

CHAPTER 27

EXPERIAN COLLECTION ADVANTAGE

27.0 OVERVIEW

The Experian Collection Advantage Extended Service Option (ESO) provides you access to an Experian service. Data from collection activity files is forwarded to Experian, and they use it to calculate a score to indicate how “collectable” the debtor’s account(s) are. In addition, Experian will provide service members with consumer contact information (e.g., updated address) and analytical services via a return file.

Debt\$Net® can capture this data from Experian and attach it to the appropriate debtor record. The debtor score can be used to select accounts and reassign them through the Mass Account Change option, or incorporated into Debt\$Net®’s own work scoring process and used to prioritize collector’s work activities. Miscellaneous data returned from Experian is stored in a form accessible from the ESO button on the base working screen.

27.1 REQUIREMENTS AND INSTALLATION

27.1.1 Special Requirements

To use the Experian Collection Advantage Interface module, you must have an account set up with Experian.

27.1.2 Installation

The first step to install this ESO is to have all user’s log out of Debt\$Net® . You must have exclusive access to Debt\$Net® so that the new menu options will install correctly. To install the Experian Collection Advantage ESO, select “Install ESO’s” from the ESO’s Menu (ESO’s) (Figure 27-1).



Figure 27-1. Install ESO's Menu Options.

Debt\$Net® will then prompt you for the source directory for the Experian Collection Advantage ESO install file (Figure 27-2).

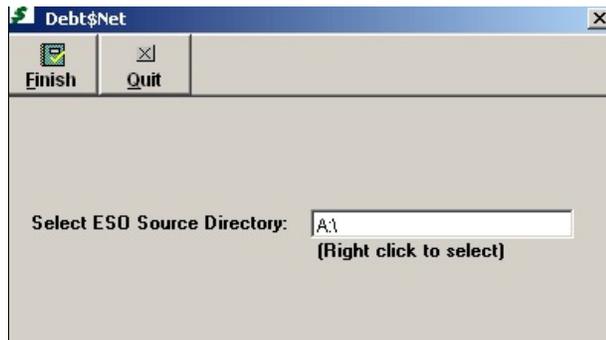


Figure 27-2. ESO Source Directory Response.

The default source directory for installing Experian Collection Advantage ESO will be A:\. If this is incorrect, (e.g., you have downloaded the install file to some other directory) right click to bring up the Select Directory Form. The default directory on this form is the directory where Debt\$Net® is currently installed (Figure 27-3). If the displayed location is still incorrect, specify a new location using the “Drive” drop down list at the bottom of the form. After selecting the correct drive, select the correct directory, then click the “Select” button to begin installation.

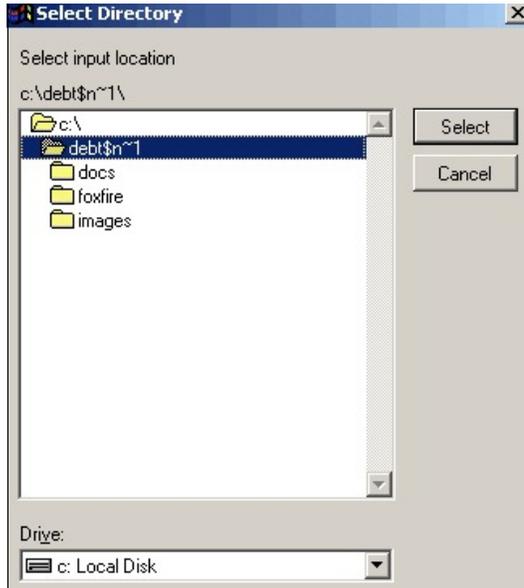


Figure 27-3. Select Directory Form.

After the ESO installs, Debt\$Net® displays a message confirming installation. After selecting “OK,” exit and re-enter Debt\$Net® to complete the installation process.

27.2 SETUP

Prior to creating the first file to send to Experian, you will need to setup the Experian Account Sub Code. From the ESO Menu, select Experian Collection Advantage submenu, followed by Create Collection Adv. Output file. The account selection screen will display (Figure 27-4).

