



Recovery Radar™

Boost recovery rates and optimise resources

Debt recovery is a complex process requiring deep insights into the financial position of each debtor to manage resources effectively. Traditional approaches often fall short in distinguishing between debtors with available funds in other accounts and those genuinely unable to pay. For instance, recent UK studies show that SMEs collectively hold around £6 billion in unpaid debt annually¹ – with many debts going uncollected due to limited visibility into a client's broader financial standing.

Lenders, debt recovery firms and credit managers often lack access to a unified, real-time view of all financial accounts associated with a client, making it challenging to determine whether they're dealing with a "can't pay" or "won't pay" scenario. Without this data, efforts to collect outstanding debts may be misdirected, leading to lower recovery rates, lost revenue and wasted resources.



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¹Source: UK Finance, High Street Bank Lending to SMEs Remains Stable in Q2 2024

Make informed, data-driven decisions in debt recovery

Powered by its cloud native platform, Recovery Radar™ offers a seamless, integrated solution that provides a comprehensive, cross-account view of each debtor's financial status. Through data refreshed monthly, Recovery Radar™ leverages Equifax's extensive data resources and flexible cloud infrastructure to equip recovery teams with clear insights on which debtors may be struggling.

With Recovery Radar™, lenders and recovery firms gain the critical ability to determine debtors' true financial health – allowing them to separate the clients who are simply delaying payment from those who genuinely can't afford it.

Benefits for your business



Enhanced recovery rates

Prioritise debtors with available funds across different accounts, targeting high-value opportunities.



Resource optimisation

Focus collections efforts on accounts with higher repayment potential, saving time and costs on ineffective pursuits.



Comprehensive account visibility

Gain a complete financial view of clients, helping to distinguish between "can't pay" and "won't pay" scenarios.



Real-time data access

Access monthly refreshed data to maintain an accurate, current view of a debtor's financial position.



How it works



Aggregated data view

Aggregates account data across the commercial ecosystem, offering lenders and recovery firms a cross-account view of a debtor's total financial situation.



Financial indicator analysis

Evaluates key financial markers, such as account balances, credit utilisation and payment history to assess a debtor's overall repayment potential.



Actionable reporting

Provides detailed insights beyond traffic-light risk levels, presenting a nuanced view of a debtor's financial behaviour over time.



Flexible access

Recovery Radar™ can be deployed through batch services for large portfolio reviews or real-time API for ongoing case management, accommodating various operational needs.





Deployment options

Recovery Radar™ is deployed via Equifax's cloud-native platform, designed for both batch service and real-time API access, allowing flexibility depending on portfolio size and operational needs. This versatile solution scales easily, supporting high-volume portfolios or single-account reviews as required.



Let's talk

Contact us to explore how Recovery Radar™ can streamline your collections process and maximise your debt recoverability.

Speak to our experts

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