

# Data quality for Collections

Collection agencies and creditors are at a critical turning point. Consider rising consumer debt, mass expiration of contact data, and a growing preference for digital outreach, and it's clear debt collection has become a huge undertaking. Fortunately, the recent release of Regulation F allows for modern communications, including email, text message, and social media. This widens the opportunity for compliant and relevant outreach, especially among the young, tech-savvy consumer base that will inevitably receive the bulk of messaging. However, to take full advantage of this moment, collection agencies must commit to investing in new technology and improved processes.

## That's where Experian comes in.

Experian's Email Append service matches consumer name and postal address against a database of 1.9 billion unique email addresses so you can have the most cost-effective digital strategy for debt collections. Ensure you are working with the best consumer email to reach that individual and bolster their "right to party contact" in a rapidly evolving and uncertain economy.



### Email append

Our email append makes the most of limited initial data input by taking data like name and address and matching it to a valid and deliverable email address. This helps to cut costs and grow revenue by completing your database and enabling multi-channel outreach.



### Email validation

Our email validation neatly supports append with an extra layer of assurance. We check the email list for typos, errors, and spam traps. Then, we verify that domain can accept mail, and test each email address with an undetectable message to confirm it works.

## Why now? Email for collections

New Consumer Financial Protection Bureau (CFPB) Regulation F rules allow debt collectors to reach borrowers and consumers by email, text messages, and social media. While collectors aren't allowed to attempt to call more than seven times in a seven-day period, this does not apply to email, text message, and social media outreach. Ultimately, this enables collectors to increase response rates and conversations while remaining in compliance with regulations and third-party disclosures.

## Our annual research report found that...

- 1 91% of business leaders say implementing data quality has improved business agility
- 2 83% of business leaders expect digital transformation to improve through data quality
- 3 72% of business leaders say email is the top channel they rely on to reach customers

## How it works

### Add email to your database

We will append emails to the list of names and physical addresses in your collection file. Matches are confirmed using the full postal address and customer name, so you can feel confident you're reaching the right person. All the results we provide back are permission-based and CAN-SPAM compliant. You only pay for the matched email addresses.

### Validate email data

Once the records are matched to our database, the appended emails will be run through our email validation solution to ensure deliverability. The validation solution performs a SMTP check directly with the Internet Service Providers, and leverage proprietary API-based techniques, to ensure the given email is active and receiving messages. Any invalid emails will be removed before we provide the list of emails back to you, ensuring the best data for your collections

## Top benefits



#### Improve digital outreach

By Improving the effectiveness of your email channel with permissible email data, you can provide additional insight and utility to consumer emails, supporting a digital collections strategy.



#### Increase customer and employee satisfaction

Improve the experience for both the consumer and employee by integrating high-quality emails, ensuring delinquent accounts can be reached in their preferred digital method.



#### Maintain compliance with email type

Identify which emails are personal or business addresses to remain compliant, avoid fees, and grow or maintain reputation.



#### Maximize reach

Reach even more consumers via email for the opportunity to negotiate total or partial collection.