

# Collection Triggers<sup>SM</sup>

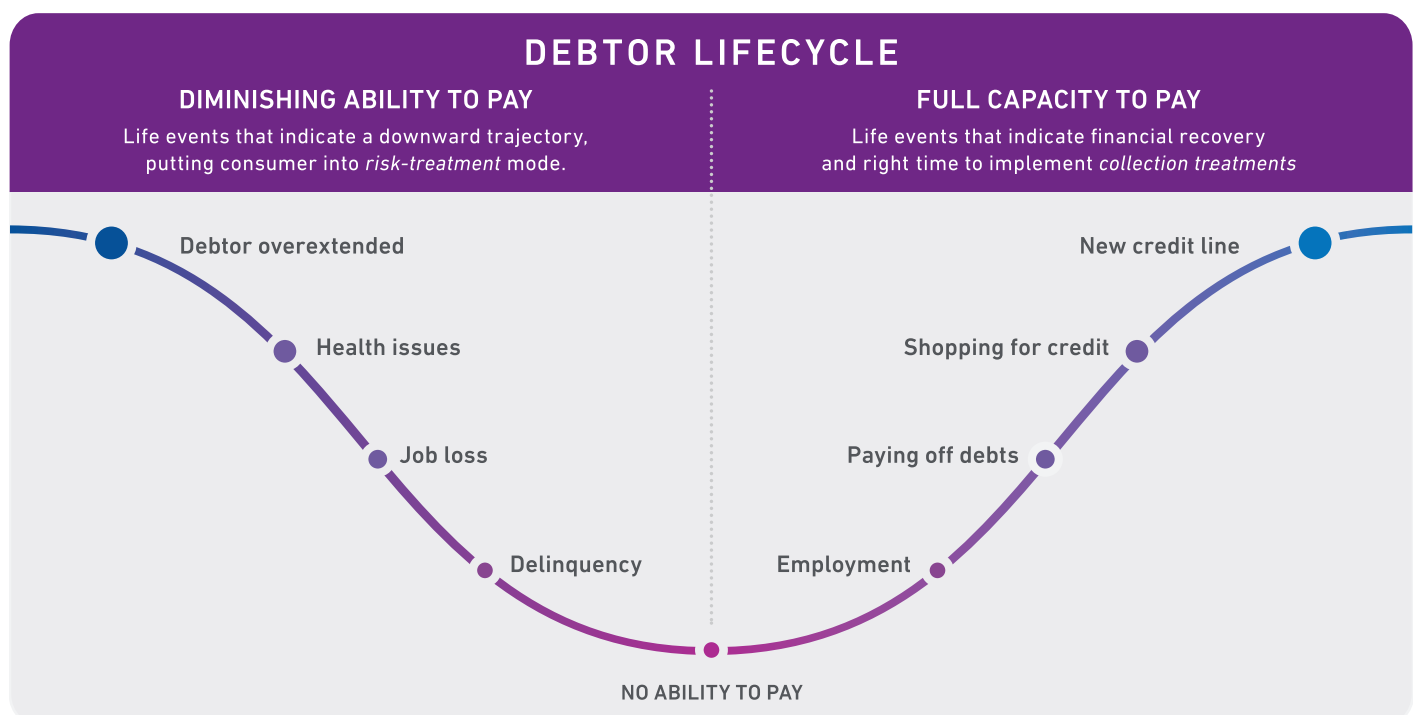
Fast, flexible monitoring to optimize your collections strategy

A debtor's lifecycle often follows a trajectory that can be tracked through changes in their life events. Understanding these events, like a consumer's risk of falling into collection or their ability to pay again, is the key to a profitable collections strategy. Collection Triggers takes the guesswork out of managing your portfolio, while improving your right-party contact and recovery rates.

Collection Triggers notifies you of a consumer's triggering life events. These may include new employment, shopping for credit or opening new credit lines and paying off other creditors. With a more holistic consumer view, you can enhance your decisioning and better prioritize your collection efforts.

It's as easy as 1-2-3!

1. You define monitoring criteria.
2. Experian runs checks at the frequency you set (as often as near-real time).
3. When a trigger event occurs, it is forwarded to you almost instantly.



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### Useful in all phases of collection and recovery

- **Early-stage delinquencies** — Proactively monitor accounts for public record, tradeline and demographic events, allowing you to cure delinquent accounts.
- **Charged-off accounts** — Use notifications to help prioritize and segment portfolio strategies.
- **Timely** — Trigger events include: new employment, paying off debts, shopping for credit and new credit lines opened.
- **Uncollectible, warehoused and post-judgment accounts** — Get notifications when consumer “resurfaces.”

### Features

- **Cost-effective** — No upfront costs to monitor; only get charged when there is a trigger.
- **Dynamic and flexible** — Robust, customizable criteria options allow you to set monitoring frequency and determine priority hierarchy.

To find out more about Collection Triggers, contact your local Experian sales representative or call 1 855 339 3990.