



Collector Insight Reference Guide

Version 1.9 December 2016

About Equifax

Equifax powers the financial future of individuals and organizations around the world. Using the combined strength of unique trusted data, technology and innovative analytics, Equifax has grown from a consumer credit company into a leading provider of insights and knowledge that helps its customers make informed decisions. The company organises, assimilates and analyses data on more than 800 million consumers and more than 88 million businesses worldwide, and its databases include employee data contributed from more than 5,000 employers.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia-Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 9,200 employees worldwide.

In February 2016, Equifax closed its acquisition of Veda, a data analytics company and the leading provider of credit information and analysis in Australia and New Zealand. Established in 1967 as a credit bureau Veda expanded to deliver a suite of credit and other analytical products targeted to consumers and specific industry segments.

For more information, visit www.equifax.com.au.

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Collector Insight

Collector Insight can help drive your collections strategies by assessing customer willingness and capacity to repay debt through credit history information, including defaults and credit enquiries*. It can significantly help increase your rate of customer contact through updated addresses and phone numbers, including phone number validation and new employment details.

Collector Insight aims to help increase the rate of return on all your portfolios through:

- Informing your collections strategies
- Significantly enhancing your contact rates
- Saving you time
- Improving success rates

*Access to the bureau data is restricted and is only available to credit providers (including those who purchase debt) for the purpose of collecting consumer overdue debts. Your level of access to data and services on Collector Insight will be automatically determined by your login details.

Collector Insight offers the flexibility to do Single Searches on an individual or company or to conduct Batch Search on individuals in your debt book.

Single Search

Using Collector Insight, you can conduct single searches to update address, phone number and employer information for your debtors and access bankruptcy, writs and court actions about your debtors to assist with collection activities.

Batch Search

You can use Batch Search on Collector insight to process your whole book of debtors or a subset of overdue accounts to obtain updated contact details, enhance your data to profile your debtors and access credit history information including behavioral scores to help tailor your debt collection strategies to achieve greater returns.

Logging into Collector Insight

Log into <u>www.collectorinsight.com.au</u> and click on "Login" in the top right-hand corner of the page.

EQUIFAX	Not a member ? Sign up here Login
COLLECTOR INSIGHT	Home Benefits Privacy About Equifax Contact Us
Optimise debt recovery K retu	
Introducing Collector Insight	
collection requirements. Using Collector Insight you can conduct single over searches to update contacts details for your debtors and access bankruptcy, prof	ector Insight can also process your whole book of debtors or a subset of rdue accounts to obtain updated contact details, enhance your data to file your debtors and access credit history* information to help tailor your t collection strategies to achieve greater returns.
Reduce Costs Avoid the unnecessary costs of trying to reach customers with out of date contact details or pursuing bankrupt debtors.	Rich, Reliable Data The largest source in Australia of consumer and commercial data coupled with a high volume of file refreshes daily resulting in a significant level of potential new information updates.
Save Time Make contact in less time, with less effort, and with more confidence.	Access to a powerful set of collections through a single platform. Assists in improved repayments, save time and improve success rates.
Single Point of Access Access many different and detailed data sources through a single system. We provide it all in one place with just one login.	A search workspace carefully designed to support the way you work.
Talk to a Collector Insight Consultant Consumer credit information is only available for credit providers	More Equifax Solutions Equifax

By clicking Login, you will be taken to the Login page:

Welcome to Collec	ctor Insight
Username	
Password	
	Forgotten Password ?
▶ Login	

You can use the same username and password as for IQ Connect if you are an IQ Connect subscriber.

If you do not have a username for IQConnect, please contact the Business Contact Centre at <u>subscriberassist.au@equifax.com</u>. Please quote your subscriber and branch codes.

After logging in you will be taken to the Collector Insight homepage – by using the menu toolbar in the top right-hand of page, you can select the service you require.

Portal Home | Single Search | Batch Search | FAQs | How to Search



Single Search

Portal Home	Single Search	Batch Search Admin Panel FAQs How To Search
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To start searching, firstly select the entity, either Individual or Organisation tab.

EQUIFAX	© Collector Insigh	l t Po		Icome back AUTO THIRD Non-credit provider Sign out
Single Search				
Search	Individual Org	anisation		
Searches this Session	Personal Identifiers			Enough info to search:
eTrace	First Name	Middle Name	Last Name	Historical Phone Directory
Search History	Enter text	Enter text	Enter text	× State Court Data
	Date of Birth	Drivers Licence	Gender	× Bureau Data - Individual
	dd/mm/yyyy	Enter text	Please Select	Public Phone Records
Notepad	Phone 1	Phone 2	Phone 3	Click on any to view the required fields for
You have no items in your notepad.	Enter number	Enter number	Enter number	that source

With each of our data sets, there is a minimum of data that is required to perform a search. Enter the data as requested on screen and the data sets will change from a cross to a tick, indicating that you have provided enough information to match to these data sources.

