

RecoveryScoreSM

Maximize collection dollars by prioritizing charge-off collection accounts

RecoveryScoreSM from Experian rank orders charge-off accounts based on their collectability. It helps you identify which accounts have the greatest recovery potential and which are the least worthwhile to pursue. RecoveryScore is available in two specially developed versions — a bankcard model and a retail card model.

Maximize recovery efforts

RecoveryScore helps you focus your efforts on accounts where your recovery chances are greatest. Accounts can be prioritized to maximize recovery efforts while minimizing costs by setting various strategies. You can use RecoveryScore to:

- Prioritize collection efforts
- Assign high priority to high-scoring accounts
- Determine score intervals and charge-off dollar ranges when it is most efficient to increase collection efforts
- Help with portfolio acquisitions for debt buyers
- Outsource or auction off accounts identified as least likely to repay
- Add a new dimension to current methods by combining scores with account balance information

RecoveryScore addresses your needs

- Improves profitability by identifying opportunities to differentiate recovery treatment between accounts that are likely to pay and those that are not
- Reduces expenses by saving recoverers time spent needlessly pursuing accounts with a low likelihood of repayment
- Increases recovery rates
- Decreases cost of collection
- Enhances management of portfolio growth
- Improves recovery training and productivity
- Enables recovery staffing to be more accurately projected for greater efficiency



Development of RecoveryScore

Experian® used bankcard data to develop the RecoveryScore bankcard model and retail data to develop the RecoveryScore retail card model.

To create the model, Experian evaluated accounts at two separate points in time — an observation date, which occurs at the time of charge-off, and a performance date, six months later. The credit report of the account is evaluated at the observation date to determine which characteristics are predictive of likely payment during the next six months.

Summary of features

- Predicts the relative recovery amount generated from charged-off accounts
- Six-month performance window
- Two models to choose from:
 - Bankcard
 - Retail
- Score range: 400 to 800 (higher score equals greater likelihood of recovery)

Add new insight to your charge-off collection strategy

By using RecoveryScore, you can maximize your collection efforts.

To find out more about RecoveryScore, contact your local Experian sales representative or call 800 333 4930.