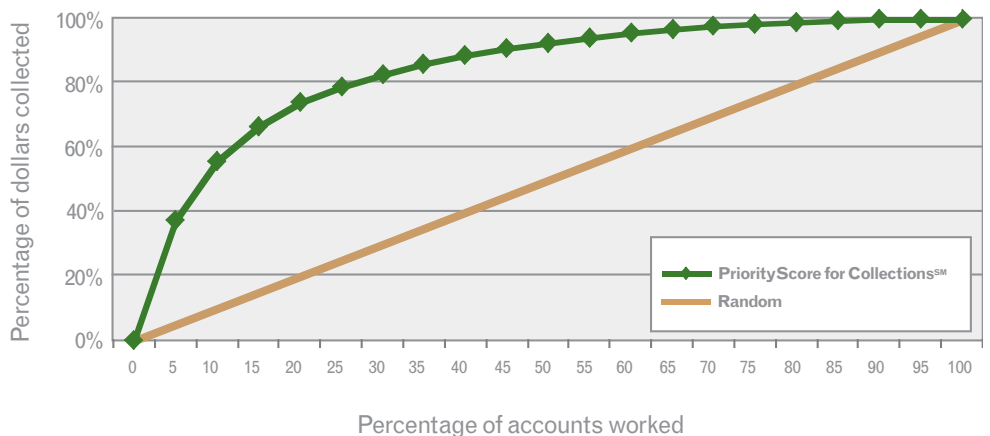
Focus your collection efforts on accounts with the greatest expected dollar value to optimize your resources, reduce costs and maximize dollars collected.

Experian's PriorityScore for CollectionsSM, powered by PredictiveMetrics, Inc.TM, is a suite of specially blended, industry-specific scoring models that enable you to segment and prioritize accounts based on cost, effort and impact. With these tools, you'll know expected payment amounts and probability of payment from consumers with the capacity to pay.

Increase your collections dollars with greater predictiveness

Blended models that combine fresh credit data with your account-level data are more predictive than either one of these data types alone. Models that are specific to your debt type, the age of the debt and the industry are more effective than generic pooled models. Integrating PriorityScore for CollectionsSM into your operations can yield higher returns and enhance resource optimization.

This sample PriorityScore for Collections validation shows 74 percent of recovered dollars captured in the top 20 percent of accounts



The brown line (random) represents a hypothetical situation where all the charged-off accounts are worked randomly without a model being applied.

Target the right accounts

Not every consumer has the capacity to pay. Allow your collectors to focus on accounts with a higher probability of repayment. Eliminate wasteful spending on accounts that produce no results.

Implement the most effective treatment strategy

Most generic recovery models in the marketplace reflect outdated models, which can lead to inefficient collections. With ever-changing consumer behavior, using fresh recovery models significantly improves your chances of prioritizing and treating accounts appropriately. PriorityScore for Collections is a new suite of models designed specifically to address today's consumer information.

Score more accounts

Experian's PriorityScore for Collections, the most comprehensive suite of collection models offered by Experian, blends up-to-date credit data with critical account-level information to help you accurately score nearly every account. PriorityScore for Collections is flexible enough to score accounts even when credit information is unavailable.

Segment and prioritize to maximize recoveries

PriorityScore for Collections provides you with two scores — a traditional payment incidence score and a unique expected dollar score. This allows you to segment and prioritize your collections portfolio to maximize accounts and dollars recovered.

PriorityScore for Collections — summary of features:

- Predicts the probability of payment within the next six months
- Payment incidence score range: 100 to 900 (higher score equals greater likelihood of payment)
- Expected dollar score range: \$0 to \$99,999
- Industry-specific models to choose from:
 - Card
 - Deposits
 - Energy
 - Healthcare
 - Telecom

A better way of ranking accounts by using the expected dollar score versus the traditional incidence score

Incidence score queuing			
Customer	Balance	Incidence score	Dollar score
A	\$7,000	800	\$350
B	\$2,000	750	\$600
C	\$3,000	700	\$1,000
D	\$2,500	650	\$400
E	\$4,000	600	\$500

Dollar score queuing			
Customer	Balance	Incidence score	Dollar score
C	\$3,000	700	\$1,000
B	\$2,000	750	\$600
E	\$4,000	600	\$500
D	\$2,500	650	\$400
A	\$7,000	800	\$350

Bring statistical science to your collections operations. Learn how PriorityScore for Collections can help you stay ahead of your competition.

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

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