



Use delinquency scores for greater precision and enhanced returns.

SCORE offers trusted models and expert insights to help clients maximize their returns in the management of early stage delinquency. Our robust scoring models help clients including credit grantors, retailers, service providers (including telecommunications, utilities and media) as well as government and collection agencies prioritize recovery activities and improve bottom line results.

Trusted models.

FOR INCREASED EFFICIENCY AND IMPROVED CUSTOMER RELATIONSHIP MANAGEMENT

Based on Canadian credit reporting agencies data, SCORE's probability-based models predict the likelihood of an account curing. A score of 380 for example, represents a 38 percent chance of curing in the next 90 days. Scores enable our clients to better segment and prioritize portfolios for more precise and rewarding collection treatment activities.

Segment and prioritize portfolios

A unique and specific score

- Built specifically for delinquent accounts and developed using 1 to 120 day delinquent accounts.
- Assessments are made on the account holder's ability and willingness to pay or cure at specific levels of delinquency.
- Exclusively use credit bureau-based information with no use of demographics.
- Models focus on delinquency level and industry type:
 - 30 Day & 90 Day Delinquency Models – Financial Institution Bankcard and Non-Bankcard
 - 30 Day & 90 Day Retail Delinquency Models – Loans and Cards.

Collect faster

- Predictive outcome: the likelihood of any 1-3 cycle (pre-charge off) account curing in the next 90 days.
- Performance outcome: a period of 90 days or less as compared to the standard 12 – 24 months helps you collect faster.

Strategic advantages

- Identify self-cures and more effective resource allocation.
- Develop appropriate and effective customer contact strategies.
- Early identification of high risk accounts for account treatment and collection acceleration.
- Manage credit lines and over-limit strategies.
- Minimize charge-offs by lowering roll rates and reduce attrition prior to suspension or cancellation.
- Supplement internal models for added lift.

Expert insights.

THE AUTHORITY IN ACCOUNT RECEIVABLE MANAGEMENT

With over a decade of experience in the accounts receivable management space, the SCORE team is recognized as the leader in the field of predictive science of delinquency and recovery applications. Our expertise combined with access to dynamic and comprehensive customer credit databases, allow SCORE to provide our clients with insights into customer risk and payment behaviour.

Incorporating SCORE models into your existing strategies will add intelligence to your customer contact strategies, collection treatment activities and resource allocation.

Proven results.

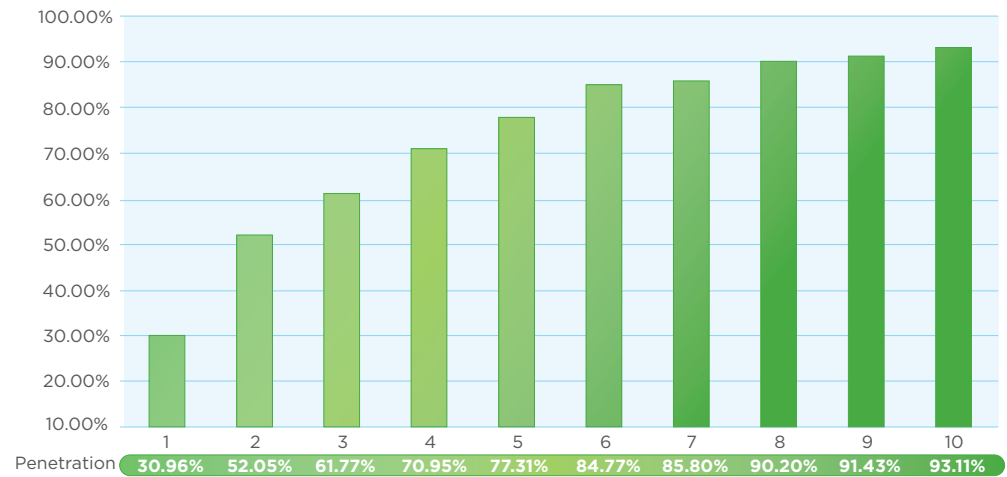
CREATING COMPELLING BUSINESS CASES

SCORE can be a cost effective solution as it provides a consumption-based model that requires no upfront investment.

Our clients get results. Whether used as a primary collection tool or as a supplementary strategy to existing solutions, SCORE's delinquency tools will result in incremental lift and an improvement to your bottom line results.

To help our clients assess the incremental benefit of incorporating our models into internal systems, SCORE offers analytics to validate performance. Our validation results show that our early stage delinquency models have outperformed new and current account scorecards in rank ordering collection risk and the probability of paying or curing.

Propensity to Cure by Score Decile



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



Director of Collection
Schedule 1 Canadian Bank

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



Former President
Collection Agency



Find out how SCORE can improve your collections by arranging for an initial complimentary consultation.

ABOUT SCORE

Since 1997, SCORE has offered trusted models, predictive analytics and expert insights to help clients optimize their accounts receivable management results. We are known as the experts in the industry because of the depth and breadth of our experience, our customer-centric approach, our focus on solutions and our passion for the bottom line.