

Collection AdvantageSM

Complete portfolio intelligence from a single source

Experian's integrated collections management tool provides 24-7 access to the critical information you need to recover more dollars faster. This flexible, streamlined solution uniquely combines credit-based scoring, consumer contact data and advanced analytics in one quick, easy-to-use process.

A new way of working

Collection AdvantageSM portfolio management gives you the power to access the exact information you need, whenever you need it. It's a whole new way of working with Experian to optimize your collections system, improve recovery and gain greater insight into your debt portfolio.

Totally automated and available 24 hours a day, seven days a week, Collection Advantage puts you in control with access to Experian's credit-based scoring models and vast consumer databases. Our consumer data has the highest integrity in the industry, ensuring that your inquiries are matched to the right consumers.

With Collection Advantage, you'll have an unprecedented level of flexibility to customize your data requirements with each file you submit for processing. Delivery is convenient, with files automatically converted to your preferred format.

Maximize recovery, minimize costs

Collection Advantage is your fastest route to increasing collectible dollars with less time and effort.

- Identify debtors with the highest recovery potential
 - Prioritize postcharge-off-based collection probability
 - Reduce operating costs by streamlining the recovery process
- One tool, one source does it all**
No other single tool gives you all of these advantages with one provider and one simple process:
- Integrated credit-based scoring, segmentation, available credit and locator information — all customizable in a seamless, time-sensitive batch delivery
 - Access to industry-specific credit-based scoring models
 - Credit attributes designed for the collections industry
 - Skip-tracing information, new phones and new addresses
 - Call Center SchedulerSM scoring model to improve your connection rates and staffing utilization
 - Fully automated access 24-7, with results delivered in less than 24 hours
 - Simple, customizable input and output formats
- Take greater control of your debt portfolio
 - Track debtors and locate skips more efficiently
 - Obtain accurate background information on debtors



Use scoring expertise to set strategies

To help you design strategies that maximize recovery dollars, Collection Advantage gives you access to Experian's credit-based scoring models, including those for collections, bankruptcy, non-prime markets and specific industries such as utilities, telecommunications, auto and credit unions.

Experian's RecoveryScoreSM is especially valuable for identifying which accounts have the greatest and least recovery potential. Just this year, RecoveryScore again was validated on credit card, installment loan, student loan, utility and medical portfolios, proving once more its predictability and accuracy.

Customize attributes to your accounts

Collection Advantage also offers a robust array of collections-specific attributes for analyzing your accounts. These are just a few of the attributes you can select to customize your queries:

- Availability of credit
- Presence of a mortgage
- Bankruptcy information
- Deceased flag
- Recent credit inquiries
- Newly opened trades
- Recently paid collection items
- Recent judgments and liens

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- Recent delinquencies
- Aggregate payments
- Aggregate balance-to-credit ratio

Get powerful location and best call time information

Collection Advantage accesses Experian's MetroNet,[®] Electronic Directory Assistance sources and Call Center Scheduler best time of day scoring to help you find more skipped accounts at less cost. Combine the comprehensive data and built-in cross-reference search capabilities of MetroNet with the best time to call information for significant bottom-line results. Collection Advantage is a complete collections data powerhouse.

Easy integration

Collection Advantage is extremely easy to use. The request format is a simple fixed-length or comma-delimited format that can be prepared using a word processor or spreadsheet program. Results are returned in the same format and can be loaded into standard office software or integrated into your collection account management software for an efficient, fully automated solution.

To find out more about Collection Advantage, contact your local Experian sales representative or call 888 414 1120.

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