

SCORE<sup>+</sup>



Trusted models. Expert insights. Proven results.



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SCORE is particularly good at getting down to the bottom line benefit.



Director of Collections  
*Schedule 1 Canadian Bank*

## Not all accounts are created equal. With SCORE, compare apples to apples and work the right accounts.

SCORE offers trusted models and expert insights to help our clients maximize their returns in accounts receivable management.

Developed using data from the credit bureaus, SCORE's models predict the likelihood of an account curing or paying within 90 days. By choosing to collect on accounts most likely to cure or collect, companies can increase their profitability in recoveries and collections.

SCORE also provides consulting services to companies wanting to improve the performance of their accounts receivable. From embedding predictive models in account segmentation strategies to finding the most efficient tool for managing roll rates in account management, to selling distressed debt, SCORE offers insightful advice based on our experience in the industry.

Our ability to offer the right solutions to our clients depends on our strategic partnerships with industry leaders. From employing credit bureau data to specialized software solutions to ASPs that facilitate the delivery of scores, SCORE adds value, always bringing bottom line results into focus.

SCORE is a toolbox for accounts receivable management. Whether it's a telecommunications company wanting to improve roll rates for 60 day delinquent accounts or a bank exploring risk based pricing for outsourcing collections, or a retailer valuing distressed debt, SCORE's trusted models help companies effectively manage their risk.

Since 1997, SCORE has offered solutions to companies choosing to optimize their accounts receivable management. Isn't it time to see what SCORE can do for your bottom line results?

# Trusted models.

## FOR INCREASED EFFICIENCY AND A SUPERIOR RETURN ON INVESTMENT

Companies can prioritize their collections resources and reduce their exposure throughout the credit life cycle with SCORE's models that predict the likelihood of an account curing or collecting within 90 days. Using credit bureau data from Equifax and TransUnion, our scores are based on industry and level of delinquency. They are used by clients including credit grantors such as Canadian and U.S. banks, retailers, monolines, telecommunications companies, utilities, government, as well as collection agencies, debt sellers/purchasers and insurance companies.

# Expert insights.

## THE AUTHORITY IN ACCOUNTS RECEIVABLE MANAGEMENT

The SCORE team has the depth and breadth of experience to analyze, clarify, recommend and execute strategies and solutions that deliver results for our clients. We are industry leaders in accounts receivable management, from engaging in outsource partnerships, to advising on delinquency management strategies, to helping establish fee for service for creditors' contingency partners. SCORE has also facilitated debt sales by confirming a portfolio's projected collection results for both buyers and sellers.

# Proven results.

## CREATING COMPELLING BUSINESS CASES

Our clients get impressive results. Time and again, we hear our clients say how satisfied they are with increased efficiency and return on their investment. By using SCORE's models and insight, clients get clarity to focus on accounts that matter, and see improvements in roll rates and returns. They speak of open communication and a strategic partnership where they get value from our understanding of the market's best practices, as well as our mantra to under-promise and over-deliver.

# SCORE<sup>+</sup>

SCORE helps us better understand our portfolios, so we know what's working and what to tweak.



President  
*Collections Agency*

Working with SCORE was a good experience as they are a niche operation, allowing for flexible and responsive service.



For over a decade, SCORE has helped clients optimize their accounts receivable management. We are known as the experts in the industry because of our focus on bottom line results.

Find out how SCORE can improve your collections by visiting [www.scorestat.com](http://www.scorestat.com) or arranging for an initial complimentary consultation.

