R·D·S
RECOVERY DECISION SCIENCE

PAYMETRIX PI

PROFITABILITY INDEX

powered by unifund

WHAT IS IT?

Paymetrix PI is a suit-decisioning tool that helps you pinpoint the right accounts to litigate based on a number of input variables. It provides a very low-cost entry point for clients interested in using predictive analytics in suit-decisioning, without the cost and time of the asset location process.

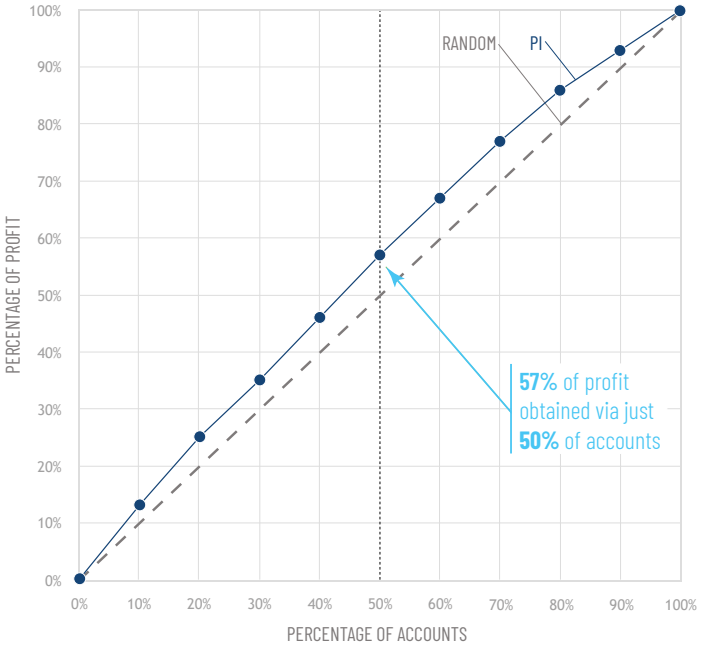
PREDICT & PRIORITIZE

predict assets & prioritize collection accounts

HOW DOES IT WORK?

Paymetrix PI uses artificial intelligence to approximate the likelihood of assets (based on numerous input variables), implements a second sophisticated model to score the account, then provides a weighted score based on the original probability of assets.

- ✓ Scores the account assuming the asset exists
- ✓ Calculates the probability of homes, jobs, both, or none
- ✓ Applies that probability to the original score to result in an overall suit-decisioning score based on that probability of assets
- ✓ Because no asset searching is required, Paymetrix PI is incredibly cost-effective



QUICKER PROFITS

provides a low cost pathway to quicker profits

WHAT DOES IT DO?

The Paymetrix PI model predicts assets then scores accounts based on the probability of consumer assets. These scores help your organization identify and prioritize legal collection decisions, allowing your company to collect on:

- ✓ The most profitable accounts in the right order
- ✓ With a very low-cost entry point

IDENTIFY PROBABILITY

identify probability of assets & ability to pay

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:

- ✓ Significant lift in profitability compared to a random selection
- ✓ PI resulted in 57% of the profit via 50% of the accounts for a lift of 7%
- ✓ This led to a substantial increase in profits due to PI's low cost

Check out the results!