For an Individual single search, complete the fields applicable, starting with the personal identity details:

Personal Identifiers		0
First Name	Middle Name	Last Name
Enter text	Enter text	Enter text
Date of Birth	Drivers Licence	Gender
dd/mm/yyyy	Enter text	Please Select 🔹 🔻
Phone 1	Phone 2	Phone 3
Enter number	Enter number	Enter number



Residential Address – all addresses entered into Collector Insight use Geocoder to confirm the address.

Addresses		•
●Simple ○Complex Full Address:		Addresses
●Simple ○Complex Full Address:		© Simple ©Complex Full Address:
		100 Arthur St North Sydney
		G 100 Arthur St North Sydney NSW 2060 LG 100 Arthur St North Sydney NSW 2060 L 1 100 Arthur St North Sydney NSW 2060
Addresses		L 10 100 Arthur St North Sydney NSW 2060
⊖Simple	Postcode	L 11 100 Arthur St North Sydney NSW 2060 L 12 100 Arthur St North Sydney NSW 2060 L 13 100 Arthur St North Sydney NSW 2060
Please Select 🛛 🔻		L 14 100 Arthur St North Sydney NSW 2060 L 15 100 Arthur St North Sydney NSW 2060
Street		L 16 100 Arthur St North Sydney NSW 2000 L 16 100 Arthur St North Sydney NSW 2060 L 17 100 Arthur St North Sydney NSW 2060
Osimple Complex	Postcode	Suburb
Please Select 🛛 🔻		
Street		Number Unit

GeoCoder provides real time address verification during data capture. All verified addresses will be listed in the drop down.

For account type, enter in account type as per the Handy Reference Guide.

Account information		0
Client Reference	Account Type	
Debt Amount	Days Overdue	

The data sets are displayed on the right-hand side of screen, and will change from a cross to a tick



Once you have entered as much data as you can, press

The system will return a summary of the available results – the icons on the right hand-side show the data source for the information returned.

Best Match				
Full Name	State	Age	Last Update	Source
KIM ALLAN	WA	45	Over a year ago	HPESV





To access the information, click on the name of the individual, which will be a hyperlink. A summary of the information will appear and you can select the information to be viewed.

Over a year ago Addresses 7 records	KIM ALLAN To get started, please select a record type	Compile All
Employers 5 records		
Phone 2 records		
Court 1 record		
External		
VPND Results Found		
Links		

By selecting a record type you will be able to view, how many records have been found, to view the details in full click on the hyperlinked charge amount.

M ALLA	AN - Emplo	yers			Compile Al
Timeline					0
5 45 TIDE	EWATER WAY	ASCOT WA 610)4		
	2015	2016	2017	2018	2019
		10			

Note - charging will occur when data is viewed.

KIM	ALLA	N - Addre	esses			Compile All
Tin	neline					0
5 4	45 TIDEV	VATER WAY	ASCOT WA	6104		
	2	2015	2016	2017	2018	2019
\mathbf{U}_{i}						20
						-
Bu	reau Data	a 5 records	Updated: 21/	12/2013		0
	From	То	Full Addr	ess		Paid 1.00 VSU
A	21-Dec-	201321-Dec-2	2013 Unit 5 45	TIDEWATER W	AY ASCOT WA	6104
В	03-Feb-	200903-Feb-2	2009 75 WATE	RFOOT LOOP	CANNING VALE	WA 6155
С	12-May- 2003	12-May-2	2003 9 CUMBE	RLAND SQ NE	WINGTON NSW	/ 2127
D	19-Dec-	200219-Dec-2	2002 11 MOOR	AMBA RD DEE	WHY NSW 209	9
E	01-Aug-	198901-Aug-1	1989 21 MAMO	PL GREENWO	DOD WA 6024	

