LexisNexis® Debtor360

Even the best collectors perform better when equipped with the latest technology.

Enhance the Efficiency of Your Collections Strategy

Identify accounts that require special handling with LexisNexis® Debtor360 Key Debtor Indicators. This next generation data tool for collectors draws from multiple proprietary data sources to return in-depth debtor insight from a single process.

With Key Debtor Indicators you can isolate and flag accounts before your first attempt to contact or locate the debtor. Determine special circumstances such as:

- Bankruptcy
- Deceased
- Possible Incarceration
- Possible Litigious Debtors
- Suspicious Identity

Get a Substantial Competitive Edge

- Gain a comprehensive view of accounts in your portfolio
- Identify exception cases
- Segment and prioritize accounts
- Leverage batch processes and receive flag or data return

LexisNexis Debtor360 Key Debtor Indicators help you improve your preemptive collection strategy for better resource allocation and increased profitability through a propriety, multi-scrub waterfall process.

LexisNexis®

Risk Solutions
Receivables Management

Critical Account Characteristics Identified through LexisNexis® Debtor360		
Key Debtor Indicator	Description	Suggested Treatment
Bankruptcy Pending (Filed)	Subject has filed for bankruptcy and a court decision is pending.	Cease collection activities and monitor for file changes. Use LexisNexis Account Monitoring for daily updates.
Bankruptcy Discharged	Subject has a discharged bankruptcy.	Compare date of discharge to account open date. If discharge date is > account open date, cease collections. If discharge date is < account open date, request for collections.
Deceased – Within One Year of Date Filed	Subject died within the past year.	Use Accurint® for Collections Relatives Search to locate relatives and initiate probate activities.
Possible Incarceration	Subject has a felony record and may be incarcerated.	Cease collection activities or determine status of incarceration by using the LexisNexis Department of Corrections identification numbers for verification. Use LexisNexis Account Monitoring for address updates.
Possible Litigious Debtor	Subject has filed at least one Fair Debt Collection Practices Act claim.	Accounts should be handled with caution. Perform additional research using CourtLink® Online to help mitigate losses resulting from frivolous FDCPA lawsuits.
Suspicious Identity	Individual may be the victim of identity fraud.	Be cognizant of possible fraud scenarios. Leverage Accurint® for Collections to identify and verify debtor's identity.

For More Information

Call 866 528 0780 or visit lexisnexis.com/risk/receivables-management

About LexisNexis Risk Solutions
LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, Risk Solutions provides products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of Reed Elsevier, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our receivables management solutions assist debt recovery professionals with increasing workflow efficiencies, gaining greater insight into debt portfolios, collecting more in less time and achieving greater profitability.

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