

Collections Prioritisation



Optimising collections performance for better efficiency and increased profitability

Effectively prioritise collections activities in the recovery process



Collect smarter to increase profitability

Minimise collections costs and provisions for bad loans



Enhance your collections strategies

Gain a robust view of customers' behaviours with competition and credit repayment patterns



Enhance the customer experience

Improve customer service and retention of low-risk consumers

TransUnion offers a suite of Collections Prioritisation models that can be used across the collections lifecycle. With a clear view of high, medium and low-priority prospects, your business can better maximise collections effectiveness.

We help you achieve your collections objectives, such as:

→ **Increasing recovery rates**

The combination of trended credit data and thin-file variables enables more actionable predictions of good and bad payment behaviours for each loan product — allowing you to score more customers with greater certainty.

→ **Realising departmental efficiencies and optimising limited resources**

Advanced collections methods elevate performance, help you set and achieve objectives for each stage of the collections lifecycle, and promote a more strategic approach to improving overall processes.

→ **Effectively prioritising activities in the recovery process**

Segment your delinquent book to determine which portion to outsource/sell and which requires predelinquency monitoring. The collections models use a combination of behavioural and bureau data to provide the most actionable results. This enables your business to develop a specific action plan for each account that will maximise the likelihood of success.

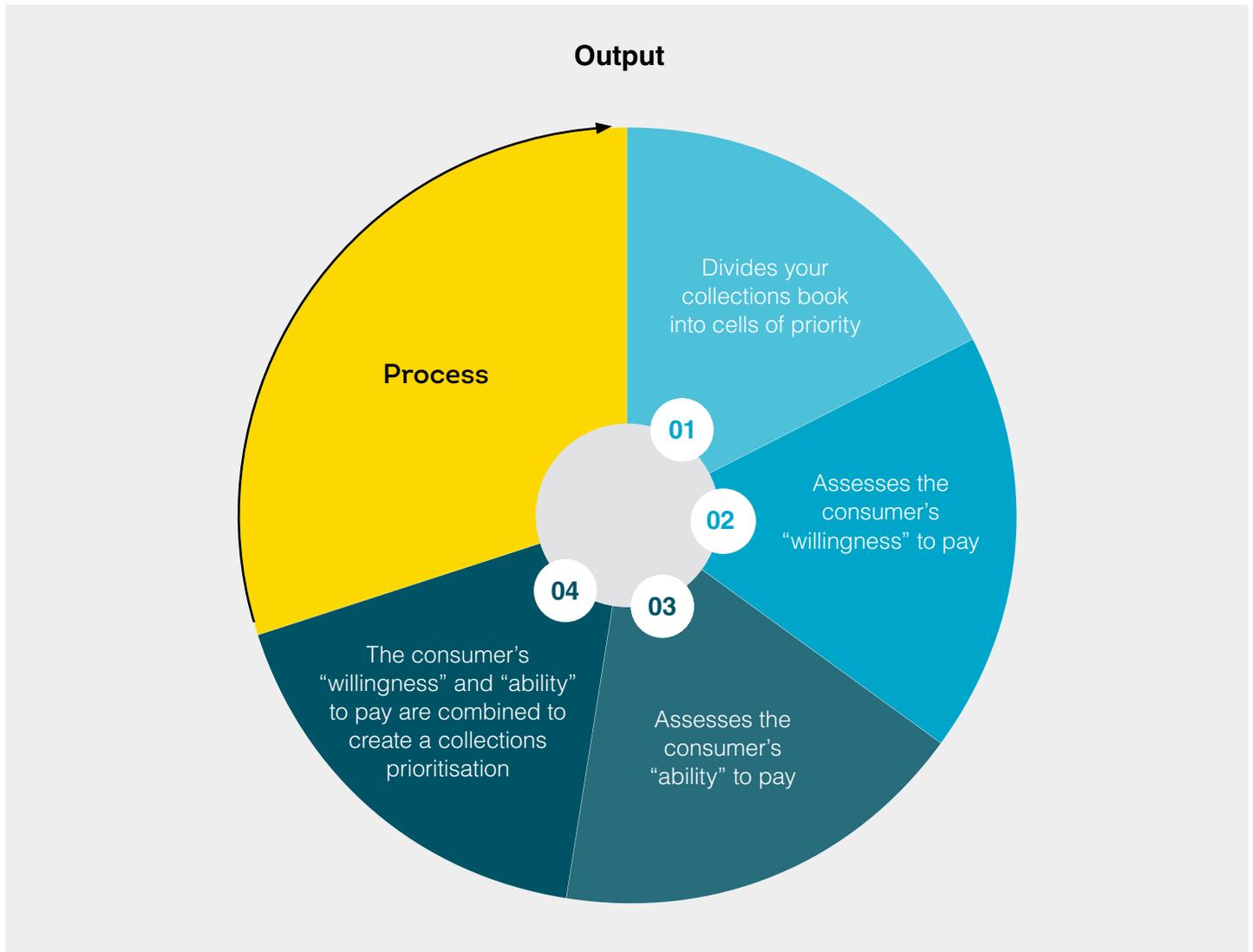
Lenders and consumers need new tools and techniques to retain or regain mutual trust throughout the collections lifecycle.

