



Collections and Recovery Solutions from Equifax

For lending institutions and collections groups

Now is the time to invest in your collections and recovery strategies

Today's economic landscape indicates that many consumers are having a tough time. Wallet stressors from inflation, high interest rates, and slower income growth mean that for some consumers, a higher percent of income is going toward daily expenses — instead of toward paying off debt. It remains a constant that a significant number of consumers are prioritizing debt payments or are unable to meet debt commitments and that some are pushed toward bankruptcy.

With continued economic fluctuations, it is the right time for lenders and collections groups to explore new data and strategies to help prioritize consumers in collections, inform recovery efforts, and better assess debt portfolio valuation.

What you may not know about consumers in collections

Even with the numerous data points and metrics you are currently using to assess consumers in collections, you may not have the full picture of their capacity to pay. For example, are you considering:

- When was the last time you verified employment?
- Do you know if consumers use alternative finance?
- Do you have data on whether consumers historically pay their everyday bills on time?
- Which consumers may be at higher risk of bankruptcy?
- Is income the same as when credit was issued?
- What do you know about consumers' overall affluence and financial resilience to pay debts?
- Do you know which consumers might also be business owners? Or what property they own?
- Plus, is your contact information accurate?

Key benefits

Better prioritize consumers in your collections portfolio and inform portfolio valuation with a comprehensive view of consumer finances

Evaluate capacity to pay with unique consumer insights beyond credit including employment, alternative data, modeled income, and economic capacity

Support recovery efforts with comprehensive contact information and verification

Leverage solutions built with AI and machine learning expertise plus a cloud-native foundation to speed collections and buy/sell decisions

Team with analytic advisors dedicated to help you integrate our solutions with your existing data and processes in order to better address your challenges and meet your goals

Without these insights, it can be challenging to adequately assess whether consumers have the capacity to pay their debts. That means you might be prioritizing the wrong consumers and segments for collections efforts. Or missing data to conduct complete valuation of accounts or portfolios for purchase or sale. Or using insufficient information to assess if budgets should be allocated to pursue recovery internally versus placing accounts with an agency or other external group.

Here's how Equifax can help fill in the gaps — so you can gain the full financial picture of consumers in collections

With Equifax, you can access and analyze a broad view of consumer finances and employment so you can better understand consumers' capacity to pay their debts — and the likelihood that you will be able to collect funds. With a more comprehensive view of capacity to pay, you can:

- Better prioritize consumers for collections
- Inform portfolio risk assessment, valuation, and purchase/sale decisions
- Optimize recovery efforts

Consumer bankruptcy filings are significantly higher as of Q3 2025 compared to the past three years* — indicating it is the right time to expand your view of consumers' capacity to pay.



Maximize your analysis with data and insights unique to Equifax

To optimize your collections prioritization strategy and inform portfolio purchase or sale, be sure to incorporate unique datasets that shed insight on consumers' capacity to pay — well beyond what standard credit insights may indicate.

Employment status	Alternative credit data	Non-FCRA financial and economic capacity insights
<ul style="list-style-type: none">Leverage verified employment data sourced from over 4.6 million employers and payroll providers that contribute to The Work Number database.	<ul style="list-style-type: none">Understand day-to-day bill pay behaviors with telco, pay TV, and utilities data from the National Consumer Telecom and Utilities (NCTUE®) database.Assess use of alternative finance such as payday loans, installment loans, and lease-to-own data sourced from DataX and Teletrack.	<ul style="list-style-type: none">Explore households' likely affluence, assets*, estimated total income, and financial durability to meet financial commitments, even when under financial stress.Leverage insights derived from a foundation of anonymous direct-measured™ assets gathered from financial services firms that are part of the IXI Network. <p><small>*Estimated asset measures are only available to IXI Network firms.</small></p>



Gain unique insights on consumers' capacity to pay with data on employment status, bill-pay behavior, and non-FCRA financial and economic capacity insights.

Tools to reach consumers and support recovery efforts

In order to collect, you need to find and reach consumers. We offer reliable solutions to help you locate consumers and achieve high Right Party Contact (RPC) rates. Team with Equifax to access reliable contact data to speed collections, increase productivity, and support a positive consumer experience.

Verify Identity Information with Digital Identity Trust data from Kount®	Append Contact Information from Contact and Locate	Address Verification provided by The Work Number (FCRA consumer report for collections use cases only)
<ul style="list-style-type: none">Phone numberEmailAddressMobile device verification	<ul style="list-style-type: none">AddressPhoneEmail	<ul style="list-style-type: none">Employer provided employee address

Why companies work with Equifax to enhance collections and recovery

Recognized as one of America's most trusted companies according to Forbes, Equifax offers clients a transparent partner focused on your business growth. We offer:

- Secure, cloud-native solutions powered by AI and machine learning accessible via an array of platforms to fuel execution and speed decisions
- Comprehensive and predictive insight into consumer finances, plus tools to reach consumers for recovery efforts
- Operational excellence focused on data quality, security, and innovation
- Customer-first partnerships staffed by analytic experts ready to respond to your needs
- Complementary acquisition, account opening, portfolio management, fraud, and commercial solutions

Work with Equifax to leverage a vast array of data solutions and tools to gain a more complete picture of consumers. Use our insights to boost your collections strategies, make smarter decisions, maximize recovery, and preserve customer relationships.

Contact your Equifax representative to discuss solutions to advance your collections and recovery strategies.



equifax.com/business/credit-risk/improve-collections-recovery-strategies

Note: Income data from The Work Number is not available for collections use cases.

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