



Evaluate portfolio quality and improve recovery curves with scoring specifically designed for dormant debt.

SCORE offers trusted models and expert insights to help clients maximize their returns in distressed debt management. For clients including credit grantors as well as debt buyers, sellers and servicers, our scores and insights help maximize dormant debt management activities, leading to more accurate valuations and more timely recoveries.

Trusted models.

UNIQUE SCORES FOR IMPROVED EFFICIENCY AND EFFECTIVENESS OF COLLECTIONS

With over a decade of experience consulting on dormant debt management, SCORE is a recognized leader in this sector. Our robust models allow users to evaluate portfolio quality and deploy effective recovery strategies.

Through strong industry partnerships, SCORE has leveraged specific performance data from various industries including financial services, retail and telecommunications as well as data from major debt buyers and credit bureaus to build models that are unique in the Canadian marketplace.

Tools to revive Dormant Debt

New models capture incremental lift

- Scores can improve results of in-house decision tools by rank ordering the probability of recovery across the customer cycle.
- Predict likelihood of any 1-year+ delinquent account making a minimum payment in specific time frames.

Designed specifically for dormant debt portfolios

- Models are built solely for older, warehoused debt so assessments are made on the account holder's specific ability and willingness to pay, rather than their current level of delinquency.

- Scores are differentiated from all other credit, behaviour, or bureau scores as they look at dormant accounts from a broad spectrum of industries.

Strategic applications

- Assess portfolio quality pre- and post-sale.
- Determine appropriate collection treatment, inventory management and resource allocation based on payment probability.

Expert insights.

THE AUTHORITY IN DORMANT DEBT MANAGEMENT AND SALES

To meet the needs of debt buyers and sellers of distressed consumer debt, SCORE has been brokering strategic transactions in the Canadian marketplace since 1997. We were first in handling sales of such debt for Canada's Schedule 1 banks, and have been the broker of choice for some of the largest dollar sale transactions in Canada, representing billions of dollars.

We believe there is a process that enables the art of the deal and can assist both buyers and sellers in the due diligence, scoring and value maximization.

Proven results.

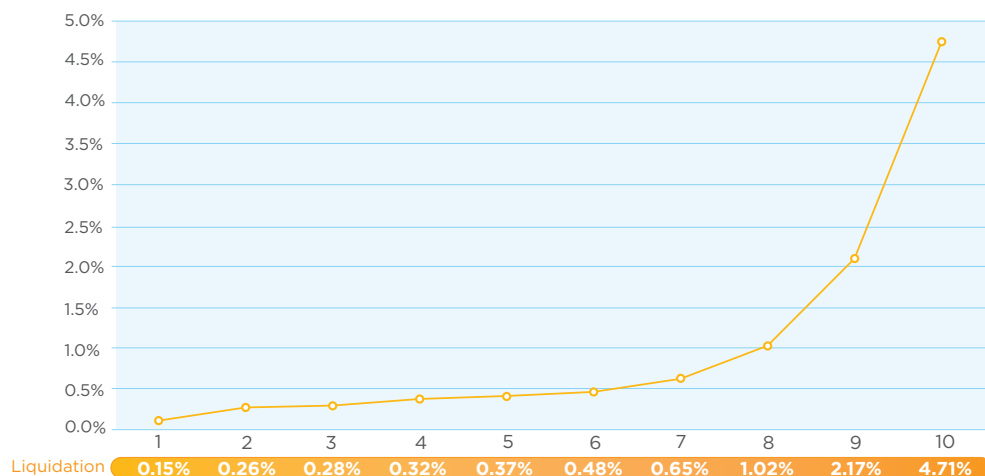
CREATING COMPELLING BUSINESS CASES

With a pay-as-you-go model, SCORE's dormant debt scores can be a cost effective supplementary model strategy for existing tools. Scores predict the likelihood of any 1-year+ delinquent account making a payment of at least \$25 in either 90 days or nine months.

Testing on over 300,000 accounts from various industry segments indicates that scores significantly outperforms new or current account and behaviour scorecards in rank ordering the probability of recovery in dormant debt portfolios. In development score card comparisons, our most recent model provides improved lift relative to the previous generation's score.

To help customers assess the incremental benefit of incorporating our models into internal systems, SCORE offers analytics to validate performance.

9 Month Dormant Debt Development Score Distribution by Decile



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



President
Collection Agency

As a debt buyer, SCORE provided us clear and concise data on portfolios we were reviewing for purchase. Their data confirmed the range of collection results we had hoped to see, so we were pleased when our expectations were confirmed with what actually happened in reality. SCORE's precise results gave us the confidence to purchase (or not purchase) receivables with accurate expectations.

Our relationship with SCORE proved to be very helpful for our business.



Former President
U.S. Debt Buyer

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.

