



Equifax Collections Suite

Help maximize recovery rates in your Collections portfolio

Your company needs to maximize recovery rates with a collections strategy that allows you to identify and locate the customers who are most capable of paying.

Market uncertainty and higher interest rates will likely impact your losses. What is your organization doing to mitigate loss and reduce write-offs? Do you have an effective collections strategy that allows you to identify and track down the customers who are most capable of paying?

Equifax Collections Suite is a complete solution to help improve recovery rates over the entire collection lifecycle (from early to late-stage collections to recovery management). This powerful mix of specialized collections data and insights will help you analyze customer information and payment history to better understand and develop account repayment strategies.



Recognize at-risk customers to determine pre-delinquency strategies

The suite gives you the insights to optimize portfolio strategies and develop proactive account management plans. Our solution allows you to:

- Predict the likelihood of your customers going 90 days past due or worse in the next 12 months
- Quickly identify credit file changes that indicate a greater propensity to collect outstanding debt without a negative impact on your consumer's credit score
- Leverage insights to develop targeted customer hardship strategies, from self-cure to remediation

Equifax Collections Suite

- ✓ Recognize at-risk customers to determine pre-delinquency strategies.
- ✓ Access robust insights to support your contact strategy and recovery management.
- ✓ Enhance decision-making based on predictability to repay to enhance debt recovery for late-stage or dormant accounts.



Access robust insights to support your contact strategy and recovery management

- Stay current with your customer's three most current telephone numbers and addresses and verify identification markers.
- Confirm or append telephone numbers to ensure you have the most current and accurate information.



Enhance decision-making based on predictability to repay to enhance debt recovery for late-stage or dormant accounts

Understand your consumers' financial history to drive portfolio segmentation, account prioritization, and potential actions:

- Identify the most collectable customers by overlaying our data attributes across different data points in your portfolio
- Rank customers to prioritize action steps; queue prioritization by reviewing a customer's overall debt situation
- Focus collections efforts on the right customers to maximize your recovery rate

Equifax Collection Suite is a customizable set of solutions that provides insights to optimize collections strategies with portfolio segmentation, account prioritization, and skip tracing. Our suite allows you to prioritize your collection activities, help improve your recovery rates and reduce write-offs over the collections lifecycle.

Contact your Account Manager to learn how the Equifax Collections Suite can provide insights to enhance decision-making to effectively manage debt recovery and maximize recovery rates in your portfolio.

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