

## 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.

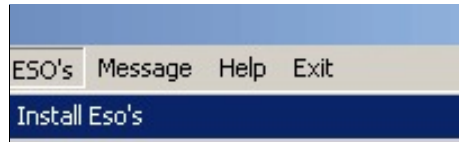
#### 27.1 REQUIREMENTS AND INSTALLATION

##### 27.1.1 Special Requirements

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

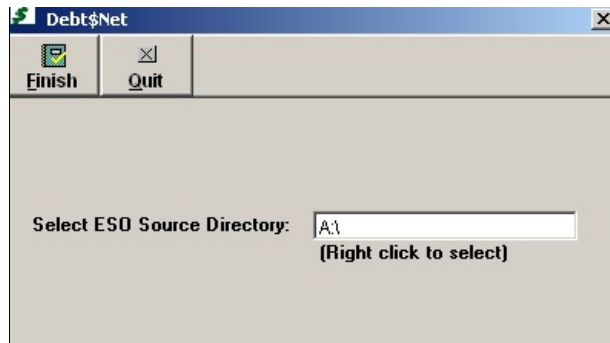
##### 27.1.2 Installation

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).



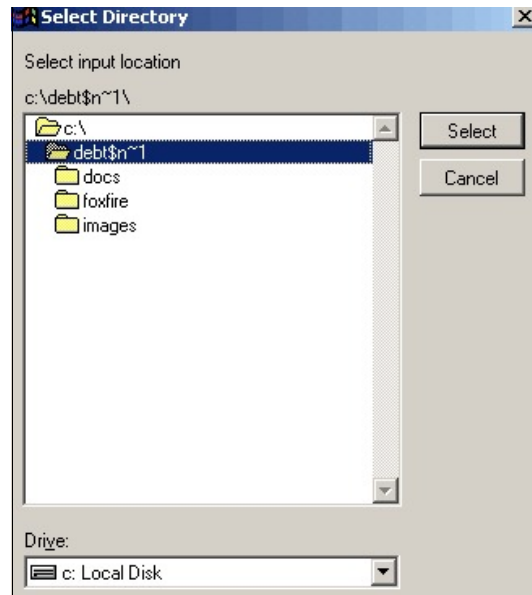
**Figure 27-1. Install ESO's Menu Options.**

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).

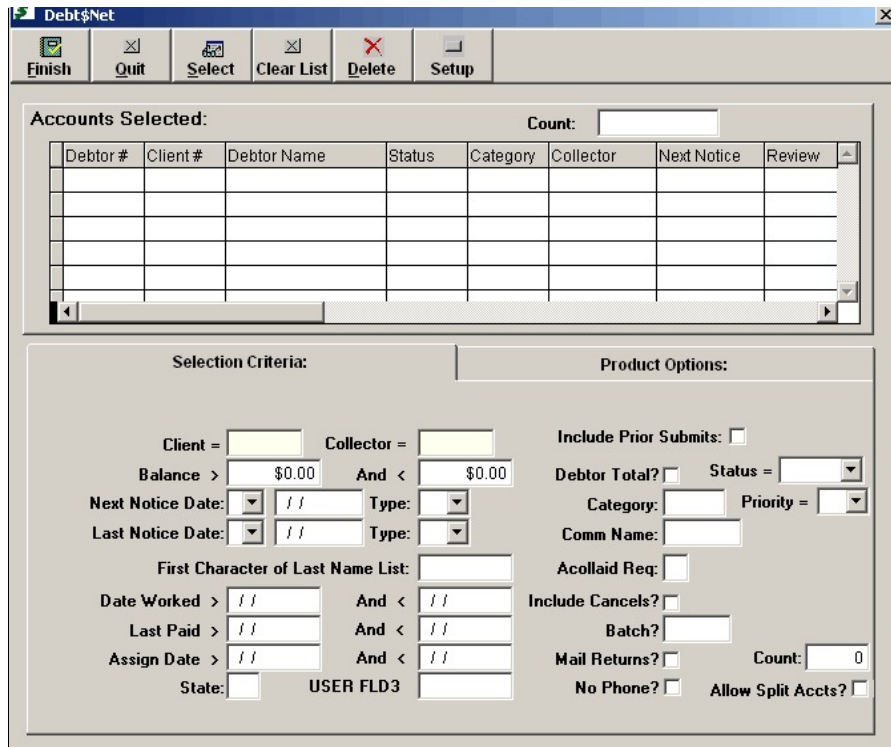


Figure 27-4. Account Selection Screen.