	IIFA)	Collecto	or Insight	Portal Home	Single Search	Batch Search Admi	in Panel FAQs How To S
							0
Search		Name		Client Reference:	Date From		Date To
Searches this	Session	Enter de	etalls	Enter details	🗎 1 Fe	ebruary, 2017	🗎 17 February, 2017
aTrana		User		Search Types			
enace							
	ı	All Filter Re	esults 1 To	Individual Org: perform a previous search, clic	-	Saved Searches will be	removed after 30 days
Search History		Filter Re			:k on an item below.		
Search History First name	Last Name	Filter Re	Address	y perform a previous search, clic	k on an item below. Days old	# of identities	Client Reference
Search History First name	Last Name Allan	Filter Re DOB 24/04/1971	Address 80 Azelia Alexan	y perform a previous search, clic nder heights WA 6064	k on an item below. Days old 0	# of identities	
Search History First name	Last Name Allan Powell	Filter Re DOB 24/04/1971 12/11/1995	Address 80 Azelia Alexan 46 Gixborn Bacc	o perform a previous search, clic nder heights WA 6064 uus Marsh VIC 3340	k on an item below. Days old 0 2	# of identities	Client Reference
Search History First name Kim	Last Name Allan	Filter Re DOB 24/04/1971	Address 80 Azelia Alexan 46 Gixborn Bacc 46 Gixborn Bacc	o perform a previous search, clic nder heights WA 6064 zus Marsh VIC 3340 zus Marsh VIC 3340	k on an item below. Days old 0	# of identities 1 1	Client Reference
Search History First name Kim Schocha	Last Name Allan Powell Powell	Filter Re DOB 24/04/1971 12/11/1995 12/11/1995	Address 80 Azelia Alexan 46 Gixborn Bacc 46 Gixborn Bacc 90 Arthur St Nor	o perform a previous search, clic nder heights WA 6064 uus Marsh VIC 3340	tk on an item below. Days old 0 2 2	# of identities 1 1 1	Client Reference
Search History	Last Name Allan Powell Powell Test file	Filter Re DOB 24/04/1971 12/11/1995 12/11/1995 13/01/1973	Address 80 Azelia Alexan 46 Gixborn Bacc 46 Gixborn Bacc 90 Arthur St Non 90 Arthur St Non	o perform a previous search, clic nder heights WA 6064 cus Marsh VIC 3340 cus Marsh VIC 3340 th Sydney NSW 2060	tk on an item below. Days old 0 2 2 2 7	# of identities 1 1 1	Client Reference
Schocha Schocha	Last Name Allan Powell Powell Test file Test file	Filter Re DOB 24/04/1971 12/11/1995 12/11/1995 13/01/1973 13/01/1973	Address 80 Azelia Alexan 46 Gixborn Bacc 46 Gixborn Bacc 90 Arthur St Non 90 Arthur St Non	o perform a previous search, clic nder heights WA 6064 cus Marsh VIC 3340 cus Marsh VIC 3340 th Sydney NSW 2060 th Sydney NSW 2060 xander Heights WA 6064	tk on an item below. Days old 0 2 2 7 7 7	# of identities 1 1 1 1 1 1 1	Client Reference
Search History First name Kim Schocha Schocha KiM	Last Name Allan Powell Powell Test file Test file ALLAN	Filter Re 24/04/1971 12/11/1995 12/11/1995 13/01/1973 13/01/1973 24/04/1971	Address 80 Azelia Alexan 46 Gixborn Bacc 46 Gixborn Bacc 90 Arthur St Nori 90 Arthur St Nori 80 Azelia St Alex 90 Arthur St NSV	o perform a previous search, clic nder heights WA 6064 cus Marsh VIC 3340 cus Marsh VIC 3340 th Sydney NSW 2060 th Sydney NSW 2060 xander Heights WA 6064	tk on an item below. Days old 0 2 2 7 7 7 7	# of identities 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Client Reference

The menu option "Search History" will show previous enquiries:

Batch Search

Select "Batch Search" from the menu toolbar.

Portal Home Single Search	Batch Search	Admin Panel FAQs How To Search
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From the User details dropdown you have the option to run the search using *Customer details*, which includes Subscriber code and Branch Code or *My Details* which will requires an Access group.

- 2
• ?
• ?

Once User details have been entered, select Continue

On the right-hand side, please confirm the email address for the batch load confirmations and emails to be sent to:

Job notifications to be sent to:
sumi.vajramanickam@veda.com.au
email@email.com
+ Add email

By default, the batch load will be sent to the email address set up to your login details.



The Batch load template is available on screen for downloading.



To complete the Batch template, follow the instructions on screen for the correct data input. Use the macro to convert the excel file to a text file for uploading.

Colle	ctor Insight Upload Template				
Instructions for Use					
mour					
This terr	nplate has been created to assist you to prepare your data for upload to the CollectorInsight.com.au website.				
To prepa	are your data, follow these steps:				
1	Extract your customer information from your internal systems.				
2	If Excel presents a message at the top of the screen that macros have been disabled, click "Enable".				
3	On the "Data Input" tab select whether the service you will use on Collector Insight will be "Matching an				
	Individual" or "Matching at an Address". This will let you know which fields are mandatory for that service.				
4	Copy and paste the required data into the columns provided in the "Data Input" worksheet in this file.				
5	This file is suitable for up to 20,000 records. If you have more than this, please contact your account manager or				
	subscriberassist.au@equifax.com				
6	Mandatory information is highlighted with blue shading.				
7	The first column highlights any data validation errors in the data provided and the field in error. The checks for				
	matching an individual are:				
	Client_Reference is mandatory				
	Surname and First name are mandatory, middle name or initial is optional				
	At least one of Gender, Date of birth and Driver's licence is required				
	Allowed values for Gender are M=Male, F=Female, U=Unknown				
	Dates should be in the following format DD/MM/YYYY				
	Address is mandatory, and can be provided as either unformatted or formatted				
	The checks for matching an address are:				
	Client_Reference is mandatory				
	Address is mandatory, and can be provided as either unformatted or formatted				
8	Correct any data validation errors highlighted in Red in Column A.				
9	Once your data is ready, click the "Create .txt file for Upload" button. This button runs a macro that creates a .txt				
	file in the correct format for upload and saves the file.				
10	Log in to CollectorInsight.com.au and click on Batch Search from the top navigation bar.				
11	Select the service you wish to use and the outputs you want to receive.				
12	Upload the batch file in the "Input File" field.				
if you ha	ave any problems working with this upload template or adding entities to an alert portfolio, please contact				
	perassist.au@equifax.com				

