Automated Collection Transactions (ACT)

Key benefits

> Prioritize collection efforts
> Maximize profits
> Increase productivity
> Simplify customization
> Increase RPC Rates

Improve margins with online risk assessment of past-due receivables

Whether you are a credit grantor, debt purchaser or collection agency, the need for automation and acceleration of your debt collection processes has never been more critical. Automated Collections Transactions™ (ACT) from Equifax is a real-time risk assessment tool designed exclusively for collections professionals.

ACT is the cost-effective, flexible, and easy-to-use solution that enhances debt recovery efforts by providing current contact information and targeted account performance prediction. Using a variety of aggregated data attributes, ACT more precisely and accurately segments accounts, giving you the ability to refine collection strategies and improve margins.

Leveraging the Equifax credit reporting database of over 250 million consumers, ACT appends credit and financial trade attributes to your accounts receivables portfolio which helps improve recovery efforts.

- Improve dollars collected by targeting customers with the greatest collectability
- Enhance ROI by suspending collection activity on accounts unlikely to pay
- Increase productivity through the prioritization of daily workloads in order to leverage resources at the most effective level
- Simple access to directional information with pre-programmed collections focused bundles
- Reduce costs and streamline processes with a single source provider

Take advantage of ‘best practices’ bundling of key decisioning attributes

In addition to the focused bundles, ACT gives you the flexibility to select additional credit file attributes to sharpen your criteria.

- Additional scoring models
- Current and former addresses
- Employment
- Public records
- Fraud and high risk alerts
- Recovery, income, and industry-specific scoring models
- Bankruptcy and deceased indicators
Get more right numbers for more right-party contacts

Equifax’s ACT with FirstSearch™ delivers more of the right-party contact information you need to quickly recover past-due balances. In fact, our current FirstSearch users report:

- 20% increase in contact rates
- 50% direct hit ratio

ACT with FirstSearch™ delivers more of the right-party contact information

- 20% increase in contact rates
- 50% direct hit ratio

Make ACT with FirstSearch your first step

FirstSearch gives you fresh, new information from various proprietary sources that are among the first to know when an individual has moved or requested new service associated with a physical address. It’s your best strategy for reaching debtors early in the collections process—before your competitors.

Contact Us Today

For more information, please contact:
800-879-1025
www.equifax.com/collections