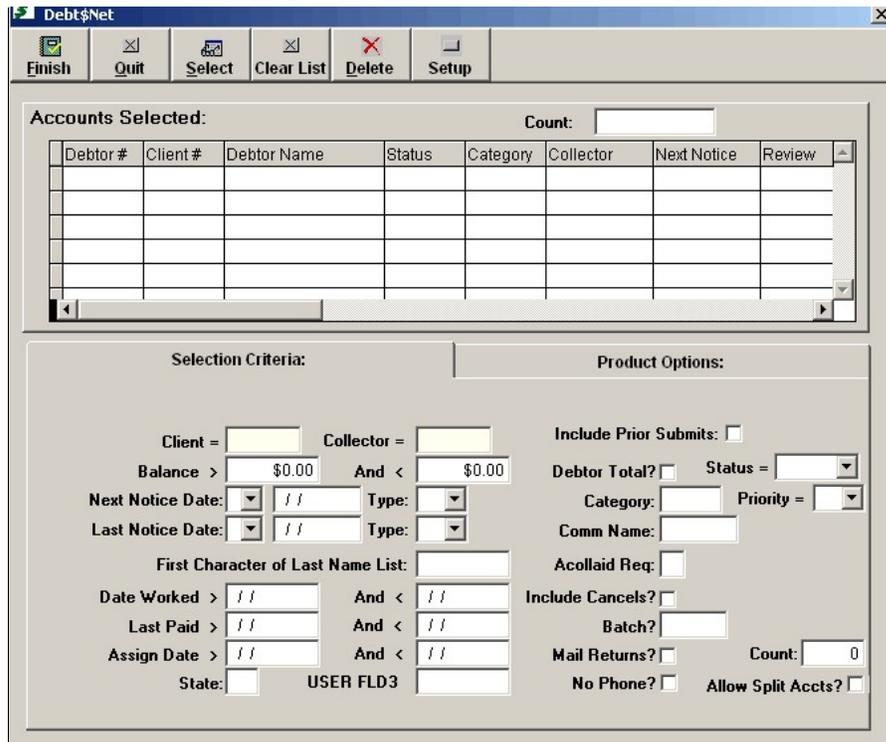


Figure 27-4. Account Selection Screen.

From the button bar, hit the “**Setup**” button. At the Experian Collection Advantage Setup Screen (Figure 27-5) enter the sub code assigned to you when you set up your account with Experian. Then, hit “**Save**” to close.

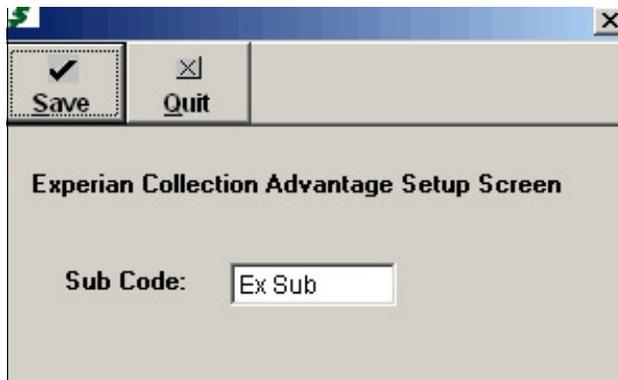


Figure 27-5. Experian Collection Advantage Setup Screen.

27.3 CREATING THE OUTPUT FILE

To create the output file, select Experian Collection Advantage from the ESO Menu, followed by Create Collection Adv. Output file. The account selection screen will display (Figure 27-4). On the bottom of the screen are the selection criteria fields. Enter data in one or more of the fields to specify which accounts should be included in the output file. Hit the “**Select**” button, and the matching accounts will appear in the scrolling list at the top of the screen.

Scroll through the list to review the account information. If the list is not what was needed, hit the “**Clear List**” button and re-enter the criteria. It may be that most of the accounts are correct, but only one or two should not be listed. In that case, highlight the account in the list and hit the “**Delete**” button. (Note: see also Section 8.6.4, Mass Account Change in the Debt\$Net® User’s Guide.)

When you are satisfied with the account list, click on the tab labeled “Product Options.” The screen will display the product options available with Experian Collection Advantage (Figure 27-6) and explained in Table 27-1.

