

Collections Optimization From ASA

Benefits

- *Develop collection strategies that optimize profits*
- *Improve valuation accuracy for portfolio purchasing*
- *Increase dollars collected from each portfolio*
- *Decrease the cost of payment recovery*
- *Minimize wasted efforts on uncollectable accounts*

Collections Optimization Overview

ASA offers a unique set of analytical services specifically designed for collection organizations. Our services help collection professionals develop optimized account segmentation strategies, significantly increasing productivity and ultimately, profits. ASA helps you minimize effort and properly allocate resources by determining propensity scores for every account in a portfolio. Scores can determine the:

- *Likelihood of recoverability*
- *Amount likely to be recovered*
- *Number of days needed for successful collection*
- *Number of attempts needed for successful collection*
- *Overall account segmentation strategy*

Until now, reaching this level of precision required more time, effort, and technology than was economically feasible. But thanks to ASA's innovative analytical solutions, optimizing collection efforts is fast, easy, and accurate, and allows you to

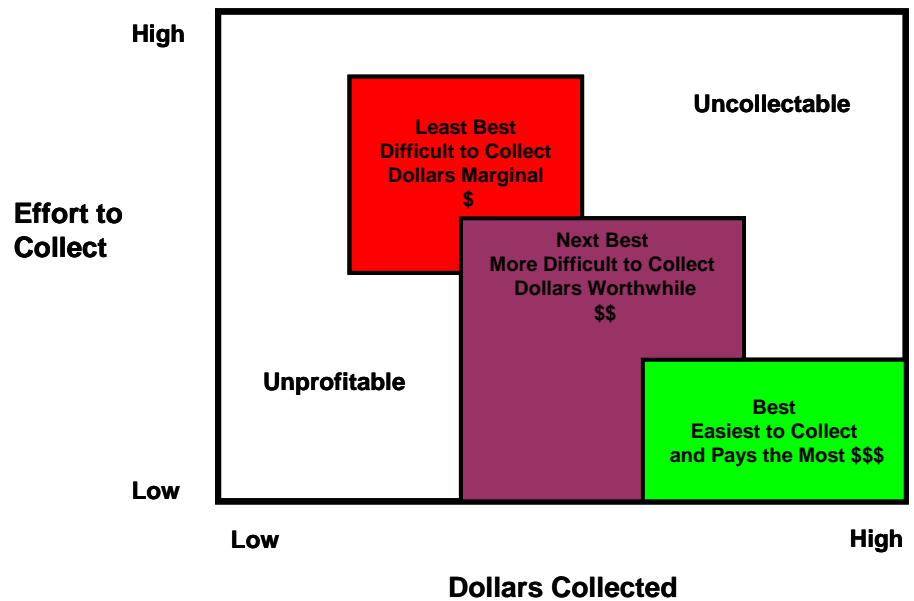
properly match resources with business needs.

For example, knowing which accounts will be the easiest to collect from and which will be the most difficult makes it easy to assign cases based on each staff member's experience level. Likewise, you can sell off unprofitable accounts before they become a true burden, or better yet, never take them on in the first place.

Our Approach

ASA's staff uses statistical and neural network technologies to evaluate and develop models for each of your portfolios. Models are based on your historical data so outcomes are tailored to your operations. Data that you already have available is used to predict if similar events will occur in the future and a resulting score is assigned to each account. Using the modeling results, ASA develops a *collections optimization matrix* to segment the best and most profitable accounts from the marginal and resource intensive accounts. This critical compilation and overall view of the portfolio is key to maximizing the dollars collected using the minimum level of resources.

Collections Optimization Matrix



At the beginning of each project, ASA listens and makes sure that we understand what your business goals are. Throughout the process our team works closely with your organization to ensure a successful outcome. Depending on your goals, several different analytical methods and segmentation strategies may be used including predictive modeling, segmentation, profiling, and cluster analysis. The ASA team performs all of the data manipulation and analysis. At the conclusion of the project we will score your database so you'll be ready to deploy your collections optimization strategy. We'll provide a full debrief and report that contains complete project details including charts and other information helpful in making smarter collections decisions. For those organizations seeking to build internal analytical capabilities, ASA offers a software product option. Our ModelMAX software enables the business analyst with the tools necessary to perform robust predictive modeling and profiling.

Why ASA

In this extremely competitive area of collections, ASA has over a decade of experience in delivering intelligent solutions that focus on improving profit margins. We employ sophisticated technologies, expertise, and deliver outstanding customer service. Our highly skilled team is experienced at helping collections professionals gain more value from existing operations. If you are ready to start working smarter, we are ready to help you.



Powering Analytical Decisions

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