

Experian Recovery Scores

Prioritize the accounts with the best recovery potential

The prioritization problem

Working charged-off accounts without scoring is working by coincidence. Accounts get touched in order of age, balance or last worked, not by the likelihood anyone will actually pay. The collectors spending the most time on the hardest accounts are often working the ones least likely to produce a return.

The charge-off surge

2.8x¹

credit card charge-off rates peaked at 4.64% in Q3 2024, nearly triple the 1.63% pandemic-era low.

Recovery Scores ranks charged-off accounts by expected collectability, so teams know where to start before the window closes.

The right accounts, worked first

Recovery Scores replaces guesswork with a clearer view of each account's recovery potential, helping collectors focus time and resources where they're most likely to produce a return.

Scoring built for collections decisions

Recovery Scores delivers a score-ordered view of collectability across charged-off portfolios to improve prioritization of accounts for recovery. It works without requiring client-supplied balance data and is available across our full collections delivery suite.

Designed to help



Rank every charged-off account

Score-ordered prioritization across consumer charged-off portfolios so teams start with the accounts most worth working.



Direct treatment to the right tier

Use score bands to guide placement, outsourcing, auction and legal strategy rather than applying one approach across the portfolio.



Score at every decision point

The newest Recovery Scores model is available across Collections Data, Collections Manager, Collection TriggersSM, Archive Services and Collection Credit Report, so prioritization reaches every workflow in your collections operation.

1: Federal Reserve Board, 2026.

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Benefits and features



Consistent prioritization across accounts

Provides a standardized measure of collectability, making it easier to compare and prioritize accounts



Flexibility to use your own balance data

Combines our bureau-based ranking with current portfolio balances, keeping sensitive balance data within your environment



Prioritize based on potential dollars recovered

Combines score and balance information to focus collection efforts on accounts with greater recovery potential



Monitor accounts as they change

Available as a trigger, so you can monitor a charged-off account and see how its collectability changes over time



Broad portfolio coverage

Supports bankcard, retail and charged off accounts across a range of consumer portfolios



Expanded specialty market coverage

Designed for financial services and telecom industries

80% of recovered dollars are captured in the top 40% of accounts worked



Stop prioritizing by coincidence and start scoring every account

Contact your Experian account executive or visit <https://www.experian.com/business/contact-us>.



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