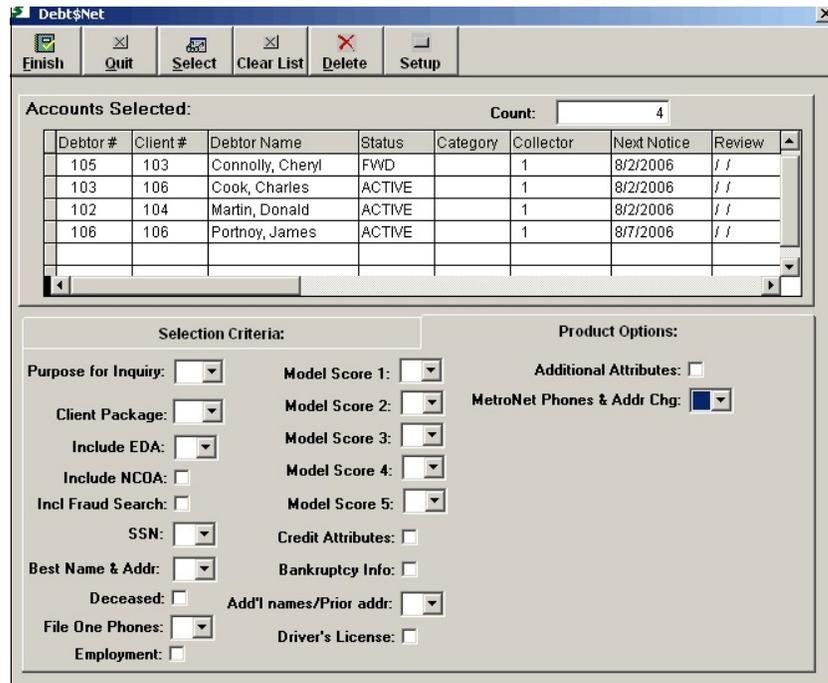


Figure 27-6. Product Options Selection Tab.

Table 27-1. Collection Advantage Product Options

SELECTION	EXPLANATION
Purpose for Inquiry:	2H = Collections 4C = Credit Valuation and Risk Assessment
Client Package:	1A = Best Name & Address; File One Phones; Place of Employment; 33 Credit Attributes; Recovery Score - Retail 1B = Best Name & Address; File One Phones; Place of Employment; 33 Credit Attributes; Recovery Score - Bankcard 2A = (Phones Only) File One Phones; MetroNet Phones; EDA; Change of Address, NCOA Optional 3A = Pkg. 1A, plus MetroNet Phones; EDA; Change of Address, NCOA Optional 3B = Pkg. 1B, plu MetroNet Phones; EDA; Change of Address, NCOA Optional

Table 27-1. Collection Advantage Product Options

SELECTION	EXPLANATION
Include EDA:	<p data-bbox="862 401 1419 485"><i>Note: This flag cannot be set without also setting Client Input Option Number 28 (MetroNet Phones & COA)</i></p> <p data-bbox="862 520 1317 550">1 = EDA Tight Match Search Logic ("40")</p> <p data-bbox="862 569 1349 598">2 = EDA Medium Match Search Logic ("20")</p> <p data-bbox="862 617 1325 646">3 = EDA Loose Match Search Logic ("00")</p> <p data-bbox="862 665 1101 695">Blank = Not requested</p>
Include NCOA:	<p data-bbox="862 722 1419 806"><i>Note: This flag cannot be set without also setting Client Input Option Number 28 Output Option Number 28 (MetroNet Phones & COA)</i></p> <p data-bbox="862 842 1081 871">Check (✓) = Include</p> <p data-bbox="862 890 1109 919">Blank = Not Requested</p> <p data-bbox="862 968 1419 1150"><i>Note: If you choose the National Change of Address (NCOA) Service you must sign the USPS Processing Acknowledgment (PAF). The NCOA option requires a minimum of 100 unique records. Experian is a non-exclusive license of the USPS National Change of Address (NCOA) Service.</i></p>
Incl Fraud Search:	<p data-bbox="862 1171 1419 1255"><i>Note: This flag cannot be set without also setting Client Input Flag 01 and/or 02 (SSN & Best N&A)</i></p> <p data-bbox="862 1270 1089 1299">Check (✓) = Include</p> <p data-bbox="862 1318 1109 1348">Blank = Not Requested</p>
SSN:	<p data-bbox="862 1369 1419 1453"><i>Note: The SSN issued SSN Fraud Shield Indicator is returned on this output segment when the Fraud Indicator Flag option is selected.</i></p> <p data-bbox="862 1493 1268 1522">1 = Verify SSN (do not append SSNs)</p> <p data-bbox="862 1541 1260 1570">2 = Always Append SSNs (no verify)</p> <p data-bbox="862 1589 1333 1619">3 = Verify input SSN & Append if no match</p> <p data-bbox="862 1638 1101 1667">Blank = Not requested</p>