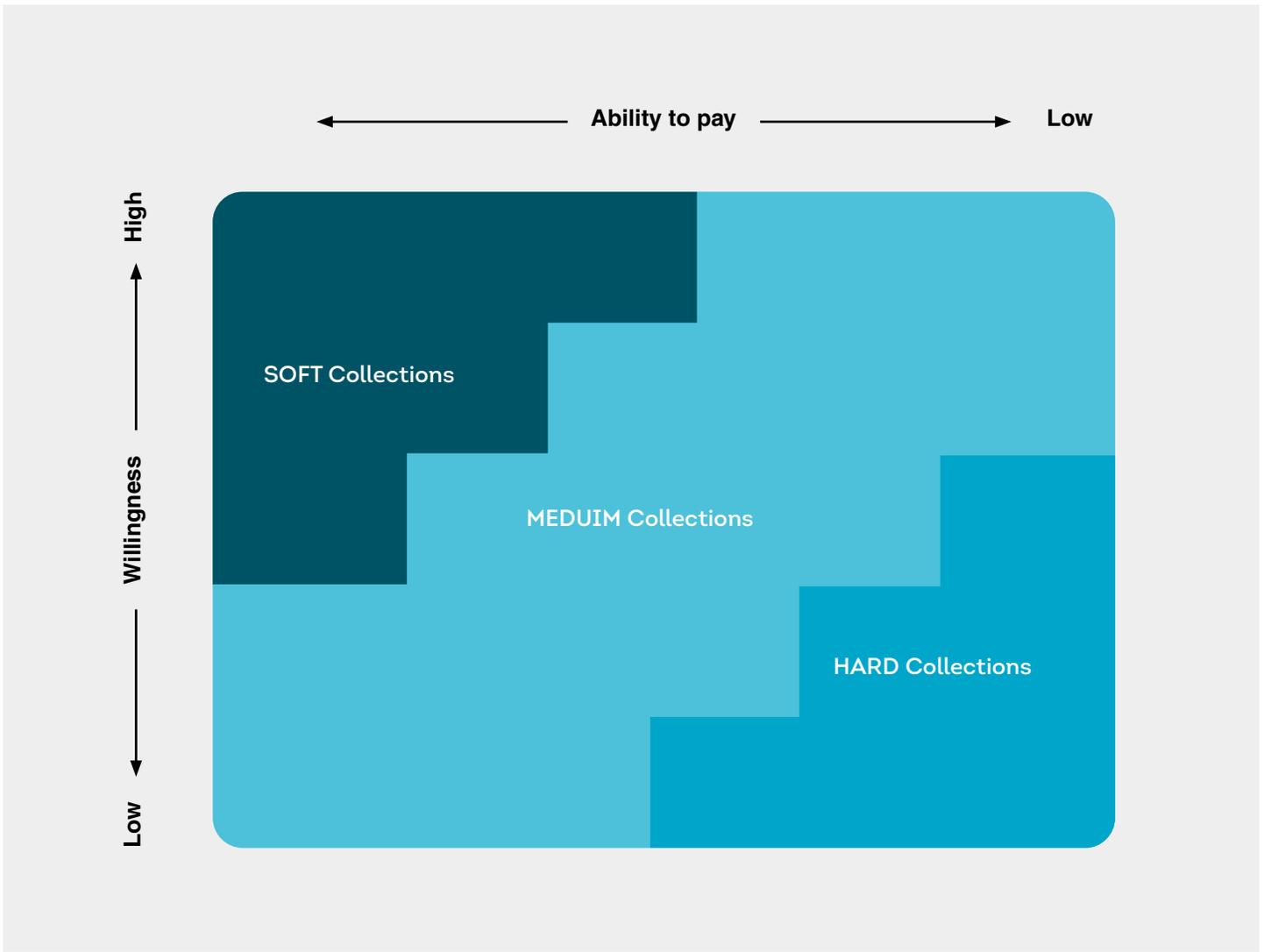
Lenders must earn the loyalty of good customers in dire circumstances by helping them navigate the repayment of debts and management of their credit ratings.

Leading lenders need a more sophisticated approach to successful, cost-effective collections using deeper creditworthy, affordability and behavioural insights.

Our solution overview:

- An innovation in enhanced trended credit and alternative data analytics
- Leverages hundreds of credit and alternative data points to deliver deep consumer insights
- AI and machine learning technology combine enhanced credit data with predictive behavioural insights
- Automatically aggregates these insights and strategically prioritises accounts according to business value and repayment likelihood





Benefits

- Increase recovery rates
- Realise departmental efficiencies
- Improve customer service and retention of low-risk customers
- Enhance collection strategies
- Minimise collection costs

LEARN MORE

For more information on our Collections Prioritisation, contact your sales representative.