



EQUIFAX RECOVERY SCORE - LATE STAGESM

EQUIFAX RECOVERY SCORE - LATE STAGE IS AN ADVANCED ANALYTICAL TOOL DESIGNED TO HELP YOU INCREASE THE PROFITABILITY ON YOUR TERTIARY RECOVERY PORTFOLIO

THE GROWING MARKET FOR TERTIARY ACCOUNTS OFFERS GREAT PROFIT POTENTIAL FOR ORGANIZATIONS THAT EFFECTIVELY TARGET CONSUMERS WHO ARE LIKELY TO REPAY. TO ASSIST IN CREATING THESE STRATEGIES, EQUIFAX HAS DEVELOPED THE EQUIFAX RECOVERY SCORE - LATE STAGE. THE SCORE COMBINES THE POWER OF PROVEN STATISTICAL TECHNIQUES AND THE EQUIFAX CONSUMER CREDIT DATABASE TO PREDICT THE LIKELIHOOD OF 50% REPAYMENT ON TERTIARY ACCOUNTS DURING A 12-MONTH PERIOD. PREDICTING THE LIKELIHOOD OF REPAYMENT ON LATE STAGE ACCOUNTS GIVES CREDIT GRANTORS AND COLLECTIONS ORGANIZATIONS THE OPPORTUNITY TO INCREASE RECOVERY PRODUCTIVITY BY IDENTIFYING THE MOST COLLECTIBLE ACCOUNTS, ALLOWING YOU TO ALLOCATE RESOURCES TO THE MOST PROFITABLE ACCOUNTS FOR COLLECTIONS ACTIVITIES, SUBSTANTIALLY IMPROVING THE PRODUCTION OF YOUR RECOVERY UNITS.

A powerful tool that allows creditors to increase recovery productivity by identifying the most collectible late stage accounts.

Equifax Recovery Score - Late Stage:

- ▮ Provides in-depth analysis of consumer payment history — giving you more control over the management of your collections accounts
- ▮ Assists in prioritizing tertiary recovery activities by rank-ordering those accounts that are most likely to pay 50% or more within 12 months
- ▮ Allows you to customize strategies by using the Equifax Recovery Score - Late Stage and consumer balance information to maximize total dollars collected on your portfolio

▮ Identifies account potential, giving you the flexibility to prioritize resources to focus on those customers most likely to repay

Developed on a nationwide sample of charged-off consumer credit files from the Equifax consumer credit database

Equifax Recovery Score - Late Stage is part of a growing family of innovative products and services that comprise the Equifax *Total Solution* — your strategic master plan for growth and control. Call 1-800-879-1025 to contact an Equifax representative today. Or contact us online at www.equifax.com.