Table 27-1. Collection Advantage Product Options

SELECTION	EXPLANATION
Best Name & Addr:	<p data-bbox="763 399 1323 487"><i>Note: the High-Risk-Address Fraud Shield Indicator is returned on this output segment when the Fraud Indicator Flag Option is selected.</i></p> <p data-bbox="763 520 1323 550">1 = Verify N&A & Append Best N&A with Demos</p> <p data-bbox="763 567 1323 596">2 = Verify N&A & Append Best N&A (no Demos)</p> <p data-bbox="763 613 1323 642">Blank = Not requested</p>
Deceased:	<p data-bbox="763 667 1323 730">Check (✓) = Verify input SSN against SSA SSN & append if match is found</p> <p data-bbox="763 760 1323 789">Blank = Not requested</p>
File One Phones:	<p data-bbox="763 821 1323 850">1 = Match of 7 digits & append unique phones</p> <p data-bbox="763 867 1323 896">2 = Match on 10 digits & append unique phones</p> <p data-bbox="763 913 1323 942">3 = match on 7, apply criteria date, append uniques</p> <p data-bbox="763 989 1323 1050"><i>Note: up to 3 input phones can be supplied and will be compared.</i></p>
Employment:	<p data-bbox="763 1077 1323 1106">Check (✓) = Append Best Employment</p> <p data-bbox="763 1123 1323 1152">Blank = Not Requested</p>

Table 27-1. Collection Advantage Product Options

SELECTION	EXPLANATION
Model Score (1- 5)	B = Bankruptcy H = Recovery Bankcard K = FICO Bankcard V2 R = FICO Finance W = TEC Model “RA” ROI Detail Score 5 = BK Watch 4 = National Equivalency Q = Vantage Score F = FICO Risk V2 J = Recovery Retail N = FICO Installment V = FICO Auto 3 = NRM V2 RB = ROI Summary Score U = Sureview Score SE = Scorex Plus Blank = Not requested BP = Bankruptcy Plu E5 = (RETIRED) Predictive Recovery Score
Credit Attributes:	Check (✓) for credit attributes
Bankruptcy Info:	Check (✓) the block to append bankruptcy information.
Add'l names/Prior addr:	1 = Append Additional N&A + Demos 2 = Append Additional N&A only Blank = Not requested
Drivers License:	Check (✓) the block to append driver’s license information.

Table 27-1. Collection Advantage Product Options

SELECTION	EXPLANATION
Additional Attributes:	<p>Check the block to append additional attributes.</p> <p><i>Note: Please contact Experian for a list of these attributes.</i></p>
MetroNet Phones & Addr Chg:	<p><i>Note: USPS NCOA Changes of addresses are included in this output segment when the “Include NCOA” search flag is set.</i></p> <p><i>Note: EDA Phone numbers are returned in this output segment when there is no MetroNet Phone available and the Include EDA search flag is set.</i></p> <p>1 = Verify 7 digit input phone & Append unique 2 = Verify 10 digit input phone & append uniques(s)</p> <p>W = Waterfall phone process. Verify on 10-digits, append uniques(s) from MetroNet, EDA (all hits) or File One Phones</p> <p>Blank = Not requested</p>

When the product has been selected, hit the “**Finish**” button.

The default directory where Debt\$Net® is currently installed (Figure 27-7) will display. If the displayed location is incorrect, specify a new location using the “Drive” drop down list at the bottom of the form. After selecting the correct drive, select the correct directory, then click the “**Select**” button to create the file.