EQUIFAX			Q	eate .txt file for Upload										
Collector Insight														
	Select service type he Matching an Individual		shadad in bir	a the address car	he supplied	an aithar	formattad (neafe	red or unformatte	4					
Data Check									Last Contact Date		1.1.1	AddressLine3	AddressLine4	Dh an d
Data Check Clent reference, Address Massing, First Name, COB, OL or Gender required, Family Name.	Client_Reference	Family_Name	First_Name	Middle_Name	Full_Name	Gender	Date_or_Birth	Drivers_License	Last_Contact_Date	AddressLine1	AddressLinez	AddressLine3	AddressLine4	Phone1
Clent reference, Address Missing, First Name, DOB, DL or Gender required Family Name,														
Client reference, Address Missing, First Name, DOB, DL or Gender required Family Name,						_								
Client reference, Address Missing, First Name, DOB, DL or Gender required, Family Name,														
Client reference, Address Missing, First Name, DOB, DL or Bender required, Family Name,														
Client reference, Address Missing, First Name, DOB, DL or Gender required, Family Name,														
Client reference, Address Missing, First Name, DOB, DL or Gender required, Family Name,														
Client reference, Address Missing, First Name, DOB, DL or Bender required, Family Name,														
Client reference, Address Missing, First Name, DOB, DL or Gender required, Family Name,														
Client reference, Address Missing, First Name, DOB, DL or Gender required, Family Name,														



Hints and Tips for the Batch load Template: • Do not add or remove any columns from the template file.

- In order to match to a person you will need to supply a name, address, and either gender, date of birth or driver's licence. The more identity data that you provide, the higher the probability that Collector Insight will be able to retrieve and match the individual.
- You will get better match results if you split the name out into first name, middle name and last name in the input file.
- Only provide an Australian residential address. Do not provide PO Box addresses. You will get better match results if you if you separate the address by street number and name, suburb, state and postcode in the input file.
- All entries in a field should be formatted identically. For example if you are supplying the first name and surname together in the same field, make sure that all records have the first name then surname or surname then first name, not a mixture of both.
- The input file must be saved as a tab delimited text file. Try not to use tabs within your input fields as this may cause the data to be mapped incorrectly and result in records not being matched.
- Once the text file has been created, please save into your drive for uploading.

