

LexisNexis® Debtor360

Key Debtor Indicators



Key Debtor Indicators isolate and flag accounts that require special handling before your first attempt to contact or locate the debtor.

- Bankrupt
- Deceased
- Criminal Records
- Litigious Debtors
- Suspicious Identity

See more clearly. Collect more efficiently.

Isolate accounts that require special handling with LexisNexis® Debtor360 Key Debtor Indicators

The More You Know, the More You Collect

Even the best collectors perform better when they are equipped with the latest technology and the most powerful tools.

LexisNexis® Debtor360 Key Debtor Indicators is the Next Generation Data Tool for Collectors

Drawing from multiple proprietary data sources, LexisNexis Debtor360 leverages powerful Key Debtor Indicators to give you in-depth debtor insight from a single process.

Get a Substantial Competitive Edge

- Gain a comprehensive view of accounts in your portfolio
- Identify exception cases
- Segment and prioritize accounts
- Leverage batch processes and receive flag or data returns

Enhance the Efficiency of Your Collections Strategy

Key Debtor Indicators can help you improve your preemptive collections strategy for better resource allocation and increased profitability.

Identify accounts that require special handling before you initiate your contact and skip efforts.



LexisNexis® Debtor360 Key Debtor Indicators identify critical account characteristics through a proprietary, multi-scrub waterfall process.

| Key Debtor Indicator | Description | Suggested Treatment |
|---|--|--|
| Bankruptcy Pending (Filed) | Subject has filed for bankruptcy and a court decision is pending. | Cease collection activities and monitor for file changes. Use LexisNexis Account Monitoring for daily updates. |
| Bankruptcy Discharged | Subject has a discharged bankruptcy. | Compare date of discharge to account open date. If discharge date is > account open date, cease collections. If discharge date is < account open date, request for collections. |
| Deceased—Within One Year of Date Filed | Subject died within the past year. | Use Accurint® for Collections Relatives Search to locate relatives and initiate probate activities. |
| Deceased—Over One Year from Date Filed | Subject died more than one year ago. | Discontinue collections indefinitely. |
| Possible Incarceration | Subject has a felony record and may be incarcerated. | Cease collection activities or determine status of incarceration by using the LexisNexis Department of Corrections ID#s for verification. Use LexisNexis Account Monitoring for address updates. |
| Possible Litigious Debtor | Subject has filed at least one FDCPA claim. | Accounts should be handled with caution. Perform additional research using CourtLink® Online to help mitigate losses resulting from frivolous FDCPA lawsuits. |
| Suspicious Identity | Individual may be the victim of identity fraud. The true identity of the subject is unknown. | Be cognizant of possible fraud scenarios. Apply advanced skip tracing practices using Accurint® for Collections to identify and verify debtor's identity. |

For More Information

Please contact your LexisNexis Account Representative at 1-866-528-0780 or visit risk.lexisnexis.com/debtor360.

