

# COLLECTION INSIGHTS

## CSC'S DEBT RECOVERY SOLUTIONS



### About CSC in Financial Services

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world.

We bring more choices to the industry. We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners.

Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients. More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.

### Prioritize Debt Recovery Efforts for Maximum Effect

CSC's Collection Insights provides a monitoring system that combines the strength of industry-leading contact data (sourced from FirstSearch™ by Equifax®) with relevant credit-based event triggers for debt recovery. With Collection Insights, you can better prioritize your collections queue by allocating resources to only those active and dormant accounts that have new contact information or that demonstrate a recently improved ability to pay.

Collection Insights helps collectors manage their ever-increasing placement volumes. The current economic downturn has caused accounts receivables turnover to slow at the same time that collectors have suffered headcount reductions. With fewer staff to handle a higher volume of accounts, collectors need smart technology to maximize debt recovery efforts. Collection Insights provides a cost-efficient way to segment and prioritize these unacceptably outstanding debts.

### Instead of Selling Receivables Portfolios, Improve Your Focus

Collection Insights also provides a viable alternative to selling debt portfolios for pennies on the dollar. In an era when accounts receivables portfolio pricing has been declining substantially, implementing a successful monitoring program can improve your return on investment on managing a portfolio in house.

Collection Insights can improve return when used before debt placement with third-party collectors. Or it can help you maximize the efficiencies of your debt collections agencies by helping to direct them to the consumers with most potential to pay.

### Access the Most Up-to-Date Contact Data

Collection Insights harnesses the power of FirstSearch by Equifax, a front-end skip-trace tool designed specifically for collection professionals. FirstSearch returns new location information from various proprietary sources that are among the first to be notified when a consumer has moved or requested service associated with a physical address — providing the freshest possible contact information available on delinquent debtors. With 4 million daily updates from unique and proprietary data sources, FirstSearch is a powerful database for Collection Insights.

## Collection Insights Benefits

Collection Insights helps you increase your debt recovery rates and improve operating margins by enabling you to:

- Establish an objective segmentation/prioritization approach to collection queuing
- Reduce cost of collections by not targeting consumers whose ability to pay remains unchanged
- Increase dollars recovered by concentrating on the most collectable consumers
- Act quickly in the short window of time for contacting a consumer
- Streamline processes and reduce resources expended on repeated searches
- Improve the return on cost-to-find models
- Monitor delinquent portfolios without expending unnecessary resources
- Re-engage with consumers as they cycle out of debt and resume credit-consumptive behaviors
- Locate hard-to-reach skip accounts.

## Collection Insights Features

- Select from 46 credit triggers that can signal when a consumer's credit situation is degrading or improving
- Benefit from new contact data (forced from FirstSearch)
- Be among the first collectors to leverage changes from new public records, bankruptcy records, settlements and other sources that show new contact information or increase ability to pay
- Choose flexible cost management approaches
  - Multiple methods to activate or deactivate
  - Consumer-level and trigger-level suppression
  - A set daily rate, with unlimited delivery of triggers
- Take immediate action with daily delivery of triggers.

**For More Information:** Collection Insights is just one of CSC's many debt recovery solutions. For more information, contact CSC Credit Services at 800.345.7672, e-mail [inforequests@csc.com](mailto:inforequests@csc.com) or visit us online at [www.csc.com/credit\\_services](http://www.csc.com/credit_services).



Equifax is a registered trademark of Equifax, Inc. FirstSearch is a trademark of Equifax, Inc.

## About CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 50 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."



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