Product Sheet

# Recovery Scores

Prioritize the accounts with the best recovery potential.

## The prioritization problem

Working charged-off accounts without scoring is working by coincidence. Accounts get touched in order of age, balance, or last worked, not by the likelihood anyone will actually pay. The collectors spending the most time on the hardest accounts are often working the ones least likely to produce a return.

**The charge-off surge:**

**2.8x**[1]

Credit card charge-off rates peaked at 4.64% in Q3 2024, nearly triple the 1.63% pandemic-era low.

Recovery Scores rank charged-off accounts by expected collectability, so teams know where to start before the window closes.

## The right accounts, worked first.

Recovery Scores replace guesswork with a clearer view of each account's recovery potential, helping collectors focus time and resources where they are most likely to produce a return.

## Scoring built for collections decisions

Recovery Scores deliver a score-ordered view of collectability across charged-off portfolios to improve prioritization of accounts for recovery. It works without requiring client-supplied balance data and is available across Experian's full collections delivery suite.

## Designed to help

**Rank every charged-off account**
Score-ordered prioritization across consumer charged-off portfolios so teams start with the accounts most worth working.

**Direct treatment to the right tier**
Use score bands to guide placement, outsourcing, auction, and legal strategy rather than applying one approach across the portfolio.

**Score at every decision point**
Recovery Scores newest model is available across Collections Data, Collections Manager, Collection Triggers, Archives and Credit Report, so prioritization reaches every workflow in your collections operation.

[1] Federal Reserve Board, 2026

## Benefits and Features

**Consistent prioritization across accounts**
Provides a standardized measure of collectability, making it easier to compare and prioritize accounts.

**Prioritize based on potential dollars recovered**
Combine score and balance information to focus collection efforts on accounts with greater recovery potential.

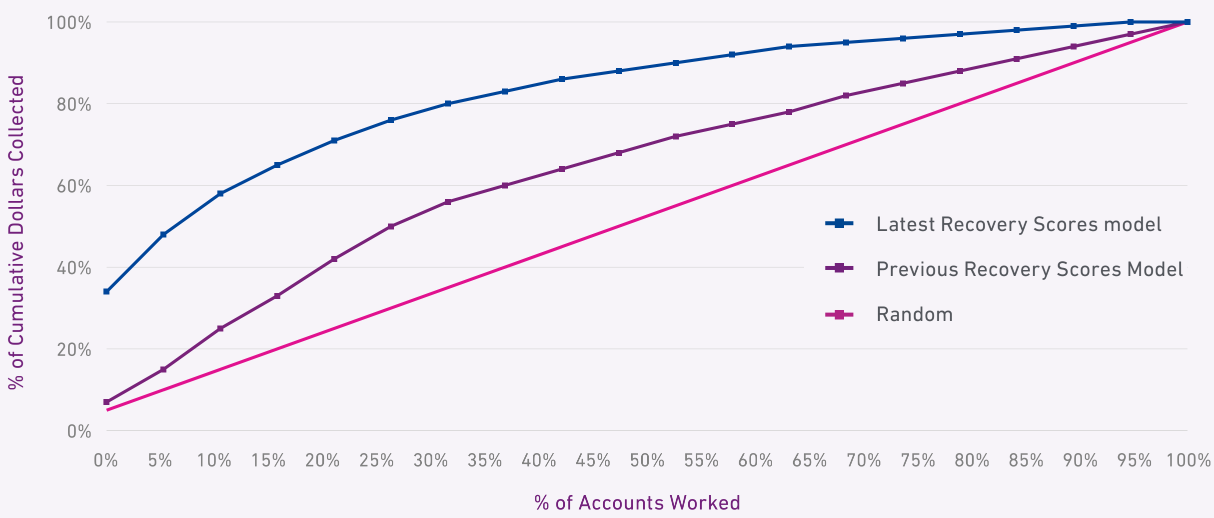
**Broad portfolio coverage**
Supports bankcard, retail, and charged off accounts across a range of consumer portfolios.

**Flexibility to use your own balance data**
Combine Experian's bureau based ranking with current portfolio balances, keeping sensitive balance data within your environment.

**Monitor accounts as they change**
Available as a trigger, so you can monitor a charged-off account and see how its collectability changes over time.

**Expanded specialty market coverage**
Designed for financial services and telecom industries.

**80% of recovered dollars are captured in the top 40% of accounts worked**




Stop prioritizing by coincidence. Start scoring every account.

**Contact your Experian Account Executive or visit https://www.experian.com/business/contact-us**

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