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.

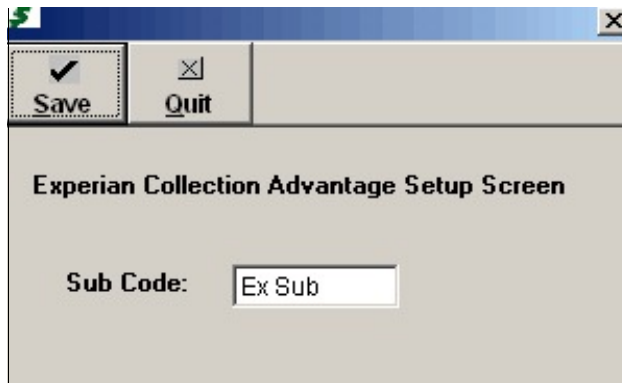


Figure 27-5. Experian Collection Advantage Setup Screen.

### 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.

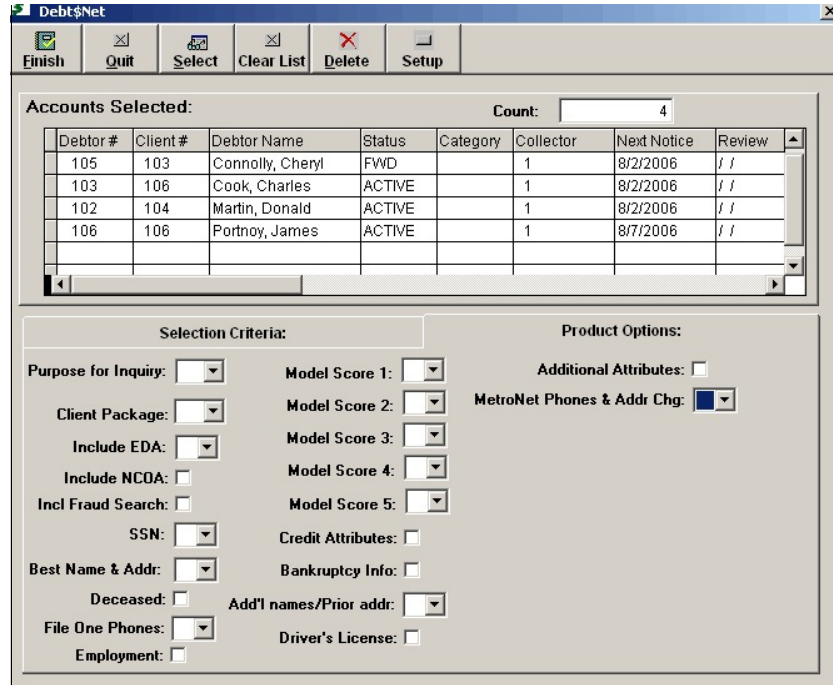


Figure 27-6. Product Options Selection Tab.

**Table 27-1. Collection Advantage Product Options**

SELECTION	EXPLANATION
<b>Purpose for Inquiry:</b>	2H = Collections 4C = Credit Valuation and Risk Assessment
<b>Client Package:</b>	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
<b>Include EDA:</b>	<p data-bbox="862 401 1419 485"><i>Note: This flag cannot be set without also setting Client Input Option Number 28 (MetroNet Phones &amp; 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>
<b>Include NCOA:</b>	<p data-bbox="862 724 1419 808"><i>Note: This flag cannot be set without also setting Client Input Option Number 28 Output Option Number 28 (MetroNet Phones &amp; COA)</i></p> <p data-bbox="862 844 1081 873">Check (✓) = Include</p> <p data-bbox="862 892 1109 921">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>
<b>Incl Fraud Search:</b>	<p data-bbox="862 1176 1419 1239"><i>Note: This flag cannot be set without also setting Client Input Flag 01 and/or 02 (SSN &amp; Best N&amp;A)</i></p> <p data-bbox="862 1270 1089 1299">Check (✓) = Include</p> <p data-bbox="862 1318 1109 1348">Blank = Not Requested</p>
<b>SSN:</b>	<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 &amp; 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
<b>Best Name &amp; Addr:</b>	<p data-bbox="764 401 1317 489"><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="764 525 1312 550">1 = Verify N&amp;A &amp; Append Best N&amp;A with Demos</p> <p data-bbox="764 569 1312 594">2 = Verify N&amp;A &amp; Append Best N&amp;A (no Demos)</p> <p data-bbox="764 615 1003 640">Blank = Not requested</p>
<b>Deceased:</b>	<p data-bbox="764 667 1317 730">Check (✓) = Verify input SSN against SSA SSN &amp; append if match is found</p> <p data-bbox="764 762 1003 787">Blank = Not requested</p>
<b>File One Phones:</b>	<p data-bbox="764 821 1260 846">1 = Match of 7 digits &amp; append unique phones</p> <p data-bbox="764 867 1279 892">2 = Match on 10 digits &amp; append unique phones</p> <p data-bbox="764 913 1308 938">3 = match on 7, apply criteria date, append uniques</p> <p data-bbox="764 991 1317 1054"><i>Note: up to 3 input phones can be supplied and will be compared.</i></p>
<b>Employment:</b>	<p data-bbox="764 1077 1192 1102">Check (✓) = Append Best Employment</p> <p data-bbox="764 1123 1013 1148">Blank = Not Requested</p>



