



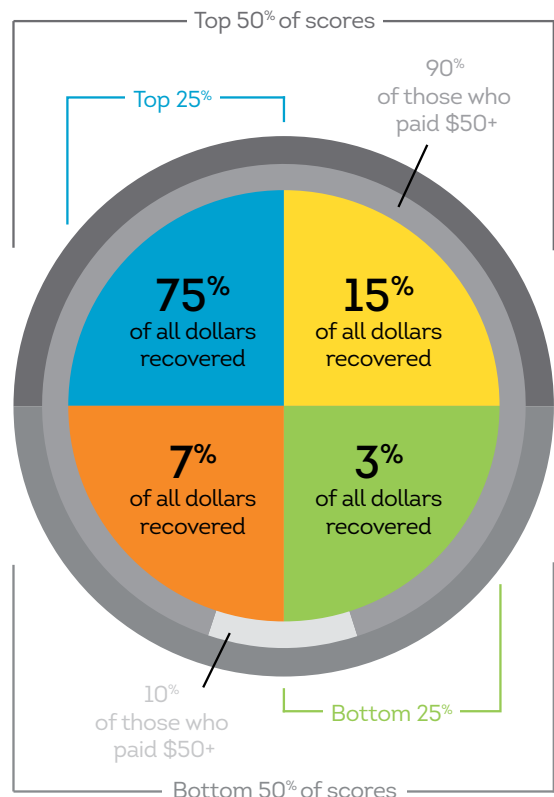
Find more recoverable accounts with high-performance scoring models.

To work accounts more efficiently, you need to know where to focus your efforts. The new TransUnion Recovery Propensity Score and Recovery Yield Score combine the freshest consumer data and newest modeling technology—with an option to include your internal data into scores. Efficiently score nearly all accounts with enhanced minimum scoring criteria and target those accounts most likely to pay with models that set a new industry standard.

Collect more and spend less with TransUnion Recovery Scores

Spend more time recovering debt and less time pursuing uncollectable accounts. While traditional models focus on recovery incidence, TransUnion Recovery Scores dig deeper. Partner with TransUnion to not only see which consumers can't or won't pay, but also those who will yield the highest recoveries.

By using a matrix of the TransUnion Recovery Propensity Score and TransUnion Recovery Yield Score, an agency identified over 90% of all dollars collected on almost \$1,500 in average debt within the top 50% of accounts.



TransUnion Recovery Propensity Score

This updated model has set new industry benchmarks for effectiveness and efficiency. Using the most recent data available to reflect dynamic economic conditions, more accurately prioritize accounts and predict a consumer's likelihood and ability to pay.

TransUnion Recovery Yield Score

This score complements the Recovery Propensity Score by including components identifying debtors likely to pay more, enhancing recoveries in the most liquid populations. Use it in tandem with the Recovery Propensity Score to focus your most productive assets on the highest paying accounts.

Get a customized collections solution

TransUnion Recovery Propensity Score and Yield Score are available as a basic solution or you can include your internal, institution data to more accurately predict recovery. You can work with TransUnion to implement these scores and continually track how well these models perform to optimize this solution.

TransUnion Recovery Scores validation results

In a thorough and comprehensive validation test of medical debt, TransUnion Recovery Propensity Score and Yield Score delivered stunning results:

- An ability to score 29.1% more accounts due to less restrictive minimum scoring criteria
- Total dollars paid increased by more than 12% over the previous recovery model within the top 25% of scores
- Through other validation tests, TransUnion determined liquidations for student loan debt increased by over 32% and DDA liquidations increased by 12% within the top 25% of each population.

LEARN MORE

To learn more about how TransUnion Recovery Scores help you collect more while spending less, contact your TransUnion sales representative or call [844-245-4071](tel:844-245-4071).