



Late-Stage Delinquency Scores

Help maximize your returns in the management of your late-stage delinquent accounts

SCORE Statistical Consulting and Equifax Canada offer a suite of Delinquent Debt scoring models derived by the comprehensive and dynamic Equifax database to support lenders and servicers with proven tools to maximize the efficiency of their portfolio management activities.

Delinquent debt scoring

The suite of delinquent debt scoring products enables your organization to prioritize delinquent customers strategically based on their payment propensity — an index of both their ability and willingness to pay. As the credit industry progresses to more finely tuned collection activities, it becomes increasingly important for financial institutions and collection servicers to avail themselves of insights and tools that make a customer's journey within collections more predictable and robust. Leveraging our late-stage collection models provides a statistically derived profile of an individual's payment propensity, providing the confidence to deploy targeted treatment actions to improve bottom line results.

Credit Bureau Based Collection Score on Late-Stage Accounts

A powerful segmentation tool for late-stage delinquency recoveries – this unique and specific score offers the following features:

- Exclusively use credit bureau-based information with no use of demographics
- Homogenous customer score built specifically on 120+ day delinquent tradelines
- Predicts the likelihood of any late-stage delinquent account paying in the next 90 days or less as compared to the standard 12 – 24 months — the short-term performance window helps you collect faster
- Collection scores can be a very dynamic score over time, reacting to changes in a customer's financial situation and payment priorities

Assessments are made on the account holder's ability and willingness to pay or cure at specific levels of delinquency — prioritize recovery activities and maximize the outcome of your customer touchpoints and interactions.

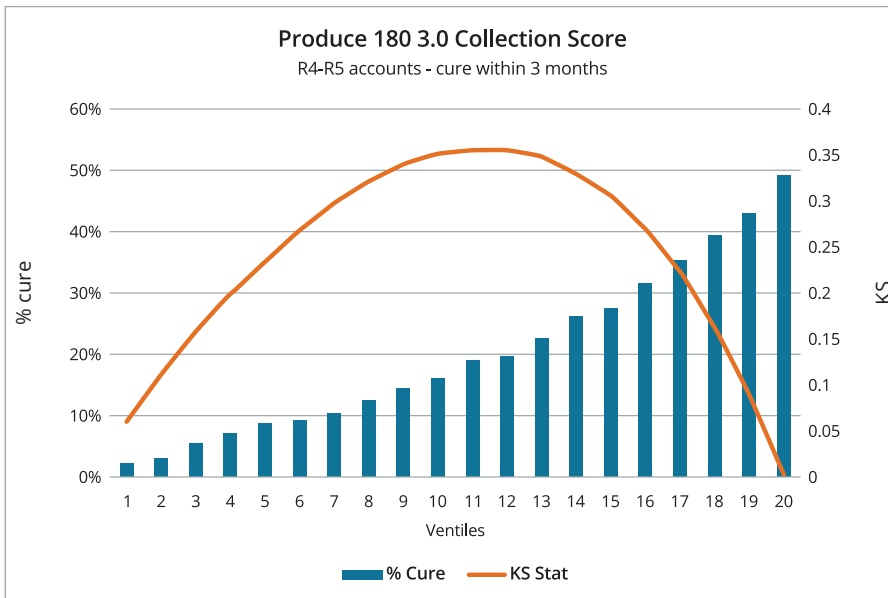
Capitalize on our strengths

SCORE Statistical Consulting is the leading expert in the Accounts Receivable Management space in the Canadian market having pioneered collection scoring since 1997. SCORE offers deep subject matter expertise, providing advisory to support your account treatment strategies and result analysis including asset disposition. SCORE's expertise and experience combined with Equifax's data management capabilities and innovative solutions enable organizations to manage their customer lifecycles with greater precision and profitability.

SCORE and Equifax utilize multiple application service providers for flexibility and ease of deployment for delinquency scores and other credit bureau value-added products.

Strategic advantages

- Develop appropriate and effective customer contact strategies based on value-at-risk to support loss mitigation and overall recoveries
- Identify high propensity to pay accounts for collections optimization and targeted treatments
- Formulate appropriate work plans, product and settlement strategies supplementing internal models for added lift
- Determine in-house versus outsource strategies, supporting resource allocation and account treatment strategies
- Guide and benchmark asset sales pricing and thresholds
- Establish fee for service with agency partners (Risk Based Pricing Regime) to improve net back performance



4 out of 5 Major Banks leverage SCORE's collections scoring

Successful use cases include:

- 12% write-off lift in a pre-delinquency strategy
- 30% lift in the first 60 days and a 10% lift over four years for outsourced accounts
- 10% to 20% lift in recoveries for post-write off accounts with a similar benefit to OPEX

Contact Us Today

To learn more about how you can leverage our suite of delinquency scores and batch data solutions to improve your collection results:

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1.855.233.9226 • consumer.equifax.ca/business/score-statistical