



Pinpoint the path to more profitable collections results with predictive analytics.

How much can increased predictive power impact profits? LexisNexis® Payment Score helps your business focus collections efforts on the accounts most likely to repay.

Stronger strategies begin with leading sources

Collections organizations can substantially improve the effectiveness of their recovery and operate more efficiently by leveraging a score that predicts payment of debt. Due to the effects of the recent economic downturn, older models and those heavily dependent on credit data have become considerably less reliable and less predictive.

LexisNexis® Payment Score is a dual performance score designed to help rank order accounts based on the likelihood that a debtor will repay a debt in the next three months and also rank higher those accounts likely to repay the most dollars. Payment Score accesses 33 billion public records built from more than 2,000 sources to provide unique alternative behavioral data insight into a debtor's propensity to repay and then delivers an easy-to-use, actionable three-digit score. Payment Score is compliant with Fair Credit Reporting Act and Equal Credit Opportunity Act regulations.

Payment Score delivers critical insights that drive a stronger, more informed collections strategy:

- Identify most collectable accounts to collect on the highest percentage of dollars
- Reduce collections spend by streamlining portfolio management
- Optimize decisions using analytic technology and comprehensive alternative data insight



Focused resources increase recovery

Payment Score makes use of consumer attributes that deliver a unique behavioral perspective beyond a traditional credit score. This alternative data creates a more complete profile of the consumer that better reflects a debtor's stability, ability to repay and willingness to repay a debt. In today's dynamic and often shifting economic times, current perspective greatly impacts an effective collections strategy. Alternative data can optimize account visibility and add a layer of focus to your portfolio management strategy. In addition, alternative data provides insight on consumers with little or no traditional credit history. Leveraging the predictive scores delivered by Payment Score, agencies can streamline their collections workflow, reduce overall spend and increase collections success rates.

Alternative data accelerates collections results

Payment Score helps predict repayment by providing an actionable score, ranging from 501 (least likely to repay) to 900 (most likely to repay the most dollars). This score can be used as a stand-alone scoring tool or in a decision matrix with other scores. Payment Score is derived by compiling diverse alternative behavioral data from the industry's leading repository of public records sources. LexisNexis® delivers unique insight into consumers with little-to-no traditional credit history and gives your business the predictive confidence that comes from working with the industry leader. With Payment Score your business can maintain an agile collections strategy that keeps resources focused on profitable recovery efforts.

Advantages of Alternative Data

- Creates holistic view by combining life event data
- Leverages leading indicators of risk
- Delivers a detailed perspective of consumer behavior
- Includes debtors with no file or thin file
- Clarifies the debtor's overall financial health

Payment Score is an Effective Collections Tool Utilizing Alternative Data Sources

- Occupational licenses
- Property deeds
- Bankruptcy and lien filings
- Educational records
- Phone records
- Bureau header data
- Customer inquiries
- Criminal records
- Court judgments
- Business filings
- And more

Broader perspectives equal better profitability

Payment Score helps your business identify the most effective route to profitable recovery results by minimizing wasted margins on unproductive accounts while maximizing the focus on accounts most likely to repay. Leverage Payment Score to improve your collections strategy, realize higher debt recovery success rates and drive more profitability into your collections workflow.

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, we provide 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.



Payment Score is a LexisNexis® RiskView™ Solution.

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