

Optimize Recovery Profitability

Segment and prioritize debt recovery efforts.

Understanding a consumer's ability and willingness to repay once their account has gone delinquent is essential, especially in times of economic uncertainty. The cost to collect is high and getting higher. Collections productivity and profitability success depends on the ability to effectively segment customers. Focusing resources on customers most likely to repay, not just those with the highest balances, is key to increasing profitability.

Gaps in traditional credit reporting data may not provide a complete perspective of consumer credit health and may limit predictive insights. Lenders and third-party collection agencies need additional insights to guide their recovery strategy.

Refine account segmentation and prioritization

Piercing the surface of the account profile to understand and differentiate customers isn't easy. LexisNexis® RiskView™ for collections allows you to peer through a sharper lens. It analyzes alternative credit-seeking data and non-credit events data to give you a broader picture of a consumer's current financial stability and asset availability.

With additional predictive insights, you're able to strengthen custom models and more effectively score, segment and prioritize customers most likely to repay.

Inform recovery workflows to grow profits

Effective debt recovery requires robust data to inform decision-making. RiskView for collections fueled with alternative data can be a game changer for your workflows. Use each of the solutions individually or combine to maximize your recovery success.

LexisNexis® RiskView™ Attributes offers over 350 next-generation insights that connect the nuanced details of non-credit life events with near real-time alternative credit-seeking insights. Use these FCRA-regulated attributes for segmentation in identifying the accounts with a higher likelihood of repayment.

RiskView Attributes leverages public records and alternative credit-seeking activities to develop diverse insights into a consumer's:



Financial stability



Personal identity



Asset ownership

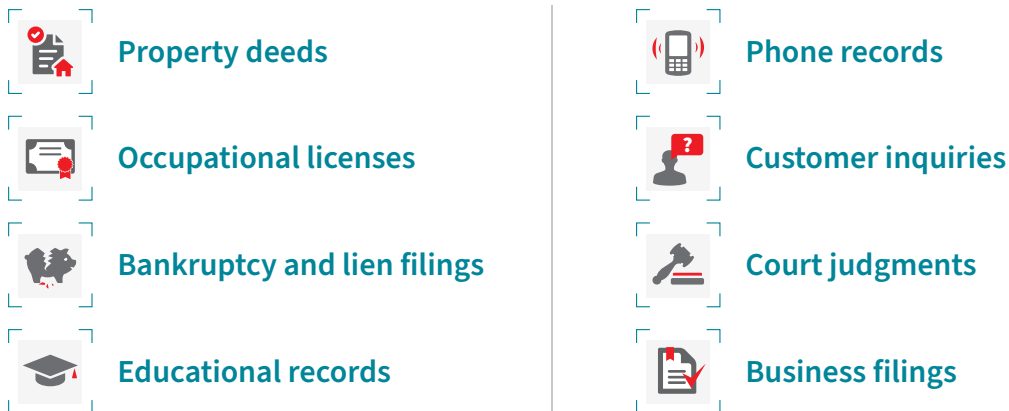


Address(es)

These attributes can enhance existing models to support more advanced approaches throughout the consumer recovery life cycle. You're able to develop a better-informed strategy for placing accounts in both your internal and external recovery workflows. Customize your outreach strategies to rehabilitate delinquent consumers, perhaps by offering hardship or financial literacy programs, or alternatively, to monitor until their financial standing improves and recovery becomes possible. Prioritize resource spend and boost ROI by targeting for litigation only those consumers with significant assets.

LexisNexis® RiskView™ Payment Score delivers critical insights that drive a stronger, more informed recovery strategy. A dual-performance score, it not only prioritizes accounts based on the likelihood of debt repayment but also elevates those accounts with the highest potential dollar recovery.

A proven collections tool, RiskView Payment Score leverages alternative data sources such as:



RiskView Payment Score provides a current perspective that clarifies a consumer's overall financial health, allowing you to adjust your recovery strategy as needed. When you can identify the most effective route to profitable recovery, you're able to prioritize outreach and offer consumers the most appropriate repayment plan for their situation.

Tap into the power of RiskView for collections

Drawing on multiple dimensions of data, RiskView for collections provides insight into risk factors that traditional credit data alone may miss. Use it to transform your recovery strategies in multiple ways:

Determine accounts

most likely to repay
outstanding debt

**Increase visibility
into assets** to inform
account segmentation
and prioritization



Reduce collection costs

by using litigation
strategically

Retain good customers

and minimize risks
when they show signs
of financial stress

LexisNexis® RiskView™ for collections

For effective recovery, combine informed strategy with efficient execution. RiskView for collections helps you pinpoint customers with the greatest ability to repay and apply meticulous account segmentation and custom rehabilitation to optimize your recovery success.

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



About LexisNexis® Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses across multiple industries 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 www.risk.lexisnexis.com and www.relx.com.

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