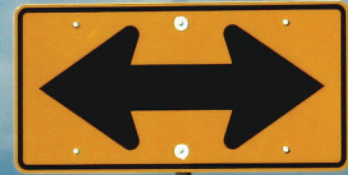# LexisNexis® Collection Attributes

Enhance your data and your predictive capabilities.

Modern attributes for changing times

Collections organizations can substantially improve the effectiveness of their recovery models and operate at peak performance by supplementing in-house data with LexisNexis® Collection Attributes. The predictive power of your existing attributes and models should be challenged and updated, so you can leverage the unprecedented power of our analytic-based decisioning and drive your collection process with maximum productivity.

Maximize collections performance with revealing attributes

LexisNexis Collection Attributes are far more revealing than standard credit data attributes alone because they are created by processing, linking and analyzing billions of public records. Drawing on the insights that only our vast public records resources can provide, this solution offers valuable data add-ons that can improve decisioning, payment plan determinations, collection rates and profitability. Savvy organizations understand that supplementing the core data they already have with additional data attributes can greatly enhance the clarity of their debtor profiles. Enhanced data also allows for improved account scoring and predictive capabilities. Use Collection Attributes to:

- Infuse layers of insightful supplemental data to create a clearer view of individual debtors and complete portfolios

- Improve the accuracy and predictive power of in-house scoring models

- Increase collection rates by better assessing a debtor's willingness and ability to pay debt

Choose pre-designed or completely customized options

LexisNexis Collection Attributes includes a long list of data enhancement choices across a wide variety of data categories. We've pre-designed certain attributes packages based on specific collections tasks. However, you may select, test and completely customize your own attributes package based on your specific needs and objectives. You can choose one or any number of attributes to enhance your data and your workflow decisioning.

Create your own custom attributes package or choose one of our proven pre-designed attributes packages, including:

- Collections Package

- Identity Manipulation Package

- Stability Package

- Wealth Indicator Package

- Lawsuit Recovery Package

See the back for more details on our pre-designed attributes packages.

LexisNexis®

Collection Attributes let you see more, know more and collect more

Once you see the depth of the available information and realize the insights that it can provide, the value of enhancing your core data with LexisNexis Collection Attributes will be obvious. Here is a categorized overview of some of the packages and tools available:

Collections Package

The Collections Package is a powerful combination of attributes from various categories to assist in all stages of the collections process. This comprehensive attributes package answers the over-arching question: Do I have a clear picture of this debtor and his or her circumstances?

Identity Manipulation Package

Critical in the account boarding stage, this selection of attributes helps you uncover discrepancies with the debtor's identity. Inconsistencies and anomalies are flagged, helping you detect evidence of identity element manipulation. This is often done to hide past credit issues or gain access to credit for which the consumer may not otherwise be approved.

Stability Package

Using historical address data and other data elements, this package helps you gauge how stable a lifestyle your debtor is living. The more stable the lifestyle, the more likely you'll be able to engage the debtor and secure payment. Debtors showing transient behavior are more difficult to engage and less likely to pay their debt.

Wealth Indicator Package

The Wealth Indicator Package contains multiple attributes to gauge and score a debtor's ability to pay based on income, employment, asset and other historical wealth-related data.

Lawsuit Recovery Package

The Lawsuit Recovery Package contains a variety of attributes to optimize collections through the legal process. From the moment a case is opened, to pre-litigation and all the way through to post-litigation, this package will inform your decisions to recover debt through this complex channel.

More Than 250 Attributes

SSN Identity Count
Identify consumers who may have obtained credit under false pretenses and never had any intention of repaying the debt.

Economic Trajectory of Last Move
Make settlement decisions from a more informed perspective.

Estimated Annual Income
Gain valuable insight toward the best next step with a debtor's income estimate.

Address Stability Indicator
Aggressively collect from debtors with a transient history while showing patience with more stable debtors.

Derogatory Severity Index
Assess a debtor's willingness to pay the debt.

Find out what Collection Attributes can do for your business

LexisNexis® has a deep and thorough understanding of the many steps and requirements that make up the overall collections process. We're familiar with the obstacles that slow your productivity and success and we have developed Collection Attributes to provide a solution. Contact us to find out more about how LexisNexis Collection Attributes can enhance your data, boost your productivity and increase your collected receivables.

For more information:

Call 866.528.0780 or visit
lexisnexis.com/risk/receivables-management