

Manage customers more effectively and efficiently

Introducing Experian's Collections Management



Our unpredictable economic environment has led to a collections process that is equally difficult to predict. Until fairly recently, segmentation was relatively straightforward and strategies did not vary much from year to year. Loss forecasting, while never perfect, was rarely far off the mark. This is no longer the case. On the upside, emerging electronic and mobile contact channels show great promise for those with the ability to master them.

The Collections Four Core Pillars

Experian's Collections Management platform comprises four core pillars designed to automate and maximise the collections life cycle.

- **Operational Collections** - manage cases across the debt collection life cycle using automation to improve efficiency
- **Optimising Collections** - improve overall performance by applying the ideal treatment strategy across customers, products and channels
- **Strategic Collections** - design powerful segmentation strategies to develop deeper customer insight and increase the collections process effectiveness
- **Advanced Analytics and Consulting** - leverage advanced analytics to provide key insight for collections advantage and access our expert team of credit risk and collections consultants with deep industry knowledge

Be proactive about profitability

These new challenges and opportunities have strengthened the case for further process automation and greater use of advanced analytics. Productivity gains, fairness and superior segmentation are obvious benefits. Perhaps less obvious is the potential for these technologies to enable more effective loss provisioning, optimal contact approaches as well as a more strategic view of any compliance requirements.

How Experian can help

Experian's Collections Management is an automated solution that improves profitability by maximising the value derived from your debt collections activities.

- Reduce costs through greater automation and better targetting
- Improve cash flow and profit
- Recover more at lower cost
- Reduce provisioning
- Integrate new contact channels
- Comply with regulations
- Greater flexibility to manage variable workloads

- Enhance customer experience and retention

Why Experian?

- 30 years' experience in enriching customer data and building meaningful analytics
- Deep market understanding, global reach and experience
- Market-proven expertise in analytics, software and best practices
- Clients in more than 90 countries with many offices worldwide

Experian's Collections Management platform helps businesses make great customer collections every day.

Find out how you can achieve more cost-effective customer collections, improve business processes and remain compliant by visiting www.experian.com.

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