



Pinpoint the Path to More Profitable Collections Results With Predictive Analytics

Sharpen risk decisioning and collection results with alternative data attributes.

How much can increased predictive power impact profits? LexisNexis® Payment Score helps your business focus collections efforts on the accounts more 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 may have become 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 consumer will repay a debt in the next three months and also rank higher those accounts likely to repay the most dollars. LexisNexis Payment Score accesses 33 billion public records built from more than 2,000 sources to provide unique alternative behavioral data insight into a consumer's propensity to repay and then delivers an easy-to-use, actionable three-digit score.

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

- Improve collections liquidation rates by identifying more collectable accounts to collect on the highest percentage dollars
- Reduce collections spend by streamlining portfolio management
- Optimize decisions using analytic technology and more comprehensive alternative data insight

Focused resources increase recovery

LexisNexis Payment Score makes use of consumer attributes that deliver a unique behavioral perspective beyond a traditional credit score. This alternative data creates a more robust profile of the consumer that better reflects a consumer'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 LexisNexis Payment Score, organizations can streamline their collections workflow, reduce overall spend and increase collections success rates.

Alternative data accelerates collections results

LexisNexis 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. LexisNexis Payment Score is derived by compiling diverse alternative behavioral data from one of the industry's leading repository of public records sources. LexisNexis® Risk Solutions delivers unique insight into consumers with little-to-no traditional credit history and gives your business the predictive confidence that comes from working with an industry leader. With LexisNexis Payment Score your business can maintain an agile collections strategy that keeps resources focused on profitable recovery efforts.



About LexisNexis Risk Solutions

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. 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-based analytics and decision tools for professional and business customers. For more information, please visit risk.lexisnexis.com and www.relx.com.



Advantages of Alternative Data

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



LexisNexis Payment Score is an Effective Collections Tool Utilizing Alternative Data Sources

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

Broader perspectives equal better profitability

LexisNexis 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 LexisNexis Payment Score to improve your collections strategy, realize higher debt recovery success rates and drive more profitability into your collections workflow.

To learn more, call 800.953.2877 or visit risk.lexisnexis.com/collections-and-recovery