



ProScrub

Maximize Collection Results with An Automated Tool

In 2003, consumer debt and personal bankruptcies hit an all-time high, according to Economy.com — an economic and financial research company.* As a result, businesses need cost-effective solutions that help identify accounts most likely to pay, maximizing effectiveness and return on debt recovery efforts.

Designed to augment your current collection processes, ProScrub™ automatically reviews your portfolio against the industry's most comprehensive consumer credit database, returning valuable information on bankrupt and deceased consumers. By proactively identifying the current status of consumers, ProScrub enables you to better prioritize and focus your collection efforts — increasing recovery rates and reducing costs.

Streamline and Improve Debt Recovery

- **Prioritize collection efforts based on recovery potential and collectability**
- **Reduce costs by focusing collector efforts and resources on higher yielding accounts**
- **Identify bankrupt and deceased consumers upfront before deploying collection actions — maximizing productivity and return on debt recovery efforts**
- **Enhance effectiveness by segmenting accounts that may require special handling**

ProScrub automatically reviews your accounts against all Equifax consumer credit files and returns the following key information:

- Bankruptcy Indicator
- Most Recent Date On File
- Bankruptcy Intent Code (denotes bankruptcy type and status)
- Deceased Indicator

ProScrub is available via:

- File Transfer Protocol (FTP)
- Mailbox
- CONNECT:Direct (Also known as Network Data Movers or NDM)

Increase Your Return and Reduce Costs Today — Start Using ProScrub!

ProScrub is part of the Equifax Debt Recovery Solutions suite of products. For more information, contact your Equifax sales representative or call **1-800-879-1025**.

*www.economy.com

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