



Collections Prioritization Engine

Spend more time recovering debt— and less time pursuing account holders who won't pay

Learn which accounts you're most likely to collect from, set more cost-effective treatment strategies and collect more for less.

Collections Prioritization Engine applies an advanced scoring model to your account holder's key credit characteristics, helping you segment accounts based on the likelihood of recovery.

Then, you can set your own cutoff strategies and apply the most efficient treatments to each set of accounts.

Access quick, easy-to-use recovery scores

Collections Prioritization Engine takes your accounts via batch processing and delivers easy-to-read results within 24 hours.

This not only helps you focus your collections efforts correctly, it offers you essential contact data and isolates accounts which require special treatment.

LEARN MORE

For more information on TransUnion collections solutions, visit

transunion.com/collections

or call [844-245-4071](tel:844-245-4071)

Monday–Friday

9:00 a.m.–4:30 p.m.

See how Collections Prioritization Engine works to help you focus your efforts, access important consumer data and handle special accounts

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

Recovery models

- Assesses the likelihood of collecting \$50 or more within 12 months of scoring
- Scores consumers who are likely unscorable by traditional models

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, alias(es), Social Security Number, date of birth and current and previous employment information

Phone Append

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

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

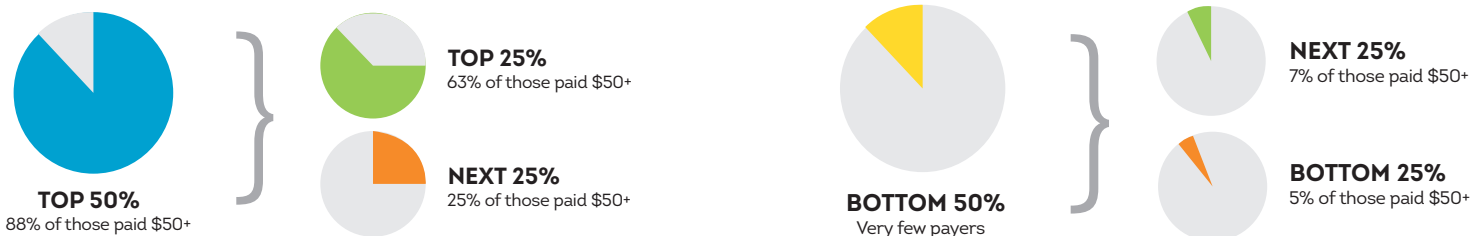
- Identifies consumers who are victims of identity theft

Litigious Account Holders

- Identifies potentially litigious account holders who may require special treatment

Case Study: Agency sees a significant improvement in collections

What would happen if your resources knew which accounts would pay before working them? By scoring accounts with TransUnion Collections Prioritization Engine, a mid-sized agency clearly identified nearly 90% of all the account holders who would pay \$50 or more on \$316 in average debt.



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