Sample Text File

ile Edit Format View H	lelo							
lient Reference		irst_Name	Middle Name	Full_Name Gender	Date of Birth	Drivers License	Last_Contact_Date	
00001	ALLAN		KTM	MARLENE	F	24/04/1971	3699544	1
00002	RICE		NICOLE	ANTOINETTE	F	30/12/1970	143706	
0003	LITTLEFIE	1.0	PAULA	JANE	F	18/05/1967	7004BN	
0004	WHITBY		GEMMA	LEE	Ē	19/04/1973	3705244	
0005	BILLINGSL	FY	LISA	GEORGINA	Ē	17/10/1967	41028638	
0006	POON		JEANETT		E .	24/01/1961	29408430	
0007	SWIFT		PAULINE		Ē	26/11/1971	11751454	
0008	ADAMS		AMANDA	JANE	Ē	01/06/1969	12466377	
0009	SCHROEDER	,	DEBORAH		-	25/06/1970	9256DL	
0010	ZAHAROPOL		ANASTAZ		È.	14/09/1969	044491914	
0010	SHERRATT	203	L TNDA	1EWEI		20/09/1972	69784619	
0012	NORRIS		KYLIE	ANN	2	04/01/1969	4625EK	
0012	WESOLOWSK		CATHERI		Ê	14/01/1958	9206UK	
0013	KNIGHT	CI	MELINDA		Ē	20/10/1958	043282616	
0015	MUSGRAVE		SAMANTH		F	06/03/1970	6541DL	
0015	MUSGRAVE MTLBURN			MAREE	E E	10/09/1967	22267020	
			VICKI	MAREE	E E			
0017	MURRAY		SKYE			02/04/1972	1013FH	
0018	MARRINER		ANDREA		F	18/06/1954	028446536	
0019	SCHOFIELD)	NARELLE		F	13/10/1970	5878DR	
0020	PAGANO		ANGELA	MARY	F	15/10/1957	8338CP	
0021	STONYER		RUTH	ROSANNA	F	30/05/1967	40399269	
0022	FAGAN		SIOBHAN		F	02/07/1969	E61217	
0023	CLARK		ADELE	SARAH	F	28/01/1946	7578TW	
0024	LYONS		ANNETTE		F	17/08/1964	20912240	
0025	MCCLELLAN	ND .	MIRANDA		F	10/10/1969	9132EZ	
0026	INFANTI		NATALIE		F	19/07/1956	28087504	
0027	LANGWORTH	IY	SUZANNE	E M	F	23/08/1966	8896BD	
0028	ELLIS		RUTH	GABRIELLE	F	23/03/1958	7835ww	
0029	GOUGH		MEGAN	MARY	F	24/04/1965	16558938	
0030	FRANKLAND)	KIMBERL	EY DANIELLE	F	15/09/1969	43091818	
0031	EATON		VERONIC		F	22/06/1971	45683170	
0032	CERAVOLO		MARIA	JOSEPHINE	Ē	04/09/1971	45468872	
0033	LOWE		ANNETTE		Ē	04/09/1966	41516988	
0034	BONE		DEBORAH		E	20/05/1958	33116945	
0035	BARBARO		MARISA	FRANCESCA	Ē	30/04/1959	27906190	
0036	MONTGOMER	ev.	LINDA	CHRISTIE	Ê	12/08/1956	1722TK	
0037	REED		MARION	NILIFER	Ê	14/06/1961	4425DM	
0038	CUSTANCE		LEE	HARDWICK	Ê	09/01/1959	A91065	
0039	BELL		DEBORAH			27/11/1970	044430368	
0040	WURTZ		KIM	MELANIE	2	14/12/1971	3169ER	
0040	MORAN		BARBARA		2	23/05/1963	STOPER	
0041	HINDHAUGH		JODIE	PETA	-	25/11/1968	42469599	
042		1			E	28/06/1950	42469599 33780831D	
0043	WEBB		JOSEPHI	ENE ANNETTE	E E	12/11/1969		
1044	RADULESCU	1	JULIA		F	12/11/1969	43172896	
0045	BRADLEY		SHEREE	ANGELA		12/04/1972	32398315	
0046	SMITH		PATRICI		F	08/06/1973	318358	
0047	ZEREK		MARGARE		F	14/10/1960	31115498	
0048	MCMANUS		LYNDA	CHRISTINE	F	20/05/1961	5971YY	
0049	SCOTT		KIM	CAROL	F	27/06/1967	42256489	

On the batch load screen, select service from the drop-down box:



Select fields or data to be updated, by ticking the checkbox – the fields and data to be completed will vary according to the service selected.

Service	
Address Cleansing	• ?
Output Fields:	
Address Cleansing	^ ?
Malid	
	~
Do you want this job to be automaticall	y billed?
Input File:	
Select File to output	Browse



Product List

Product	Description
Address Cleansing	 Address Cleansing can improve the accuracy and integrity of the addresses in your customer database. Address Cleansing can help facilitate de-duplication of address records by correcting spelling errors and vanity addresses (where customers quote a more attractive adjacent suburb), thereby identifying addresses that are actually the same. Address Cleansing will assist your business with: Reducing dead mail costs Enabling bulk mailing discounts from Australia Post Improving the quality and accuracy of your address database to help you contact your debtors
Credit Data Appending	The Credit Data Append service accesses public and credit bureau information, including behavioral scores to help you prioritise your debt book and focus your resources more effectively. Via the Credit Data Append service you can select whether you want to access the full credit file of your debtors or just specific credit history information to help you with your collections process. Services available: Credit File Review Bankruptcy Court Actions Directorships Employment
Change of Address	Change of Address enables you to locate and contact customers or former customers in instances where existing contact details are outdated or invalid. Change of Address uses the latest address cleansing and matching technologies to determine whether a more recent address for an individual is available. If so, the service appends a flag indicating a known change has taken place and an updated address can be returned for the individual. Change of Address will assist your business by: Increasing the amount of debt collected Reducing mailing costs Protecting against fraud Improving data quality. Change of Address uses proprietary credit bureau data to locate debtors who have skipped or are otherwise not reachable using existing contact details. Credit providers can re-energise debt collection activities by accessing credit bureau address records that are not available elsewhere.

