Unlock always-on collections intelligence

Rising consumer debt and tightening compliance pressures make recovery difficult, but the real challenge for debt buyers and agencies isn't the market; it's the blind spots created by outdated processes. Manual workflows, fragmented data and limited visibility into consumers don't just slow teams down; **they prevent them from knowing which accounts to act on and when.**

Collection agencies recover 20%–25% of outstanding debts on average.[1]

The average **age of debt** in collections is ~3.5 years.[2]

45% of businesses said errors are their **biggest concern** with manual account receivables processes.[3]

These hurdles impact organizations of all sizes, creating friction in understanding how to prioritize the accounts that have the ability to pay.

Smaller to midsized debt buyers and agencies primarily rely on generic scores and simple, easy-to-deploy models to improve targeting **without major analytics resources**.

Larger, enterprise-level buyers and agencies also rely on generic scores, but seek **expansive datasets and greater control** over how strategies are built, tested and deployed to scale decisioning.

U.S. household debt reached a record **$18.59** trillion in Q3 2025[4]

At every size, the goal is the same: improve accuracy to act with confidence. Modern collections operations succeed when teams can see shifts in consumer behavior early, prioritize accounts based on real recovery potential and adapt strategies in real time. These are the capabilities that turn reactive collections into a **proactive, data-driven practice**.

In a volatile market, real-time portfolio intelligence is no longer optional. Collections teams win by seeing signals faster, adjusting strategies quickly and prioritizing collections efforts where it counts.

That's where our **Collection Advantage℠** and **Collections self-service** solutions come in. With always-on access to fresh data, debt buyers and agencies can operate with greater precision to control costs, target high-value accounts and maximize recovery.

For debt buyers and collection agencies

Looking for reliable, easy to use scores without heavy analytics support, Collection Advantage delivers a focused, ready to run solution for smarter segmentation, improved account prioritization, and more efficient outreach.

Key capabilities include:

24/7 batch file submission for streamlined, continuous processing

Standardized FCRA regulated scores and attributes including Recovery Score 2.0 and PriorityScore

Integrated skip tracing data to improve contact engagement

Low-lift implementation with minimal operational overhead

Cost-efficient solution designed for smaller or variable portfolio volumes

For primarily larger debt buyers and agencies

Looking for expansive datasets, deeper model flexibility and hands-on control, **Collections self-service** provides an interactive, always-on portal for broader visibility, agile segmentation and real-time account prioritization.

Key capabilities include:

Always-on portal access for real-time portfolio visibility

Thousands of attributes and scores supporting deeper segmentation and custom model building
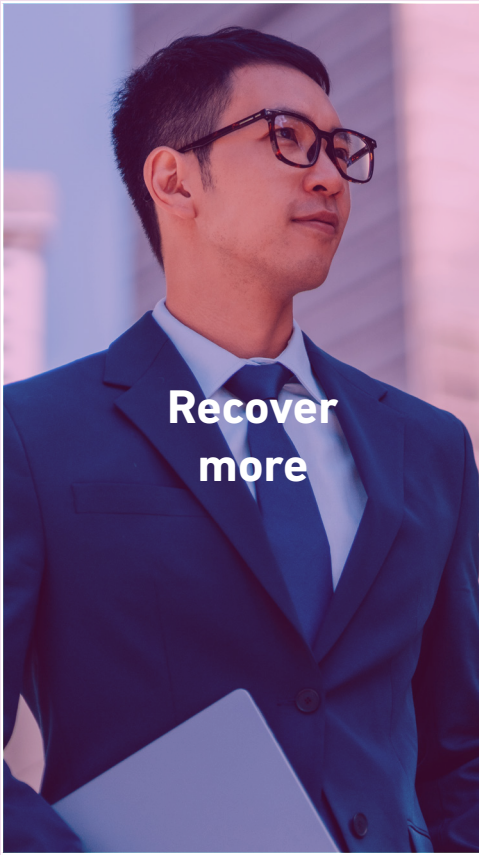
Next-generation datasets, including Premier, Trended 3D™ and Clarity
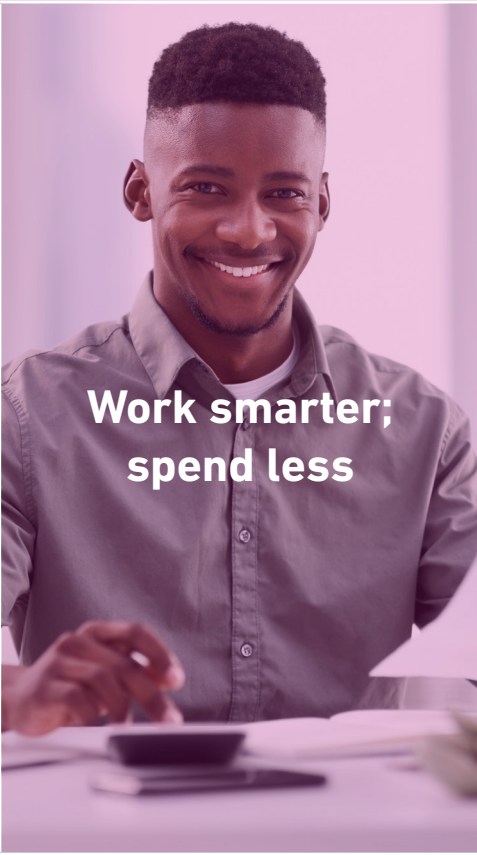
Custom model hosting and deployment via Ascend Ops™

Configurable workflows and automation to optimize strategies and reduce manual effort

Recover more

Maximize right-party contact rates and repayment success.

Work smarter; spend less

Reduce manual, time-consuming processes and operational costs.

Mitigate risk

Make confident decisions backed by expanded, up-to-date consumer data.

Always on. Always informed. Always ahead.

In a volatile market, real-time access to accurate and actionable data is no longer a competitive advantage; it's essential. With our always-on collections solutions, you can gain the visibility, scalability and precision needed to **enhance recovery rates, reduce operational friction and boost portfolio performance.**

Ready to get started?

Learn more

experian.