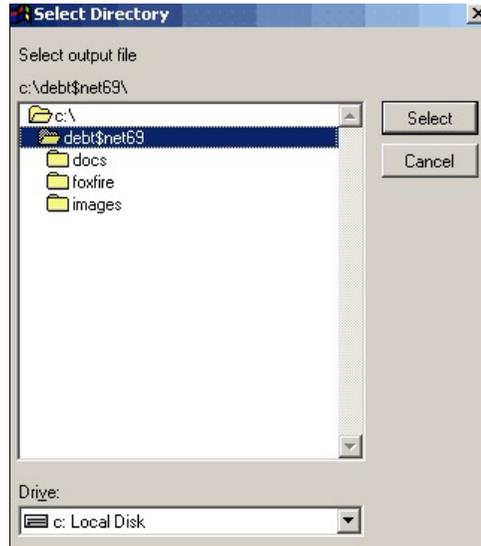


Figure 27-7. Select Directory Form.

After the file has been created, Debt\$Net® will display a message indicating the number of records included in the file, as well as the file name. In Figure 27-8, the file name in the example is “TheC107A.txt”.



Figure 27-8. Indicator of File Name and Record Count.

27.4 PROCESSING THE RETURNED DATA FILE

- ❖ *Note: Debt\$Net® recognizes and processes return files with the characters “CAV2” in the file name, and either a txt or dat file, either of which are fixed length. If you get a file of “CAV1”, please call tech support.*

When the file is returned to the agency, Debt\$Net® allows the agency to determine how the information is processed. Depending on the type of

information, Debt\$Net® can be configured to change the status of the account, set the account up for a specific action (e.g., call or letter), or change the priority of the account based on an evaluation of the collectability of the account.

All information returned is available from the Base Working Screen on one form with multiple tabs (Figure 27-9). Any information returned that does not have an existing field in Debt\$Net® will be available on the new form. No new extended references will be created. However, employer data will appear in the existing extended reference for that data.

The screenshot shows the Debt\$Net application window. At the top, there is a 'Quit' button. Below it, the 'Collection Advantage Data for:' section contains fields for account number (107), name (Baker, Danny), and a 'Bankrupt:' checkbox. The 'SSN:' field is 123-45-6789, 'DOB:' is //, 'Phone:' is 555/555-5555, 'Deceased:' is a checkbox, and 'Date:' is empty. A tabbed menu below includes 'Best N&A', 'Previous', 'Attributes', 'Employment', 'Scores & B', 'MetroNet', 'Inquiries/Ti', 'EDA Best', and 'Stmnt'. The 'Best N&A' tab is active, showing 'N&A Result:' (V), 'Demo Result:' (checkbox), 'SSN Validation:' (checkbox), 'SSN Fraud:' (checkbox), 'First:' (Danny), 'Addr Fraud:' (checkbox), 'SSN Append:' (checkbox), 'Middle:' (empty), 'Last:' (Baker), 'Suffix:' (empty), 'Street:' (PO BOX 15), 'City:' (Cleveland), 'State:' (OH), 'Zip:' (15215717), 'Phone Match Result:' (N), and 'Phone Append Result:' (1). Below this is a table for 'Source of Addr' with columns for 'Phone', 'Src.', 'Typ.', 'To-file Date', and 'Last Update'. The first row contains: 513, 7333483, P, R, 05211997, 11232006. Other fields include 'First Reported:' (12082002), 'Last:' (08102006), 'Dwelling Type:', 'County Code:', 'GEO Code:', 'DL Result:', 'Lic. No.:', and 'State:'.

Figure 27-9. Returned Data Form.

To process the return file, select “Import Collection Adv Return File” for the Experian Collection Advantage Menu Option under the main ESO menu option. A form will appear which will allow you to set flags for processing the data (Figure 27-10).

The screenshot shows a dialog box titled "Debt\$Net - Process Collection Advantage Input File". At the top left, there are "Finish" and "Quit" buttons. The main area contains the following controls:

- Update Debtor Name:** **New name status:** [dropdown]
- Update Debtor Phone:** **New phone status:** [dropdown]
- Update Debtor SSN:** **New SSN status:** [dropdown]
- Address Update:** **All New:** **Mail Returns Only:** **New address status:** [dropdown]
- Update Employer Info:** **New employer status:** [dropdown]
- Bankruptcy Status:** [dropdown]
- Bk. Dismissed Status:** [dropdown]
- Deceased Status:** [dropdown]

At the bottom, there is a table with three columns: Score Range, Priority, and Status.

