

One partner, from placement to payment

Recovery isn't a queue problem. It's an intelligence problem.

It's Monday. A portfolio just landed.

Ten thousand accounts hit your queue. Some of the contact data that came with them is fresh; some have aged since it was first captured. You've got a recovery target to hit, a full compliance rulebook to work within and more accounts than any team could reach one by one.

For example, depending on collection mix, account quality and implementation, a **one-percentage-point lift in recovery rate on a \$20 million portfolio is \$200k recovered.**

Here's how the right data, in the right order, can help.

1 Screen before you spend a dollar reaching out

Before you commit calling hours or capital to a file, a handful of situations call for extra care: bankruptcy, a deceased consumer, active-duty military protection, or a known litigious history. These situations come up in every portfolio and finding all of them by hand across thousands of accounts costs time you don't have and creates risk you don't want.

We flag the accounts that may need special handling before outreach starts, using data refreshed daily, so you commit resources to accounts that are workable.

- Flag bankruptcy, deceased, active-duty military, litigious and phone-related indicators.
- Scale modular checks with placement volume or purchase due diligence, whichever applies.
- Refresh support handling tied to FDCPA, Regulation F, SCRA and TCPA considerations daily.

2 See the whole portfolio and re-rank as it changes

With thousands of accounts and a finite number of collector hours, ordering by arrival, balance or age is a fair start. It doesn't show you where the real recovery potential sits.

We bring credit, account history and status signals into a single view, then rank every account by how likely it is to pay and how much you're likely to recover. As new signals appear — a new job, a paid-off debt, a fresh address — the ranking updates, so accounts that looked stalled six months ago don't stay buried.

- Rank consumer and commercial accounts by expected recovery and payment likelihood.
- Combine credit, collections attributes, tradeline and contact data into a single view.
- Re-rank automatically when a new recovery signal appears, from new employment to a paid-off debt.

3 Reach the right person

Reaching the right consumer is one of the hardest parts of the job today, and it's gotten harder for everyone. Phone numbers change, addresses go stale, call-blocking tools flag legitimate collections lines as

spam and reassigned numbers mean some answers come from people unconnected to the account. Every one of those adds wasted effort and unnecessary compliance exposure.

- Rank phone, address and email options by quality, recency and match confidence.
- Draw on billions of identity records, including sources that surface thin-file and hard-to-locate consumers.
- Append best active and deliverable email to support outreach beyond the phone.

4 Scale the whole process as your volume grows

As volume grows, your operations need to scale. Teams are constantly looking for ways to keep their process repeatable and efficient, so growth doesn't add friction. That's where having the right tools in place makes expansion feel smooth instead of stretched.

We give your team reusable workflows and custom strategies that you build once and run across thousands of accounts so your team can spend their time on the accounts that most need a human touch, and the process scales with you.

- Save, clone and reuse job templates to speed up recurring portfolio reviews.
- Leverage always-on access to expanded Experian data, scores and attributes in one place.
- Use custom models and strategies tailored to your portfolio, policies and constraints.

One connected workflow

That's the difference between working a pile and running a process.

HIGHER RECOVERY RATE.

Work the accounts most likely to pay, first. More of the portfolio's value gets collected before accounts age out.

LOWER COST TO COLLECT.

Spend calling hours on numbers that connect. Fewer wasted attempts mean lower cost per dollar recovered.

REDUCED COMPLIANCE RISK.

Catch risk before the call, not after a complaint.

One partner, one connected workflow, from the moment a portfolio lands to the moment it's paid.

Explore the suite

Get a personalized estimate of your potential ROI.

Talk to an Experian specialist.



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