Product sheet

Experian Compliance Scrub

Know which accounts need review before your team acts — not after

The compliance gap hiding in your queue

Every collections operation has accounts that should not be worked through standard outreach. Active bankruptcy filers, deceased account holders, protected service members, litigious consumers and fraud-flagged records look identical to standard accounts in a queue. The exposure isn't visible until contact creates the problem.

The daily exposure

1570+[1]

bankruptcy petitions filed per calendar day in 2025, and every day your team doesn't know about a filing is a potential automatic stay violation.

The complaint volume

~387K[2]

debt collection complaints received by the CFPB in 2025. The most common issue was attempts to collect debt not owed.

Compliance Scrub runs every account through a set of modular filters before any outreach starts, helping teams proactively flag protected accounts at intake rather than after a complaint.

Proactive screening at the account level

Compliance Scrub applies up to six modular filters against each account, returning status indicators so collectors can act on the right accounts without creating regulatory or legal exposure on the rest.

Designed to help

Screen every account before outreach
Run compliance checks at intake or continuously across the account lifecycle, not as a one-time batch.

Catch protected-status accounts early
Bankruptcy, deceased, military active-duty, litigious consumer, fraud and cell phone indicators before a call is placed.

Adapt as regulations change
Modular platform design means new filters can be added without a system overhaul.

1: Administrative Office of the U.S. Courts, February 2026.
2: Consumer Financial Protection Bureau, March 2026.

Compliance events change daily

Compliance Scrub can run at account intake and on a continuous basis throughout the account lifecycle, so status changes are caught as they happen rather than at the next scheduled review.

Clear your work queue before outreach begins

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

Filters and triggers include

Bankruptcy
Consumer, attorney name, court details and chapter

Deceased
Records sourced from Social Security Administration data

Cell phone indicator
Probable wireless number designation

Fraud
Address discrepancy and SSN fraud activity flags

Military scrub
Active-duty identification for SCRA compliance

Litigious consumer
History of legal action against debt collectors

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