Score Range	Priority	Status
700 - 800	[dropdown]	[dropdown]
600 - 700	[dropdown]	[dropdown]
500 - 600	[dropdown]	[dropdown]
400 - 500	[dropdown]	[dropdown]

Figure 27-10. Process Collection Advantage Input File.

On the top half of the form, flag whether you want to update debtor name, debtor phone, debtor SSN, or debtor address with new information that comes in the file, and whether you want to set a new status code. On the bottom half of the screen, you can set a new priority and status based on the returned credit score.

27.5 CAPTURING/DISPLAYING RETURNED DATA

Information returned from Experian via Collection Advantage is captured on a series of screens that are linked directly to the debtor. Debt\$Net® provides field level help for each item of data displayed. Specifically, the file is processed as follows:

- If a new or corrected name is returned (Best Name), an entry is made in the notes on the debtor screen, and the name is updated only if the Update Debtor Name checkbox is checked.
- If a new or corrected address is returned (Best Address), an entry

is made in the notes on the debtor screen, and an update is done based on the Address Update Option, always or only if mail return.

- If a new phone number is returned (File One Phone), and entry is made in the notes on the debtor screen, and an entry is made in the Collector Notes, and the debtor is set for a type 8 notice.
- The Debtor Screen phone number is only updated if the Update Debtor Phone is checked.
- If a new or corrected SSN is returned (Best File 1 SSN), an entry is made in the notes on the debtor screen, and the SSN is updated only if the Update Debtor SSN checkbox is checked. There is also an entry made into the Collector Notes.
- If employer information is returned, an entry is made in the notes on the debtor screen, and entry is made in the Collector Notes. If Update Employer Info is checked, the employer name on the Debtor Screen is updated, and if an address is provided, the Employer (EMPL) extended reference is updated.
- The file may contain a date of birth which will always update the debtor information. No remarks or collector notes are entered.
- You may receive up to five scores. Debt\$Net® has a single field to capture the score. If more than one is returned, consider averaging the scores.

27.6 STATUS CODES

Processing a Collection Advantage return file may trigger a number of options to update the account status code. Since only one status code can be assigned per account, a system of precedence must be used to determine which status code will prevail. From lowest to highest, the precedence is as follows:

- Score Range
- Name
- Social Security Number
- Address

- Employer
- Phone
- Bankruptcy
- Deceased

The Bankruptcy Dismissed status is used in the case where a debtor's accounts are canceled and the bankruptcy gets dismissed. It would override all else only if the account(s) is (are) cancelled.

Figures 27-11 through 27-19 provide additional views of the returned data for a debtor.

Figure 27-11. Best Name and Address.

Debt\$Net

Quit

Collection Advantage Data for: 107 Baker, Danny Bankrupt:

SSN: 123-45-6789 DOB: 11 Phone: 555/555-5555 Deceased: Date:

Best N&A a Previous Attributes Employer Scores & B MetroNet Inquiries/Ti EDA Best Stmt

Additional Names Additional Names Result:

	First	Middle	Last	Suffix	Type
First:	<input type="text"/>				
Second:	<input type="text"/>				
Third:	<input type="text"/>				

Previous Address Additional Address Result:

Street	City	St	Zip	First Rtpd	Date Updt

Figure 27-12. Previous Names.

