TransUnion

Optimise Collections While Improving Revenue

TransUnion Collections Prioritisation Model

See how we help quickly transform your collections cost centre into a revenue generator by segmenting and prioritising accounts based on enhanced analysis of credit, affordability and behavioural data.

Step 1

First, we input your current collections records via batch or API and divide them into essential priorities

Step 2

Using alternative data and behavioural insights, we then add the 'willingness' to pay filter

Step 3

Followed by the 'ability' to pay filter which draws on a combination of trended credit data and bureau variables
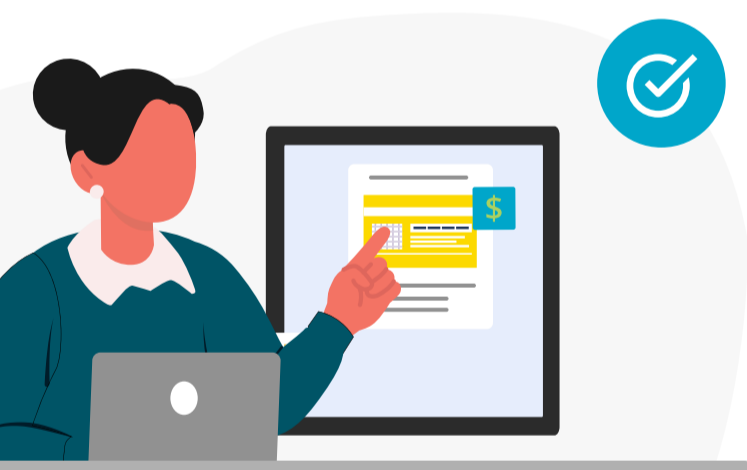
Step 4

Finally, we combine 'willingness' with 'ability' to create a new collections prioritisation ranking based on these deeper insights

The resulting new prioritisation insights:

Very low-risk consumer – very high-priority customer
Low debt, able and willing to manage additional monthly expenses – first priority; very highly promising collections candidate
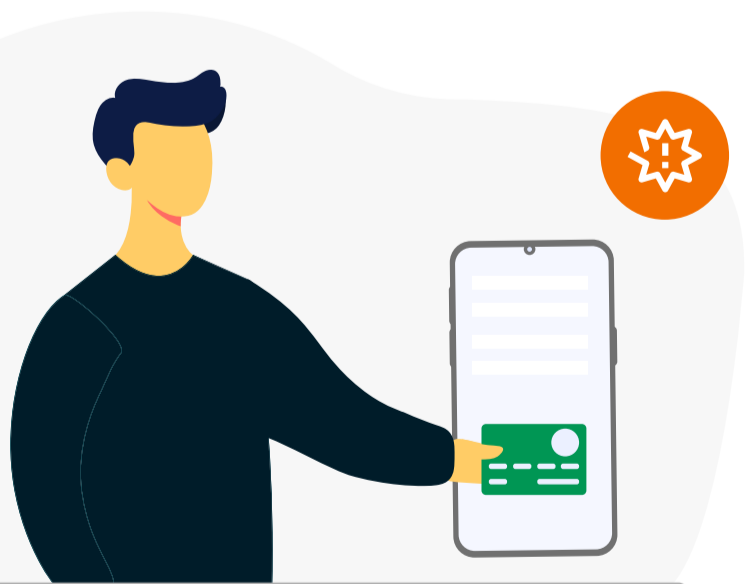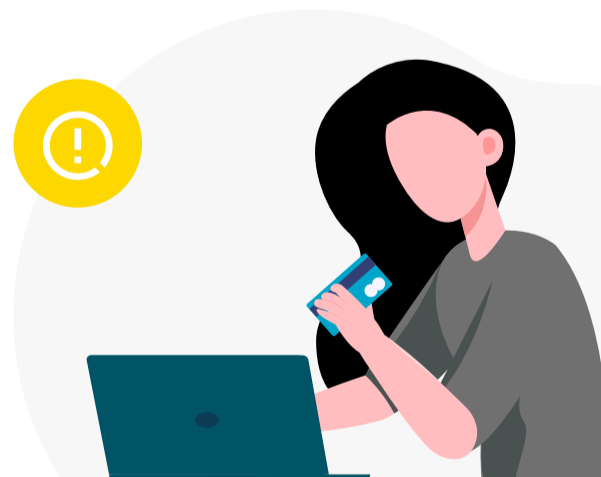
Low-risk consumer – high-priority customer
Medium debt, able and willing to manage additional monthly expenses – second priority; highly promising collections candidate

Medium-risk consumer – medium-priority customer
Highly indebted, likely unable but willing to manage additional monthly expenses – third priority; promising collections candidate

High-risk consumer – low-priority customer
Highly indebted, likely unable and unwilling to manage additional monthly expenses – fourth priority; unlikely collections candidate

Very high-risk consumer – very low-priority customer
Highly indebted, unable and unwilling to manage current monthly expenses – last priority; extremely unlikely collections candidate

Book a free demonstration to see how we can help you set easier, more efficient collections strategies across the credit lifecycle – from acquisition to portfolio management.

www.transunionafrica.com