experian™

Debt Portfolio Evaluator℠

A perceptive analysis tool for debt buyers and sellers

You just received an offer to purchase a large portfolio of delinquent accounts at what appears to be a good price. But is it? How do you determine if you should accept, make a counteroffer or just walk away? Debt Portfolio Evaluator℠ will help you make the right decision.

Gain insight from debtor profiles

Debt Portfolio Evaluator is driven by Experian's powerful Collection AdvantageSM product, which combines credit data, credit-based scoring and advanced analytics to provide a 360-degree view of consumers. This process uses our vast credit databases to deliver a detailed analysis for each debtor in the portfolio. For example, for each record in your portfolio you'll know we have up to three recently updated phone numbers and the date the address was last updated.

You provide a file containing the consumer identification data. We'll return a file with a detailed consumer credit picture but without the specific name and address.

Enhance your due diligence

The in-depth information available with Debt Portfolio Evaluator supports the due diligence and evaluation process critical to a profitable purchase or sale. This tool provides data on 33 collection-specific attributes and other relevant information, helping you gain insight to determine:

- A portfolio's true value prior to purchase or sale.

- A comprehensive, easy-to-analyze view of each debtor's current credit standing.

- Which debtors have the greatest recovery potential and those at risk for filing for bankruptcy.

- Whether quality contact information is readily available.

Make more confident decisions

With Debt Portfolio Evaluator, you'll know more about the characteristics of the portfolios you're interested in, enabling you to bid more effectively. When selling the portfolio, you can determine the value more confidently. Our advanced analytics enhance the evaluation process with:

- RecoveryScore℠ models, which score and rank accounts from most to least collectible.

- MDS Bankruptcy Model℠ predicts the likelihood a consumer will file for bankruptcy in the next 12 months.

Fast and easy

Our evaluator process enhances your debt-buying and debt-selling decisions by providing:

- A quick turnaround, allowing you more time for portfolio evaluation.

- Our proprietary Find Consumer search logic, giving you superior match rates.

- A comma-delimited input/output record format, making it easy to import records into Microsoft® Excel or your own analysis program.

- A summary portfolio report and individual debtor information.

Find the best investment

Debt Portfolio Evaluator brings significant value to your prepurchase portfolio analysis, helping you determine the best investment opportunities.

Get the most out of your portfolio

Our solution enhances your ability to determine your portfolio's value prior to sale, maximizing your revenue potential.

Debt portfolio evaluation intelligence

This sampling of the output data provided by the Debt Portfolio Evaluator process shows the breadth of intelligence that can be delivered for each consumer in the portfolio.

Residency indicators

- Address match indicator.
- State of residence.
- Dwelling type.
- Existence of mortgage.
- Date address was last updated.
- High-risk address.

File One Phones^{SM}

- Know the number of phones currently available within our File One^{SM} database. The phone numbers can include hard-to-find, unlisted and cell numbers, when available.
- Learn when each phone number was last updated.

Collection attributes

- Deceased indicator.
- Disposition of the consumer's Chapter 7, 11 or 13 bankruptcy.
- Number of satisfied judgments/liens within the past 12 months.
- Number of derogatory tradelines and/or public records.
- Number of tradelines where the worst status is 30, 60, 90, or 120 to 180 days past due.
- Number of all collection trades.
- Number of trades with paid collection status.
- Aggregate monthly payment for open tradelines.
- Credit balance amount for open mortgage trades, home equity lines of credit and open revolving trades.
- Total balance for open installment trades.
- Number of open/current revolving, finance and installment trades.
- Indicators that a consumer is seeking new credit.

To find out more about Debt Portfolio Evaluator, contact your local Experian sales representative or call 1 888 414 1120.