LexisNexis®
RISK SOLUTIONS

PAYMETRIX®

A Smarter Litigation Strategy for Collections

Non-performing judgments are slashing your profitablility. It's time for a more measured approach.

You've been going against your better judgment

You've adopted a pretty aggressive litigation strategy to pursue collections on overdue accounts. You're winning judgments. But the debt often goes unpaid, leaving you with too many non-performing judgments, a poor return on your collections efforts and lost opportunity costs. It's a stressful cycle that gets even worse when it draws attention from regulators and consumer protection groups.

The problem is a common one and rooted in two fundamental flaws:

1 Not targeting the right accounts for litigation

2 Not using the right resources to identify assets to satisfy the judgment

We can help.

You're stuck in some bad patterns

Overcome challenges at both ends of the collections process.

Pre-litigation: On the front end, you need to select the right accounts to sue, at the right time, to increase your success. But this requires a process that's tailor-made to drive profitable suit selections. You can't rely on your old models, designed to "score" voluntary payment potential; they lead to suing too many accounts that will never pay, and too few of the ones that offer your best chance of debt recovery. Sound familiar?

Post-judgment: Now let's talk about the back end: You've been awarded the judgment and it's up to your law firm to identify any consumer assets that can satisfy the debt. But the firm operates on a commission basis. Budgets are tight. With this in mind, asset searches are often performed with the bare minimum of resources that don't dig deep enough. Resulting in overlooked assets. Leading to more non-performing judgments.

LexisNexis® Risk Solutions offers a new model for reducing non-performing judgments while optimizing profitability of collections processes

Make smarter account treatment decisions

Minimize waste and improve cost management for stronger ROI

Better prioritize efforts and resources

We have an eye for what works

We've proven that with a few process alterations, you can close the information gaps that constrain your collections performance. More specifically:

- **Replace your old suit selection methods** with predictive modeling and profitability calculations designed for involuntary collections. This creates a better fit between litigation decisions, results and ROI.
- **Take ownership of acquiring the high-value asset and employment data** to successfully put a lien on a property, garnish a wage or seize bank account funds. You have a vested interest in making sure the professionals working on your behalf have the best resources available to satisfy judgments.

PAYMETRIX® solutions: The right fit for your collections team

PAYMETRIX® solutions is a fundamentally new approach to gaining the critical insight that you've been missing at both the front and back ends of the litigation process.

Pre-litigation: The PAYMETRIX® Profitability Index — an industry first — leverages 20 years of litigation performance data, high-value information on the consumer and jurisdictional court costs to determine two critical factors in your suit selections:

The probability of repayment   **The likely financial upside of pursuing judgment**

Post-judgment: High-value verified asset information — including difficult-to-source and verified employment, bank account and property data as well as insight to relatives and other associates — to aid in satisfying new judgments and non-performing judgments.

The end result: Higher account and portfolio profitability.

Ready to maximize your recovery potential?

Discover how PAYMETRIX® can transform your legal collection strategy.
Call 800.869.0751 or visit lexisnexis.com/paymetrix

LexisNexis®
RISK SOLUTIONS