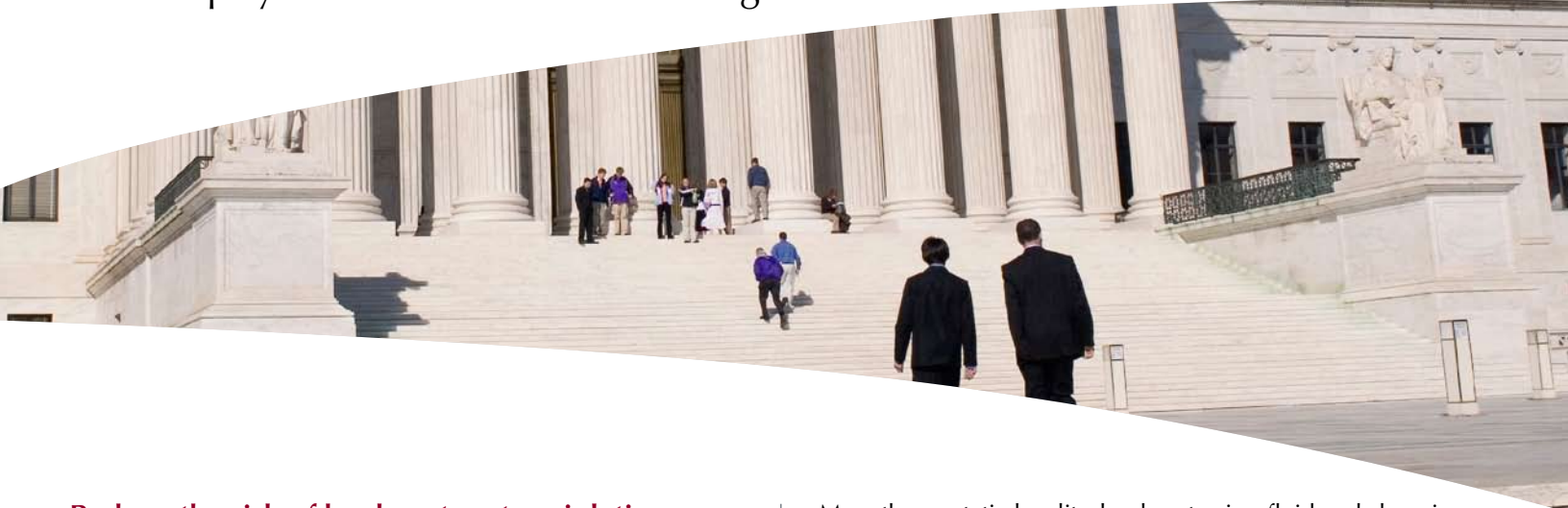


LexisNexis® Banko® Solutions

Maximize Recovery and Maintain Compliance Through the Leading Source of Bankruptcy Notification and Case Management Services



Reduce the risk of bankruptcy stay violation. Leverage ongoing data matching and linking technology to make more profitable business decisions.

More than a static legality, bankruptcy is a fluid and changing process, which both protects the debtor and enables the creditor. Move too early and you could be in violation of Automatic Stay. Move too late, and you could miss opportunities to recover debt.

Our bankruptcy data and flexible technology put you in the right place at the right time

Filings. Assets. No assets. Dismissals. Discharges. Conversions. Reinstated cases. These are all events that affect your ability to recover debt—and when. But to stay current with the status of your accounts, you need access to information—through batch and via searches online—on an ongoing basis.

