With chargeoffs and delinquencies fluctuating, collections organizations need a partner to provide greater intelligence about debtors.

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

LexisNexis delivers advanced data-linking technology enabling improved workflow processes and increased performance. Comprehensive data, advanced technology and experience combine to help you work smarter.

Why LexisNexis Contact Score?

We understand the importance of identifying where an individual is today, not where they were located when the account was opened. The Contact Score model leverages vast LexisNexis databases and independent Public Record data sources made up of more than four billion name and address records, of which many are updated daily. Combining superior modeling techniques with comprehensive data, Contact Score helps you increase right party contact and recovery rates. After all, you can’t get paid if you can’t contact the debtor.

Contact Score Delivers Value

Contact Score 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

Achieve a better bottom line through more efficient debt recovery.
Ability to Contact by Phone
- Electronic Directory Assistance
- Phone listing matches name and address
- Disconnected phone identification

Boost contact rates and recover debt more efficiently at any stage of the collections cycle with Contact Score.

For More Information
Call 866 528 0780 or visit lexisnexis.com/risk/receivables-management

About LexisNexis Risk Solutions
LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, Risk Solutions provides products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our receivables management solutions assist debt recovery professionals with increasing workflow efficiencies, gaining greater insight into debt portfolios, collecting more in less time and achieving greater profitability.

Contact Score Performance

<table>
<thead>
<tr>
<th>Decile</th>
<th>Accts.</th>
<th>RPC’s</th>
<th>RPC Rate</th>
<th>Cumulative % of Accts.</th>
<th>Cumulative % of RPC’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20,075</td>
<td>11,066</td>
<td>55.1%</td>
<td>10%</td>
<td>34%</td>
</tr>
<tr>
<td>2</td>
<td>20,292</td>
<td>6,084</td>
<td>30.0%</td>
<td>20%</td>
<td>52%</td>
</tr>
<tr>
<td>3</td>
<td>19,795</td>
<td>3,577</td>
<td>18.1%</td>
<td>30%</td>
<td>63%</td>
</tr>
<tr>
<td>4</td>
<td>19,917</td>
<td>2,856</td>
<td>14.3%</td>
<td>40%</td>
<td>72%</td>
</tr>
<tr>
<td>5</td>
<td>21,110</td>
<td>2,376</td>
<td>11.3%</td>
<td>50%</td>
<td>79%</td>
</tr>
<tr>
<td>6</td>
<td>19,189</td>
<td>1,870</td>
<td>9.7%</td>
<td>59%</td>
<td>85%</td>
</tr>
<tr>
<td>7</td>
<td>20,131</td>
<td>1,649</td>
<td>8.2%</td>
<td>69%</td>
<td>90%</td>
</tr>
<tr>
<td>8</td>
<td>20,996</td>
<td>1,418</td>
<td>6.8%</td>
<td>80%</td>
<td>94%</td>
</tr>
<tr>
<td>9</td>
<td>20,605</td>
<td>1,142</td>
<td>5.5%</td>
<td>90%</td>
<td>98%</td>
</tr>
<tr>
<td>10</td>
<td>20,665</td>
<td>779</td>
<td>3.8%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Total</td>
<td>202,775</td>
<td>32,817</td>
<td>16.2%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Accounts in the top 10% are over 14 times as likely to be contacted as accounts in the bottom 10%.
Over 50% of Right Party Contacts are found in the top 20% of accounts.
Over 90% of Right Party Contacts are found in the top 70% of accounts.
Spreads a 16.2% RPC rate from 55% to 3.8%.

Three Powerful Digits That Help Improve Workflow
Contact Score is a three digit score between 300-999 that enables you to quickly segment accounts. With these well-defined groupings, you can assign appropriate treatment strategies according to the likelihood of making contact. The higher the score, the more likely you will be to contact the debtor. Along with Contact Score, LexisNexis® Best Address and Phone can also be returned in one convenient file.

Address and Phone Score Components

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

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Contact Score 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, Contact Score 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, Lexis, Nexis and the Knowledge Burst logo are registered trademark of Reed Elsevier Properties Inc., used under license. Other products or services may be trademarks or registered trademarks of their respective companies. Copyright © 2011 LexisNexis. All rights reserved. NXR01628-10711