R·D·S
RECOVERY DECISION SCIENCE

PAYMETRIX AD & AD+

ACCOUNT DECISIONING

powered by unifund

WHAT IS IT?

Paymetrix AD and AD+ are sophisticated account-decisioning tools using RDS proprietary models built to accurately pinpoint the right accounts to litigate based on a number of input variables.

QUICKER PROFITS

pathway to better decisions & quicker profits

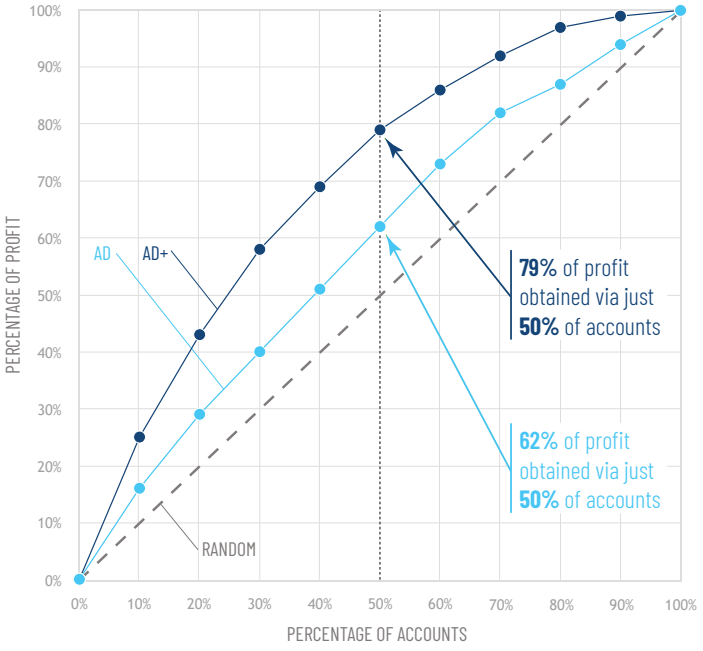
PINPOINT & PRIORITIZE

pinpoint & prioritize accounts for collections

HOW DOES IT WORK?

Paymetrix AD and AD+ models enable your company to identify accounts that will pay and determine the likelihood of payment.

- ✓ AD offers an easily-explained model utilizing linear and logistic regression
- ✓ AD+ utilizes advanced machine learning techniques
- ✓ Both models identify & prioritize for legal collections by first determining the probability of a payment and then determining how much a payment will be (via NPV)
- ✓ Using these metrics, a profitability index is developed allowing your company to prioritize your accounts



WHAT DOES IT DO?

Paymetrix AD and AD+ identify and prioritize your legal collection decisions, allowing your organization to collect:

- ✓ The most profitable accounts in the right channel
- ✓ In the right order
- ✓ While optimizing costs and minimizing waste

IDENTIFY PROBABILITY

identify probability to pay & potential value

CASE STUDY

The illustration utilized a sample of 50,000 previously-litigated accounts. The outcomes were compared to the expected results of a random sample where litigating 50% of the total accounts should yield 50% of the total profit. The comparison showed:

- ✓ Major lift in profitability compared to random selection with both models
- ✓ AD resulted in 62% of the profit via 50% of the accounts for a lift of 12%
- ✓ AD+ resulted in 79% of the profit via 50% of the accounts for a lift of 29%

Check out the results!