Electronic monitoring and notification keeps you current

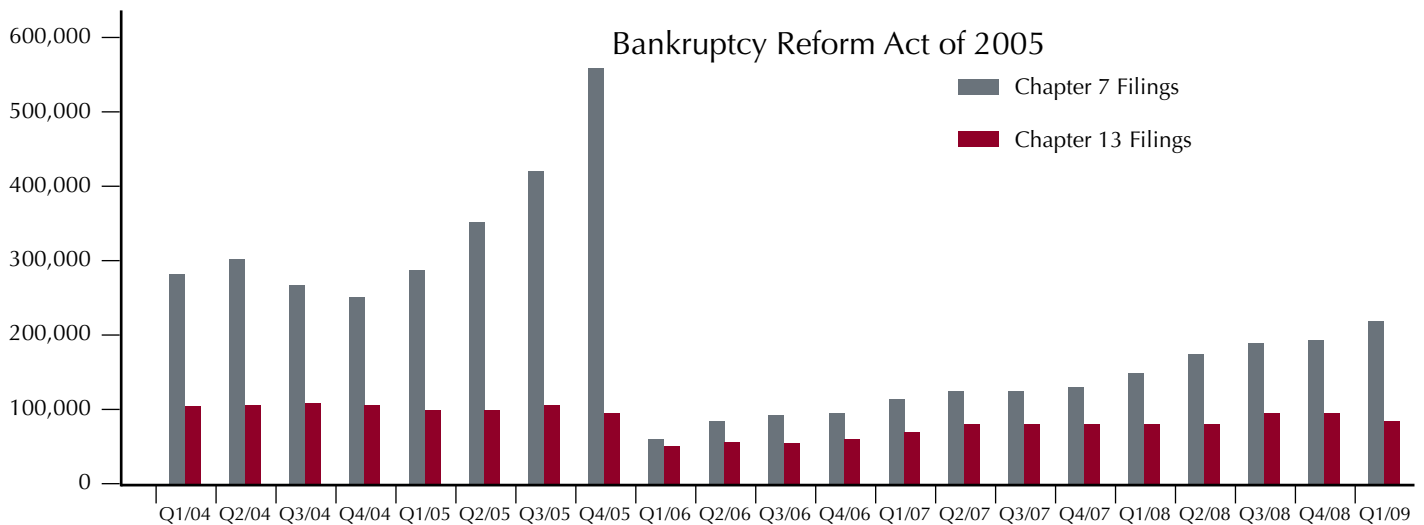
LexisNexis® Banko® Solutions leverages millions of bankruptcy & deceased records to provide automated daily notification of bankruptcy filings, as well as continual monitoring of changes in account information to reduce paper flow and minimize operational expenses. Through data scrubbing and automated notification, we can help you efficiently consolidate and manage your portfolio.

By scrubbing your accounts continually, you'll:

- Minimize stay violation
- Remove non-productive accounts
- Automate manual processes
- Identify dismissed accounts for placement back in the collection queue
- Track activity after the initial filing



Consumer Filing Trends* Q1 2004 - Q1 2009



*Statistics compiled from the American Bankruptcy Institute, www.abiworld.org

Bankruptcy case management gives you the flexibility of customized options to enhance the recovery process

Customized to your specific business needs, LexisNexis® Banko® Solutions enable you to choose your approach for maximizing recovery and protecting your organization. These options include the following:

- **Bankruptcy Update Service** helps you manage bankruptcy through updates that you specify. Updates can be identified by event and time frame.
- **Electronic Bankruptcy Notification (EBN)** can significantly reduce the paper flow and manual handling of notices. LexisNexis acts as an authorized agent to consolidate notices on your behalf.
- **Online research** complements the batch process by providing access to other critical case details.
 - Bankruptcy dockets return complete case activity information.
 - Documents include actual copies such as petitions, dismissals, discharges, schedules of creditors, and more.
 - Batch view functionality allows you to query individual results from a batch file.
 - Bankruptcy trend reports provide a bigger picture of the industry.

Other flexible features designed to meet your specific needs include:

- Customizable input and output formats
- Flexible filters such as date, chapter, status
- Multiple secure delivery methods

The LexisNexis edge: our Batch Consultants know your business

Dedicated LexisNexis Batch Consultants are specialists in the bankruptcy collections process, so you're assured of a solution best suited to the way you do business. From custom solution development through implementation—and beyond—your Batch Consultant is at your side.

For More Information

Call 1-866-528-0780 or visit risk.lexisnexis.com/collections.

