Product sheet

Experian Collections Data

Organize workflow, optimize revenue

The single-source problem

A collections decision is only as good as the data behind it. Contact data from one vendor, a recovery score from another, compliance flags from a third and attributes from a fourth means four pulls, four invoices, four points of failure and a result set that was never built to work together. Meanwhile, each source has gaps. And gaps in collections data become gaps in recovery.

The scoring gap

~25 million[1]

U.S. adults have a credit record too sparse or stale to generate a score, making ability-to-pay decisions harder for any team relying on standard scoring alone.

Experian Collections Data combines credit scoring, collection-specific attributes, consumer contact data and compliance screening in a single request, so collections teams can make and act on the right decision without chasing data from multiple vendors.

Score, locate, screen via one request

Collections Data is a flexible, a la carte and packaged data solution built for collections decisioning. Pull any combination of scores, attributes, contact data and compliance indicators in a single batch or real-time request, with pricing that reflects what you actually use.

Designed to help

Prioritize recovery with score-based segmentation

Recovery Scores ranks accounts by expected collectability, so teams know where to start before the window closes. Available without client-supplied balance data. VantageScore®, Bankruptcy PLUS℠ and FICO® variants are also available.[2]

Extend contact coverage across three databases

MetroNet®, EDA and File One™ combined return up to 6 phone numbers and 10 alternate addresses per consumer, including contact data not available from a single source alone.

Screen for compliance risk at intake

Comparative bankruptcy processing reduces false bankruptcy hits, and SSN validation checks against Social Security Administration data, both available in the same request as contact and scoring.

1: Consumer Financial Protection Bureau, June 2025.
2: VantageScore is a registered trademark of VantageScore Solutions, LLC. FICO is a registered trademark of Fair Isaac Corporation.

A la carte flexibility, enterprise data depth

Collections Data is built for collections teams that need different combinations of data for different portfolio types, account stages and workflow requirements, with pricing that reflects what's actually pulled.

Data elements available include

1. 33 collections-specific credit attributes, available as a predefined package
2. Up to 10 alternate addresses per consumer record
3. SSN validation and append, with an optional SSA issuance check
4. Comparative bankruptcy processing, with two levels for false-positive reduction
5. Tradeline and inquiry information, up to 10 open trades and 5 recent inquiries
6. Available 24/7 via secure web portal (real time) and batch delivery up to 50,000 records

One tool, one vendor

Collections Data removes the integration overhead and coverage gaps that come from stitching together multiple collections data sources.

Consolidate your collections data

Contact your Experian account executive or visit
https://www.experian.com/business/contact-us.

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