Contact Update	Contact Update enables you to access updated address and phone number details for your debtors who have skipped or whose contact details are outdated. Contact update uses proprietary credit bureau address data that are not available elsewhere to locate debtors who have skipped or are otherwise not reachable. The phone number service is updated frequently and also includes a phone number validation service to confirm that the phone number is still connected. Contact Update will assist your business by: Increasing the amount of debt collected Reducing mailing and telecommunication costs Improving customer contact rates. Pricing for Contact Update is results-driven. There is no processing fee for the service, so if no information, or if only an address or a phone number are returned for a given record, you are only charged for that information.
Data Enhancement	 The Data Enhancement service can help you gain insights about debtors by appending a range of data variables to each record. The available data includes geo-demographic data, credit risk and credit demand data aggregated to neighbourhood level, and property-related details. Using Data Enhancement you can refine your collection strategies and prioritise customers for collections based on certain factors. Services available include: Australian Direct Marketing Association (ADMA) – Do Not Contact Australia Post Variables Geographical Boundaries Household Characteristics Credit Risk Credit Demand Geo-demographic Segmentation
Debtor Profiling Package	The Debtor Profiling service accesses public and credit bureau information, including behavioral scores, to help you prioritise your debt book and focus your resources more effectively. Additionally, it accesses updated addresses from the credit bureau and phone numbers to improve your contact rates with debtors who have skipped or whose contact details are outdated. Via Debtor Profiling you can select whether you want to access the full credit file of your debtors or just specific credit history information to help you with your collections process. Services available: • Credit File Review • Bankruptcy • Court Actions • Directorships • Employment • Phone Number Append

Phone Number Package	 Phone Number Append provides up to three connected telephone numbers for a given record, thereby enabling improved communication with customers and prospects. Phone Number Append accesses data sources that are updated daily to ensure the accuracy of the phone numbers that are returned. Phone Number Append will assist your business with: Improving customer contact rates Reducing telecommunication costs A phone number validation service is also available to confirm whether the phone number is still connected. This validation ensures that resources are not wasted attempting to call disconnected numbers.
Single Customer View	 Single Customer View is a customer data integration tool that allows you to gain a better understanding of your current customers and their relationships with your organisation. If your customer data is held in multiple product-specific databases, Single Customer View can help you integrate your customer data swiftly and efficiently. Single Customer View appends an index number to your debtors to help you identify debtors that may have more than one overdue account with you. Using the Single Customer View index number you can consolidate a debtor's details to form a more comprehensive view of their outstanding payments and credit behaviour. Single Customer View will assist your business with: Forming a complete view of your debtors and their level of exposure Allocating debtors to more suitable collections paths in light of their credit profile with you Streamlining your collections activities and maximising resources

	Score Data Append provides an early collection score, Equifax Score Manage® and a late collections score, Debt Recovery Score. These scores can be used to help you prioritise your early collections activity on accounts that are at the greatest risk and debt recovery initiatives on more responsive customers. Equifax Score Manage® Equifax Score Manage® is designed to allow Credit Providers to obtain bureau-based risk profiles (scores) on consumer credit customers that are in early collections. By understanding the risks in their portfolios, Credit
	 Providers can undertake differing treatments to assist individuals to avoid defaulting on their account. Equifax Score Manage® predicts the likelihood of an existing account experiencing a 90 days past due or worse outcome on any of their accounts in the next 12 months. Equifax Score Manage® can be used to: Manage exposure to increasing risk pre-collections Get further insight on accounts in early collections cycles Identify those individuals that need to be actively followed up Improve operational efficiency with segmentation
Score Data Appending	 Debt Recovery Score Debt Recovery Score is used to predict the likelihood that a payment will be made on accounts in late collections (90+ days) or at debt sale. Debt Recovery Score will allow Credit Providers to focus debt recovery initiatives on more responsive customers. Debt Recovery Score can be used to: Prioritise the collection of overdue debts Improve efficiency in late collections Improve recoveries in late collections Help to improve returns on future debt sales Help evaluate tranches of debt for inventory and inform forward flow pricing Inform the decision to sell debt or keep it in-house
	 There are four different scoring models available: Debt Purchase model: is designed for use at the point of debt purchase to assist in the segmentation and prioritisation of collection activities according to highest likelihood of repayment. It predicts the likelihood of a defaulted account recovering within the next 12 months. Finance model: a late collections behavioural score that predicts the likelihood of a defaulted financial service account recovering within the next 6 months. Telco model: a late collections behavioural score that predicts the likelihood of a defaulted telco account recovering within the next 3 months. Utility model: a late collections behavioural score that predicts the likelihood of a defaulted telco account recovering within the next 3 months.
	For debt purchase, select the Debt Recovery Score, then Debt Purchase option from the scoring menu. For recovery of an existing debt, select Debt Recovery Score from the scoring menu. The correct scoring model will be selected based on the account type supplied in your input file. If no account type is supplied, the Finance model will be returned.

Browse file to be uploaded

Select Browse to upload the save text file:





Click on Submit

Note: Once the file has been submitted, the charge will be processed.