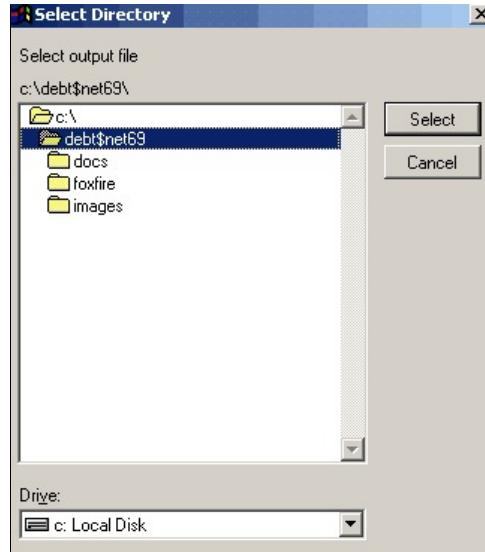
**Table 27-1. Collection Advantage Product Options**

SELECTION	EXPLANATION
<b>Model Score (1- 5)</b>	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
<b>Credit Attributes:</b>	Check (✓) for credit attributes
<b>Bankruptcy Info:</b>	Check (✓) the block to append bankruptcy information.
<b>Add'l names/Prior addr:</b>	1 = Append Additional N&A + Demos
	2 = Append Additional N&A only
	Blank = Not requested
<b>Drivers License:</b>	Check (✓) the block to append driver's license information.

<b>Table 27-1. Collection Advantage Product Options</b>	
<b>SELECTION</b>	<b>EXPLANATION</b>
<b>Additional Attributes:</b>	<p>Check the block to append additional attributes.</p> <p><i>Note: Please contact Experian for a list of these attributes.</i></p>
<b>MetroNet Phones &amp; Addr Chg:</b>	<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 &amp; Append unique            2 = Verify 10 digit input phone &amp; 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 with a 'Quit' button in the top left. The main form is titled 'Collection Advantage Data for:' and contains the following information:

- Account Number: 107
- Name: Baker, Danny
- Bankrupt:
- SSN: 123-45-6789
- DOB: //
- Phone: 555/555-5555
- Deceased:
- Date:

Below this is a tabbed interface with the following tabs: Best N&A (selected), Previous, Attributes, Employment, Scores & B, MetroNet, Inquiries/Ti, EDA Best, and Stmt.

The 'Best N&A' tab is divided into two sections:

- Best N&A:**
  - N&A Result:  V
  - Demo Result:
  - First: Danny
  - Middle:
  - Last: Baker
  - Street: PO BOX 15
  - City: Cleveland
  - State: OH
  - Zip: 15215717
  - Suffix:
- SSN Information:**
  - SSN Validation:
  - SSN Fraud:
  - SSN Append:
  - Addr Fraud:

Below these sections is a 'Phones' section:

- Phone Match Result:  N
- Phone Append Result:  1

At the bottom, there is a table for 'Source of Addr':

Source of Addr	Times Reported	Phone	Src.	Typ	To-file Date	Last Update
2	01	513 7333483	P	R	05211997	11232006

Additional fields at the bottom include: 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).

