

LexisNexis® RecoverScore®

Collections Scoring that Delivers a Better Bottom Line.



Chargeoffs and delinquencies are increasing. In 2008 alone, bankruptcies surpassed 1 million. Collections organizations need a partner to provide greater intelligence about debtors. LexisNexis® Risk & Information Analytics Group is that partner.

LexisNexis® is a recognized leader in providing Collections Solutions that drive costs down. Now with RecoverScore®, you can rank accounts to target and prioritize your collections efforts *and* increase workflow efficiency and resource use.

Why RecoverScore?

We understand the importance of identifying where an individual is today, not where they were located when the account was opened.

The RecoverScore model leverages vast LexisNexis® databases and independent Public Record data sources of more than 4 billion name and address records, many updated daily.

Combining superior modeling techniques with comprehensive data, RecoverScore focuses on the contactability and stability profile of an individual to help you increase right party contact and recovery rates.

RecoverScore Delivers Value

RecoverScore provides an account level score that allows you to:

- Assign treatment strategies to optimize collections
- Improve forecasting collections success
- Determine resource allocation including data spend
- Determine work intensity and duration
- Compare portfolio quality to other scored portfolios



1	19,969	12241	61.3%	6,047	30.3%
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High RecoverScore® correlate with High RPC Rate and High Paid Rates

RecoverScore Performance Pooled Sample

	Decile	Accts	RPCs	RPC Rate	Paid	Paid Rate	Cumulative % of Accts	Cumulative % of RPCs	Cumulative % of Pairs	
30.3%	1	19,969	12241	61.3%	6,047	30.3%	10%	19%	28%	30.3%
20.5%	2	19,014	10439	54.9%	3,893	20.5%	20%	35%	47%	20.5%
14.9%	3	19,953	9996	50.1%	2,981	14.9%	29%	51%	61%	14.9%
11.5%	4	18,911	8567	45.3%	2,170	11.5%	39%	64%	71%	11.5%
8.9%	5	21,232	7474	35.2%	1,896	8.9%	50%	76%	80%	8.9%
6.9%	6	19,939	5443	27.3%	1,367	6.9%	60%	84%	86%	6.9%
5.3%	7	19,568	3835	19.6%	1,044	5.3%	69%	90%	91%	5.3%
3.9%	8	19,756	2845	14.4%	764	3.9%	79%	94%	94%	3.9%
3.3%	9	21,309	2105	9.9%	693	3.3%	90%	98%	98%	3.3%
2.4%	10	20,211	1488	7.4%	485	2.4%	100%	100%	100%	2.4%
10.7%	Total	199,862	64,433	32.2%	21,340	10.7%				10.7%

79%	94%	94%
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94% of Paid Accounts found in best 79% of population

Best 10% is over 10 times as likely to pay as worst 10%

Spreads 10.7% Paid Rate from 30.3% to 2.4%

How RecoverScore is Different

RecoverScore is based on Public Record data instead of credit data. As a result, RecoverScore assesses an individual by understanding their level of contactability and stability profile.

RecoverScore Components

- Based on best address and/or best phone found
- Based on property ownership, address history and/or evidence of residential stability
- Based on life events

Characteristics of Contactability

Ability to Contact by Address

- Proprietary technology is used to find current address
- Address history searching
- New address found vs. input address confirmed
- Number of confirming public record sources

Ability to Contact by Phone

- Electronic Directory Assistance
- Phone listing matches name and address
- Disconnected phone identification

Characteristics of Stability

Property and Demographic Assessment

- Property records including, but not limited to: property value, homeownership status, length of residence and housing type
- Motor vehicle registration
- FAA aircraft registration
- Watercraft registration
- Estimated income based on ZIP+4 census data
- Property and demographic assessment of relatives

Life Events

- Indications of significant lifestyle changes
- Change in household organization
- Change in financial condition
- Liens/Judgments/Bankruptcy
- Criminal convictions

In addition to our classic RecoverScore, we also have industry specific models for Credit Card, Litigation, Medical, Student Loan, and Utility.

For More Information

Call 1-800-869-0751 or visit risk.lexisnexis.com/collections.



RecoverScore does not constitute a "consumer report" as that term is defined in the federal Fair Credit Reporting Act, 15 USC 1681 et seq. (FCRA). Accordingly, RecoverScore may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another permissible purpose under the FCRA. Due to the nature of the origin of public record information, the public records and commercially available data sources used in reports may contain errors. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect. This product or service aggregates and reports data, as provided by the public records and commercially available data sources and is not the source of the data, nor is it a comprehensive compilation of the data. Before relying on any data, it should be independently verified. LexisNexis and the Knowledge Burst logo are registered trademarks of Reed Elsevier Properties Inc., used under license. RecoverScore is a registered trademark of LexisNexis Risk & Information Analytics Group Inc. Other products or services may be trademarks or registered trademarks of their respective companies. ©2009 LexisNexis Risk & Information Analytics Group Inc. All rights reserved. NXR01061-0 6/09