

Collections Prioritization Engine

Leverage Deep Consumer Insights to Drive Collections Strategies

Get a more comprehensive view of who you're most likely to collect from and set more effective treatment strategies.

Collections Prioritization Engine allows you to apply a variety of powerful collections models to refine risk identification and segmentation. With a holistic view of consumers' credit behavior, you can implement treatment strategies to help optimize collection efforts.

Access quick, easy-to-use data

Collections Prioritization Engine provides scores, credit attributes, CreditVision[®] Premium Algorithms, credit-derived contact data and high risk indicators to solve your unique collections challenges.

Collections Prioritization Engine helps you focus resources, address risk and realize returns

We'll help you develop processes around your specific strategies to deliver data more seamlessly. You get to choose what you want, based on your requirements.



Prioritize work efforts

CreditVision Scores and Models

- CreditVision Account Management Score: Identifies current customers likely to go 60+ dpd within the next 90 days
- CreditVision Recovery Score: Identifies customers likely to pay at least \$50 within 12 months
- CreditVision Personal Loan Risk 2 Roll Score: Identifies customers likely to move into the next delinquency bucket

TransUnion credit characteristics

- Identifies your most collectible accounts by choosing from more than 200 pre-defined credit characteristics

CreditVision[®] premium algorithms

- Differentiates between consumers who pay in full each month and those who revolve on their current credit cards
- Analyzes total monthly consumer credit card spend to identify high and seasonal spenders
- Identifies consumers paying down balance vs. balance builders



Contact data

Identifying information

- Accesses name, current and previous addresses, aliases, Social Security number, date of birth and current and previous employment information

Credit-derived phone

- Returns telephone number sourced from nightly telephone company updates and TransUnion credit files

Credit-derived address history

- Provides up to 20 consumer addresses to improve your identity management and collections recoveries
- Improves customer contact and response rates
- Reduces undeliverable mail, saves on wasted postage costs

Inquiry analysis

- You get notification of identifying information used by account holders in recent credit applications



Special handling

Bankruptcy indicator

- Includes new filings and discharged bankruptcies

Deceased indicator

- Matches records to the Social Security Administration's Death Master File

Fraud indicator

- Identifies consumers who are victims of identity theft

LEARN MORE Contact your TransUnion representative or call **866-922-2100**.