Confirmation the file has been submitted:







The files loaded will be available in the "Job History" option on the left-hand side of page. The job number specifies the file loaded. Click on the job number to see the details of the batch load and status.

Job id	Product Name	Submitted	Records	Process time (secs)	Data load status
10002043	Address Cleansing	Jan 13, 2014 11:22:11 AM			In Progress
10002042	Address Cleansing	Jan 13, 2014 11:21:35 AM	24		In Progress

By using the search tool bar, you can search for a specific batch load, or sort the files (via the dropdown box).

File Subm	issions	Job ID	Status			
In the United			Status	-	> Search	
Job Histor	у		Status			
		15 Results found	Complete Di Failed			<pre> Prev 1of1 Next></pre>
Job id	Product Name	Submitted	In Progress	ds	Process time (secs)	Data load status

Job Statuses

Clicking on the hyperlinked Job ID, will allow you to view the status of that job:

Job no 10028	028				
Subscriber / Branch	CRED / 0003	0%	Step 11 Of 11 Complete		100%
Contact email	sumi.vajramanickam@veda.com.au	Options sel	ected		
Additional emails	None		t this job to be automatically	Yes	
Input file	CRED0004_Score_0003_10028028.TXT Download input file	billed?			
Automatic Billing	Disable Billing				
• Download					
Summary Report					0
Billing Summary					0

When a batch load has been completed, the data load status will be green and the progress toolbar will also be green.

Summary Report	•
Total Number of Input Records	49
Total Number of Matched Records	49
Total Number of Processed Records	49
Records with a new address sourced from public records	5
Records with a new address sourced from bureau records	30
Records with privacy restricted flag	8

By clicking on the "Summary Report" expand icon, access the summary details of the batch load.



When a batch load has failed, the data load status will be in **red** and the progress toolbar will also be red. The reason for failure will be available by clicking on the expand icon.

Job no 10002	043			
Subscriber / Branch	CRED / 0004	0%	Step 6 Of 11 Complete	100%
Contact email	test@baycorpadvantage.com			
Additional emails	n/a			
Input file	Standard Input Data_50_0004_10002043.bt Download Input File			
Failed Job				0
Validate Input Data		Complete (J	ob Failed at Data Validation) 104	

When a job is in progress, the data load status will be in blue and the progress toolbar will also be blue.

Job no 100020 Subscriber / Branch Contact email Additional emails Input file	047 DACC / 0004 test@vedacheck.com n/a Standard Input Data_50_0004_10002047.bt Download Input File	-	Step 5 Of 13 Complete eave Bureau File Access? Iter data by last updated date ill for this Job?	100% No No Filter No
Summary Report				0



To obtain a completed batch load file, once the service has been completed in Collector

Insight, click on the Download button – this will provide the specific details for the uploaded file.

