Outsourcing bad debt to a collections agency can be costly. Our data-driven solutions can help you resolve many debts in-house, reducing what you pay to a third-party collector. They can also be used to organize and prioritize what you send to a third-party collector, so you only pay for the help you need.
The big question: Are you contacting the right debtor?

The single most important factor for successful and legal debt collection is current, accurate identity data. However, because identity data is constantly changing, the only way to maintain its accuracy over time is by proactively monitoring and updating debtor files at key intervals in the collections cycle. LexisNexis® Collections and Recovery Solutions suite are designed to support a continuous identity resolution strategy to help keep your debtor records current and help ensure you’re contacting the correct debtors.

The challenge: Identities are dynamic; debtor data is not

Debtors’ circumstances and identities are constantly changing. Between relocations, marriages, name changes, incarcerations, deaths and even just typos and errors, the quality and accuracy of debtor identity data deteriorates quickly. To make matters more challenging is that a substantial percentage of debtor records are unverified and inaccurate upon origination.

- On average 35 million Americans move annually\(^1\)
- Over 36 million cell phone changes per year\(^2\)
- More than 3 million people change their marital status each year\(^3\); over 50K applicants for name changes every year\(^4\)
- After 5 years, 60% of debtor identities on record will be inaccurate

Locate and contact hard-to-find debtors

On average, 35% of delinquent debtors move annually and 50% need to be skip traced. Locating and contacting them before other collectors improves your probability of quick recovery. LexisNexis® Accurint® for Government Collections leverages a database of over 82+ billion public records and patented data linking technology to uncover subtle connections between people, locations, businesses, assets and phone numbers, enabling collectors to pinpoint and contact hard-to-find debtors.

LexisNexis Collections and Recovery Solutions Suite

LexisNexis Risk Solutions offers a comprehensive range of industry-leading collections products designed to assist government agencies throughout the collections lifecycle. We connect the dots between billions of public records and transactions to deliver actionable information government agencies can use to advance their goals.

LexisNexis Collections and Recovery Solutions for Government Agencies enable you to:

- Identify more right-party contacts
- Locate and contact debtors
- Verify and resolve identities
- Prioritize and score accounts for collection
Accurint for Government Collections: Contact and Locate Workflow

Contact and Locate solutions combine the power of robust LexisNexis non-Fair Credit Reporting Act (FCRA) data with leading proprietary linking technology to help you find people and businesses. Gain deeper debtor insights with links to first and last seen dates, information on relatives and associates and address details. Simplify key searches and instantly strengthen your skip trace strategy. Quickly get access to public and proprietary data from thousands of proven sources delivered in a concise, rank-ordered output.

Contact Plus

Contact Plus leverages multiple data sources and proprietary analytics to return results that can help agencies contact more debtors faster. The search function derives the best phone numbers for a person using sophisticated algorithms and patented scoring technology. Results are also rank-ordered and include identity and phone-line type information.

Product testing has shown Contact Plus can locate 20% more debtors than LexisNexis traditional searches and delivers 50.9% more right-party contacts than the closest competitor.5

Comprehensive Report

The Comprehensive Report for deep skip tracing combines a wealth of contact information along with assets, property, licensing and an array of other pertinent collections data such as:

<table>
<thead>
<tr>
<th>Non-FCRA</th>
<th>FCRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Voter Registration</td>
<td>• Properties Owned</td>
</tr>
<tr>
<td>• Possible Associates</td>
<td>• Bankruptcies</td>
</tr>
<tr>
<td>• Neighbors</td>
<td>• Watercraft</td>
</tr>
<tr>
<td>• Address Summary</td>
<td>• Judgments and Liens</td>
</tr>
<tr>
<td>• Motor Vehicle Locator</td>
<td></td>
</tr>
</tbody>
</table>
Accurint® for Government Collections: Decisioning Workflow

The LexisNexis® Accurint® for Government Collections: Decisioning Workflow streamlines access to FCRA-regulated data sets and key searches to help you determine ability to repay and prioritize accounts to increase collections.

The Decisioning Workflow combines the power of robust LexisNexis data with leading proprietary linking technology to help you quickly access detailed data sets to support well-informed collections decisions. These tools help ensure you are using the right data for permissible purposes.

