

Discover delinquent accounts.  
Monitor market delinquency rates.  
Develop mitigation and collection strategies.

Equifax Ignite™  
DIRECT

DOMAIN: Risk Management. Collection and Recovery.

Easily detect accounts showing signs of bad debt with limited likelihood to recover.

## Challenge

Is it possible to learn about delinquent accounts by tracking deterioration in credit behavior as well as the broader market?

A lending institution reviews delinquency risk and collection based attributes during the adjudication process, but rarely monitors these parameters on an on-going basis. Leading delinquency indicators provide your organization the opportunity to educate and recover bad-debt customers.

## Solution

Ignite™ Direct allows you to forecast and react when needed so that you can see trends in your customer base. Models are built to notify, assess and recommend a course of action should one be needed and you can leverage these data attributes to address your business challenge:

1. Number of public records (derogatory bankruptcies, collections proposals, etc)
2. Number of paid and unpaid records
3. Debt recovery records
4. Judgments
5. Satisfied and unsatisfied judgements
6. Delinquency trends by products (30/60 days)

## Execution

Ignite™ Direct enables lending institutions to manage foreseeable collections in specific markets to mitigate bad-debt.

## Challenges Addressed

- Efficient acquisition and retention
- Gain insights into individual customers and markets as a whole
- Discover profitable customer segments
- Identify optimal prospects to increase wallet share

**EQUIFAX**

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