Standard Input Data_50_0004_10002047_COA_20140113124409 - Notepad
 Shows mpic cell
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JOBID Input.Client Ref	ference Input.First Nam	e Input.Second Name	Input.Surname	Input.Address Line 1	Input.Address Line 2	Input.Address Line 3	Input.Address Line 4	Input.Phone1	Input.Phone2	Input.Phone3
10002047 900001	KIM	MARLENE	ALLAN	80 AZELIA ST ALEXANDER HEIGHTS WA 6064						
10002047 Y00002	NICOLE	ANTOINETTE	RICE	317 MARRI PARK DR CASUARINA WA 6167						
10002047 Y00003	PAULA	JANE	LITTLEFIELD	52 RIVERSDALE RD OXENFORD QLD 4210						
10002047 900004	GEMMA	LEE	WHITBY	124 MCKENZIE ST WEMBLEY WA 6014						
10002047 700005	LISA	GEORGINA	BILLINGSLEY	18 MILTON DR WERRIBEE VIC 3030						
10002047 Y00006	JEANETTE	ALISON	POON	319 POST OFFICE BOX MOUNT WAVERLEY VIC 3149						
10002047 900007	PAULINE	BARBARA	SWIFT	6 102 MOVERLY RD SOUTH COOGEE NSW 2034						
10002047 900008	AMANDA	JANE	ADAMS	1219 HORSESHOE BND TORQUAY VIC 3228						
10002047 Y00009	DEBORAH	IDA	SCHROEDER	14 2 BERBYSHIRE RD LEICHHARDT NSW 2040						
10002047 Y00010	ANASTAZIA		ZAHAROPOULOS	9 628 ST KILDA RD MELBOURNE VIC 3004						
10002047 900011	LINDA	JEWEL	SHERRATT	20A GEORDIE RI SORRENTO WA 6020						
10002047 Y00012	KYLIE	ANN	NORRIS	10 WENTWORTH ST DUBBO NSW 2830						
10002047 YD0013	CATHERINE	р	WESOLOWSKI	0 FRIDAY HUT RD COORABELL NSW 2479						
10002047 700014	MEUNDA	JANE	KNIGHT	3 114 NEW ST RINGWOOD VIC 3134						
10002047 Y00015	SAMANTHA	THERESE	MUSGRAVE	34 RAILWAY AVE COLO VALE NSW 2575						
7 10002047 Y00016	VICKI	MAREE	MILBURN	22 GATENBY PL BARDEN RIDGE NSW 2234						
10002047 Y00017	SKYE		MURRAY	54 BANGALOW AVE MONA VALE NSW						
10002047 200018	ANDREA		MARRINER	29 HOMESTEAD RD WONGA PARK VIC 3115						
10002047 YD0019	NARELLE	MENA	SCHOFIELD	43 SWANSON ST WESTON NSW 2326						
10002047 Y00020	ANGELA	MARY	PAGANO	7 ESMOND PL WAKELEY NSW 2176						
10002047 900021	RUTH	ROSANNA	STONYER	87 WAKEHAM ST STAWELL VIC 3380						
10002047 Y00022	SIOBHAN	MARIEAD	FAGAN	34 MT CRAWFORD RD WILLIAMSTOWN SA 5351						
10002047 Y00023	ADELE	SARAH	CLARK	80 ADDISON RD MANLY NSW 2095						
10002047 900024	ANNETTE	JEAN	LYONS	34 DANDELION DR TOOWOOMBA CITY QLD 4350						
10002047 Y00025	MIRANDA	YOY	MCCLELLAND	24 WHIMBREL AVE BERKELEY NSW 2506						
10002047 Y00025	NATALIE	ANNE	INFANTI	44 GLENAIR ST TEMPLESTOWE LOWER VIC 3107						
10002047 900027	SUZANNE	м	LANGWORTHY	32 SECOND AVE JANNALJ NSW 2226						
10002047 Y00028	RUTH	GABRIELLE	ELUS	47 ST JOHNS AVE MANGERTON NSW 2500						
10002047 Y00029	MEGAN	MARY	GOUGH	2 FARRELLY ST CHARTERS TOWERS QLD 4820						
10002047 Y00030	KIMBERLEY	DANIELLE	FRANKLAND	17 CARNOUSTIE PDE HEATHERTON VIC 3202						
10002047 900031	VERONICA	GAIL	EATON	1 19 GARDEN AVE GLEN HUNTLY VIC 3163						
10002047 900032	MARIA	JOSEPHINE	CERAVOLO	305 23 SHELLEY ST SYDNEY NSW 2000						
10002047 900033	ANNETTE	LOUISE	LOWE	9 TODD CT CRANBOURNE VIC 3977						
10002047 900034	DEBORAH	YON	BONE	91 BARRANDS LA DRYSDALE VIC 3222						
10002047 Y00035	MARISA	FRANCESCA	BARBARO	7 JENNINGS ST MOONEE PONDS VIC 3039						
10002047 Y00036	LINDA	CHRISTIE	MONTGOMERY	21 GUNGURRU ST ORCHARD HILLS NSW 2748						
10002047 900037	MARION	NILIFER	REED	11 54 GOLF AVE MONA VALE NSW 2103						
10002047 700038	LEE	HARDWICK	CUSTANCE	2 HOLMESWOOD CT PARA HILLS WEST SA 5096						
· · · Sheet1 Sheet2	Sheet3	ABRIDIT.	mest	TABLETIA CTABLELINA LOCATAS	141					

Notifications

Once you have submitted your file for processing, an email will be sent to you containing the Job number and a link to a page where you can track the progress of your job.



Once your file has finished processing you will receive an email with a link to the file to download and a summary report of what data has been appended to your output file.

ECUIFAX [®] Collector Ir	sight	
-		02 Nov 20
Dear Subscriber:		
The following job is now available for download.		
Service: Credit Data Appending Job name: CRED0004_Score_0003_10027190.TXT Job number: 10027190 Date submitted: 02/11/2016 03:40:30 PM Click <u>here</u> to download the completed file. Summary Report		
Rule Description		
Total number of input records	38	
Total number of input records Total number of processed records	38 38	
Total number of processed records	38	
Total number of processed records Total number of matched records	38	
Total number of processed records Total number of matched records Records with number of bankruptcies appended	38 37 1	
Total number of processed records Total number of matched records Records with number of bankruptcies appended Records with number of consumer defaults appended Records with number of consumer credit enquiries on file	38 37 1 6	
Total number of processed records Total number of matched records Records with number of bankruptcies appended Records with number of consumer defaults appended Records with number of consumer credit enquiries on file appended	38 37 1 6 36	
Total number of processed records Total number of matched records Records with number of bankruptcies appended Records with number of consumer defaults appended Records with number of consumer credit enquiries on file appended Records with number of directorship appended	38 37 1 6 36 21	



If your file fails during processing, an email will be sent to you with a description of the error and recommendations for steps to address the issue.