Debt\$Net

Quit

Collection Advantage Data for: 107 Baker, Danny Bankrupt:

SSN: 123-45-6789 DOB: 11 Phone: 555/555-5555 Deceased: Date:

Best N&A a Previous Attributes Employer Scores & B MetroNet Inquiries/Ti EDA Best Stmt

Attribute	Value	Description
Q24DG01	13	Total Derog Accts (Trade & Public Record)
Q24TD01	02	Total Accts with 30 days past due in past 24 mos
Q24TD04	01	Total Accts with 120-180 days past due in 24 mos
Q24TC01	06	Total Accts in Collection Status
Q24TC02	01	Total Accts w/Paid Collection Status in past 6 mos
Q24TAL15	000000624	Total Monthly Payment Amt (All - 12 mos)
Q24THE11	000020000	Sum of Credit Amt - H-Equity/2nd MTG (12 mos)
Q24THE12	000020335	Sum of Balance Amt - H-Equity/2nd MTG (12 mos)
Q24TIN12	000005831	Sum of Balance Amt - Installment loans (12 mos)
Q24TR44	000000000	Sum of Credit Amt - Revolving Trades (12 mos)

FCRA Attributes

Result Code: Y Vol. BK Withdrawn: Chapt. 12 BK: Accounts Disputed:

Consumer Statement: Chapt. 7 BK: Chapt. 13 BK: Address Mismatch:

Chapt. 11 BK: Accts Closed:

Figure 27-13. Credit Report Attributes.

The screenshot shows the 'Debt\$Net' application window. At the top, there is a 'Quit' button. Below it, the 'Collection Advantage Data for:' section includes fields for '107', 'Baker, Danny', and a 'Bankrupt:' checkbox. Personal information fields include 'SSN: 123-45-6789', 'DOB: / /', 'Phone: 555/555-5555', 'Deceased:' checkbox, and 'Date:' field. A navigation bar contains tabs: 'Best N&A a', 'Previous', 'Attributes', 'Employment' (selected), 'Scores & B', 'MetroNet', 'Inquiries/Tr', 'EDA Best', and 'Stmnt'. The main content area is titled 'Employment' and contains the following fields: 'Empl Result:' with a dropdown set to 'Y', 'Employer:' with a text box containing 'CHURCHILLS', 'Address:' with three stacked text boxes, 'To-file Date:' with a dropdown set to '04042006', and 'Last Update:' with a dropdown set to '04042006'.

Figure 27-14. Employment Information.

The screenshot shows the 'Debt\$Net' application window with the 'Scores & B' tab selected. The top section is identical to Figure 27-14. The main content area is split into two columns: 'Model Scores' and 'Bankruptcy Info'.
 The 'Model Scores' section includes a 'Score Result:' dropdown set to '1' and a table with the following data:

	Code	Score	Factor
Model 1:	J	0564	
Model 2:			
Model 3:			
Model 4:			
Model 5:			

 The 'Bankruptcy Info' section includes: 'Bankruptcy Result:' checkbox, 'Status Code:' and 'Date:' fields, 'Court Code:' and 'ECOA Code:' fields, 'Court Name:' text box, 'Docket Number:' text box, 'Creditor:' text box, 'Asset Amount:' and 'Liabilities:' text boxes, 'Repayment%' and 'Adjustment%' text boxes, 'Book/Page:' text box, 'Voluntary Ind:' checkbox, and 'Filing Date:' text box.

Figure 27-15. Scores and Bankruptcy Information.

The screenshot shows the 'Debt\$Net' application window. At the top, there is a 'Quit' button. Below it, the 'Collection Advantage Data for:' section includes a dropdown menu set to '107', the name 'Baker, Danny', and a 'Bankrupt:' checkbox. Below this are input fields for 'SSN: 123-45-6789', 'DOB: / /', 'Phone: 555/555-5555', 'Deceased:' checkbox, and 'Date:'. A menu bar contains 'Best N&A a', 'Previous', 'Attributes', 'Employment', 'Scores & B', 'MetroNet', 'Inquiries/Ti', 'EDA Best', and 'Stmnt'. The 'EDA Best' menu item is selected. The main area displays three 'EDA Best Pick' sections. Each section has a 'Score Value' input field and a 'Type:' checkbox. The first two sections also have 'Phone' input fields. Each section includes fields for 'Name:', 'Street:', 'City:', 'State:', and 'Zip:'. The third section only has 'State:' and 'Zip:' fields.

Figure 27-18. EDA Scores.

The screenshot shows the 'Debt\$Net' application window with the same data as Figure 27-18. In this view, the 'Stmnt' menu item is selected. The main area is a large, empty rectangular box with a vertical scrollbar on the right side, intended for displaying the debtor's statement.

Figure 27-19. Debtor's Statement.