With intuitive searches and links to critical consumer details, this tool speeds and simplifies your collections workflow. Concentrate on the accounts where you can collect the most with the Accurint for Collections: Decisioning Workflow.

Payment Score

LexisNexis® Payment Score is a “dual performance score” that helps predict debt repayment by rank ordering accounts based on the likelihood that a debtor will repay a debt within the next three months. Payment Score also ranks higher those accounts likely to repay the most dollars. Payment Score accesses over 82 billion public records built from 10,000+ sources that provide proprietary consumer attributes unique to the market and highly predictive for collections.

Payment Score utilizes alternative data sources:

- Occupational Licenses
- Bankruptcy and Lien Filings
- Educational Records
- Phone Records
- Bureau Header Data
- Customer Inquiries
- Criminal Records
- Court Judgments
- Business Filings

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.
**Banko® Solutions**

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

**Banko® Events Monitoring**

Leveraging a single source to automate notification of bankruptcy events helps you reduce costs by highlighting changes that impact recovery revenues. Banko Events Monitoring improves efficiency and minimizes costs by providing insight into case events directly from the court.

- Dockets
- Documents
- Creditor's Matrix
- Claims Register

**Deceased Database**

Determine whether a debtor is living or dead with our LexisNexis® Deceased Database. It's comprised of data from various sources including the SSA Death Master File, the Limited Access Death Master File, individual states, online deceased sources, funeral homes and other proprietary sources.

**Motor Vehicles Records (MVR) Look-up**

Get information on 5.8 billion MVR from 43 states plus Washington, D.C. and MVR historical information for all 50 states. Available via batch or online, you simply provide the license plate number and state in order to receive matching contact information such as the owner’s name, address or phone number.

**Phone Ownership Identification**

Phone Ownership Identification delivers a holistic picture of phone number ownership by combining robust phone and identity content with industry-leading relationship and association linking—helping to strengthen your operational efficiencies and compliance strategies.

- Most likely owner of the number
- Relationship (if available) between owner and your input subject
- Ownership index (the strength of the connection between input subject and phone owner)
Military Status

If your agency is concerned about correctly handling active duty service members, you can use LexisNexis® Military Status to better identify and treat this specific type of collections case. By returning key details combined with individual SCRA certificates for each record scrubbed, Military Status simplifies debtor processing and supports streamlined compliance with the SCRA. Protect your reputation, reduce political risk and keep your collection strategy focused on results with LexisNexis Military Status.

To learn more, call 866.528.0778 or visit risk.lexisnexis.com/government

About LexisNexis® Risk Solutions

LexisNexis Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information and analytics for professional and business customers across industries. For more information, please visit www.risk.lexisnexis.com and www.relx.com.

Our government solutions assist law enforcement and government agencies with deriving insight from complex data sets, improving operational efficiencies, making timely and informed decisions to enhance investigations, increasing program integrity and discovering and recovering revenue.

3 https://www.cdc.gov/nchs/fastats/marriage-divorce.htm
5 Based on independent competitive testing of Contact Plus Online, first phone number returned, May 2018

Various product offerings, such as the Accurint® for Government Collections: Contact & Locate Workflow, Contact Plus, Deceased Database, MVR Lookup and Phone Ownership Identification within the Collections and Recovery Solutions provided by LexisNexis are not provided by “consumer reporting agencies” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (“FCRA”) and do not constitute a “consumer report” as that term is defined in the FCRA. Accordingly, these product offerings may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment, government benefit or another purpose in connection with which a consumer report may be used under the FCRA. Information provided through Payment Score, Banko®, Banko® Events Monitoring, Military Status and Accurint® for Government Collections: Decisioning Workflow are consumer reporting agency products provided by LexisNexis Risk Solutions Inc. and may only be accessed in compliance with the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq. LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. Accurint is a registered trademark of LexisNexis Risk Data Management Inc. Banko is a registered trademark of LexisNexis Risk Solutions FL Inc. Other products and services may be trademarks or registered trademarks of their respective companies. Copyright © 2020 LexisNexis Risk Solutions. NXR12774-02-0620-EN-US