



Collection Report

Maximize your recovery dollars

Tired of reading pages of credit data? We used input from collections professionals to design two versions of Collection Report that give you the comprehensive credit and locator information you need to recover more — and spend less time doing it.

Standard format

You can't collect from someone you can't find, and you need accurate information to identify, prioritize and act on derogatory accounts. Collection Report doesn't just include current address information, it also contains special indicators to highlight critical aspects of a debtor's situation. These indicators let you pinpoint which debtors have the highest collection potential so you can concentrate your collection efforts immediately.

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

Collection Report information is organized to display only the most current information so you don't waste time analyzing old or extraneous data.

Easy access to Collection Report data

Accessing Collection Report is similar to the process used to access Experian's Credit Profile Report, with one exception: 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.

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. It includes:

- Consumer identification information
- Additional address information
- Employer information
- Tradeline and inquiry information
- Public record information
- Subscriber address information
- Other options such as Demographics, Fraud ShieldSM and risk and recovery models

Two versions

Choose from the Standard Collection Report described in this brochure or Collection Credit Report each featuring additional summarized tradeline information in varying formats depending on your needs.

Reduce the cost of collections

Gathering debtor information in a piecemeal fashion is expensive, and with the comprehensive advantages Collection Report provides, you won't have to. Information is available via TTY, CPU-to-CPU and XML (Experian AccessSM).

Collection Report

Sample Standard Collection Report



Edward,Charles RObert 123456789;CA-394 MainSt/West Greenwich RI 123456789;VERIFY;T-2H.....;VERIFY-Y2/J2;RR-COL;RM-Q;H-Y;M-Reference 123;

EXPERIAN COLLECTION REPORT

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

*CHARLES ROBERT EDWARD SSN: 123-45-6789
394 MAIN ST DOB:06/13/1952
WEST GREENWICH RI 12345-6789 GEN:NONE

3 M-REFERENCE 123

RPTD BY:RANDOLPH SAVINGS BANK RPTD DT:01-17
M-REFERENCE 123
RPTD BY:CHELA EDUCATION FIN IN
RPTD DT:01-17
SOURCE:TAPE
CONTACT:781.341.6638

2 PH:310.470.7004 I
PH:310.477.9288 I
PH:310.828.3373 I

4 *----- ADDITIONAL ADDRESS INFORMATION -----*

*RPTD ADDRESS	REPORTED BY (SUBSCR)	CONTACT
01-17 15 GLENCOE LN	NONE	NONE CRANSTON RI 02920-3817
	SOURCE:TAPE	
09-04 15 GLASS COVE LN	NONE	NONE CRANSTON RI 02920
	SOURCE:INQY	

5 *----- EMPLOYER INFORMATION -----*

* RPTD EMPLOYER NAME	ADDRESS
10-13 RETIRED	2ST FEDERAL
02-03 UNITED SECURITY AGENCY	

6 *****FRAUD SHEILD / RISK SCORE INFORMATION*****

BANKCARD RECOVERY SCORE = 737 SCORE FACTORS = NONE

7 *----- TRADELINE INFORMATION **10** **11** **12** **13** **14** -----*

SUBSCRIBER	ACCOUNT NUMBER	S TYP UPDT	AVAIL CONTACT
8 O CCS/FIRST NATIONAL BAN CREDIT AND COLLECTION	44036311110565634	C BCC 01-17	\$1,094 888.883.98
CREDIT ONE BANK NA	44479611114971538	C BCC 01-17	\$1,095 702.269.10
FIRST PREMIER BANK	5178007331414225	C BCC 01-17	\$424 605.357.34
NEW MILLENNIUM BANK	4327193050006213	C BCC 12-16	\$600 732.729.11
BANK CREDIT CARD	4185864278379829	C BCC 12-16	\$2,499 800.432.31
9 B CCS/FIRST SAVINGS BANK PAYMENTS BEING MANAGED BY CREDIT COUNCELING SERVICES	5433601120241980	C BCC 12-16	\$294 888.469.02

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Sample Standard Collection Report (continued)

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15 *----- INQUIRY INFORMATION -----
* SUBSCRIBER          TYP    RPTD    CONTACT
WF DDA                OTH    11-06-16    800.642.4720
CREDCO                OTH    10-08-16    800.637.2422
ADDITIONAL INQUIRY INFORMATION ON FILE

16 *----- PUBLIC RECORD INFORMATION -----
* PLAINTIFF          COURT NAME          REF NUMBER    FILED    STATUS
NONE                US BKPT CT IL CHICAGO    99B39076      10-20-10 BK 7-FILE

17 *----- SUBSCRIBER ADDRESS INFORMATION -----
* SUBSCRIBER          ADDRESS              CITY/STATE/ZIP
APPLIED BANK         PO BOX 17125         WILMINGTON DE 19850
SEARS/CBSD           PO BOX 6189          SIOUX FALLS SD 57117
MERRICK BANK         PO BOX 9201          OLD BETHPAGE NY 11804
ASPIRE/CB&T          PO BOX 105555        ATLANTA GA 30348
CBNA                  PO BOX 6497          SIOUX FALLS SD 57117
*----- END OF REPORT -----

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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, aliases, 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** — An alphanumeric comment you can input via the "M" keyword that lets you quickly cross-reference the report with your internal account numbers. You can even specify that the report be sent to a specific department or contact person.
- 4. Additional address information** — A 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** — The 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 ShieldSM/risk score information** — Optional features that allow you to receive Experian's Fraud Shield and/or risk model services. The 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 can help you identify high-risk accounts that appear creditworthy, and collection and recovery models are available to help you prioritize the most collectible accounts.

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

- 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 with the most recent information or collecting accounts with 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** — Provided by 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 the debtor based on attempts to open new accounts.
- 16. Public record information** — Displays all bankruptcies until 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 will also 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. And if their bankruptcy was recently filed, you’ll know not to accept declaring another bankruptcy as a nonpayment excuse.
- 17. Subscriber address information** — Lets you contact credit grantors to confirm or receive more information about the debtor. Subscriber addresses are supplied when phone numbers are unavailable.

Collection Report

Items of public record

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

Collection Report

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 representing the difference between the credit limit and the balance can be displayed.
 - "\$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 that have unrestricted charge limits.
 - "---" displays for revolving credit cards in industries where cash advances are not typically 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 1 855 339 3990.



Experian
475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 855 339 3990
www.experian.com

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