Debt\$Net - Process Collection Advantage Input File

Finish Quit

Update Debtor Name:  New name status:

Update Debtor Phone:  New phone status:

Update Debtor SSN:  New SSN status:

Address Update: All New:  Mail Returns Only:   
New address status:

Update Employer Info:  New employer status:

Bankruptcy Status:

Bk. Dismissed Status:

Deceased Status:

Score Range	Priority	Status
700 - 800	<input type="text"/>	<input type="text"/>
600 - 700	<input type="text"/>	<input type="text"/>
500 - 600	<input type="text"/>	<input type="text"/>
400 - 500	<input type="text"/>	<input type="text"/>

**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.

Debt\$Net

Collection Advantage Data for: 107 Baker, Danny Bankrupt:

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

Best N&A a Previous Attributes Employmet Scores & B MetroNet Inquiries/Ti EDA Best Stmtt

**Best N&A** **SSN Information**

N&A Result:  Demo Result:  SSN Validation:  SSN Fraud:

First: Danny Addr Fraud:  SSN Append:

Middle:

Last: Baker Suffix:

Street: PO BOX 15

City: Cleveland

State: OH Zip: 15215717

**Phones**

Phone Match Result:  Phone Append Result:

Phone	Src	Typ	To-file Date	Last Update
513 7333483	P	R	05211997	11232006

First Reported: 12082006 Last: 08102006

Source of Addr: 2 Times Reported: 01

Dwelling Type:

County Code:  GEO Code:

DL Result:  Lic. No.:  State:

Figure 27-11. Best Name and Address.

Figure 27-12. Previous Names.

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 menu bar contains 'Best N&A a', 'Previous', 'Attributes', 'Employment' (highlighted), 'Scores & B', 'MetroNet', 'Inquiries/Tr', 'EDA Best', and 'Stmnt'. The main area is titled 'Employment' and contains: 'Empl Result: Y', 'Employer: CHURCHILLS', 'Address:' (three empty text boxes), 'To-file Date: 04042006', and 'Last Update: 04042006'.

Figure 27-14. Employment Information.

The screenshot shows the 'Debt\$Net' application window with the 'Scores & B' menu item highlighted. The 'Collection Advantage Data for:' section is identical to Figure 27-14. The menu bar includes 'Best N&A a', 'Previous', 'Attributes', 'Employment', 'Scores & B' (highlighted), 'MetroNet', 'Inquiries/Tr', 'EDA Best', and 'Stmnt'. The main area is split into two sections: 'Model Scores' and 'Bankruptcy Info'.  
 The 'Model Scores' section includes 'Score Result: 1' and a table:  

	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:' field, 'Docket Number:' field, 'Creditor:' field, 'Asset Amount:' and 'Liabilities:' fields, 'Repayment%' and 'Adjustment%' fields, 'Book/Page:' field, 'Voluntary Ind:' checkbox, and 'Filing Date:' field.

Figure 27-15. Scores and Bankruptcy Information.

Debt\$Net

Quit

Collection Advantage Data for: 107 Baker, Danny Bankrupt:

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

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

Phone Append:  Address Result:  DAP Primary Result:  DAP Result:

EDA Search:  COA/NCOA Result:  NCOA Result:

EDA Type:  Best Phone  /  Phone Supplier:  Last Update:

First:  Middle:  Last:  Suffix:

House No:  Pre Dir:  Street:  Post Dir:

Suffix:  Unit Des:  Unit No:  City:  St:

Zip:  +4  NCOA Type:  Move Date:  Last Updt:

Figure 27-16. MetroNet.

Debt\$Net

Quit

Collection Advantage Data for: 107 Baker, Danny Bankrupt:

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

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

Pur	Subscriber Name	Credit	Balance	Available	Date reported

T  
R  
A  
D  
E  
S

Subscriber Name	Purpose	Date	Amount	Term

I  
N  
Q  
U  
I  
R  
Y

Figure 27-17. Trade Inquiries.

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, a 'Type:' checkbox, a 'Phone' input field, and a 'Name:' input field. Below each 'Name' field are 'Street:', 'City:', 'State:', and 'Zip: +4' input fields. The 'EDA Best Pick 3' section is partially visible at the bottom.

Figure 27-18. EDA Scores.

The screenshot shows the 'Debt\$Net' application window with the same data as Figure 27-18. 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.