

# Scoring & Skip-tracing Results

Friday, September 25, 2020 1:42 PM

With the new scoring system, you will see one obvious change; if we have included the debtor in a scoring batch, there will be a light blue box with a number in it in the top panel. This number is based on a number of financial and credit-related algorithms and will give you an estimate of how likely it is that this debtor will pay his/her debt. The score range is from 0 to 999, with 999 being the most likely to pay. You can use this score to make decisions on how hard to work a debtor. If it is likely that they will pay, then obviously it is worth spending a little extra time and effort on.

You will also see a note indicating that scoring and/or skip results have been added, you will find these results in the Skip-Tracing tab.

Debtor #931642 Unit: Manager (3) Cat: Payment Plan Last: 09/14/20 Next: 06/10/20

Debtor: TEST, DB III Phone: 9208855536 UnBlock Block List Amt: \$4,140.00  
 Spouse: TEST, JOSEPHINE JR Cell Auth:  9208855536 UnBlock Block (Active only): \$4,070.00  
 Add1: PO BOX 100 Ssn: 123-45-6789 Sp Ssn: 333-33-3333 Interest: \$2,365.69  
 Add2: SCORE 999 Dob: 12/01/27 Sp Dob: 01/01/00 Misc: \$200.00  
 Csz: BEAVER DAM WI 53566 Employer: FRANK'S GARAGE AND LAUNDROMAT Legal Fees: \$0.00  
 Email: bcnc@qfgnet.com Auth:  Emp. Ph: 6083251234 UnBlock Block Check Fees: \$0.00  
 Answering Machine Script QFGI.COM Paid: \$102.01  
 Curr Bal: \$6,598.68

SkipSource	PAI		
SkipDate	9/20/2020 12:00:00 AM		
SkipName			
SkipAdd	PO BOX 100		
SkipCity	BEAVER DAM	WI	53566
SkipPhone	6083255121	Landline	Confidence: Very Low
SkipRel			
SkipFrom			
SkipListing			
SkipPhone2	9208855536	Cell	Confidence: Okay
SkipPhone3			
SkipEmail	bcnc@qfgnet.com	...	
SkipEmail2	cbc@qfgnet.com	...	
SkipEmail3			

Notes Accounts Payments Speedpays ACH Payments Credit Cards Payment Plan Letter Requests Legal Forwarding/CCC Email Skip-Tracing

[K] [ < ] [ > ] [ X ] Add Note Req Letter Makeup Dbtr Cred Reprinting Add Pay Print Close

The various rows will change as we use different scoring/skip-tracing resources, but most of them are self-explanatory. The SkipAdd, SkipPhone, and SkipEmail rows are all possible information for the debtor, while the other rows fill in the picture some:

- SkipSource is the source of the information, currently we are testing Pairity (PAI), a company that provides scoring and skip-tracing information. We have also used Accurint (ACC) in the past.
- SkipDate is the date we received these results
- SkipRel is the relationship of the person shown in the SkipName row to the debtor (this is typically, but not always, the debtor him/herself)
- SkipFrom will show the beginning and ending dates that the information has been reported
- SkipListing will tell you who the phone number is listed under

The various rows may or may not have information, depending on the source of the results and the information they were able to provide.

Some general procedures:

- Addresses:

- If we have mail return on our current address and there is a different address in the skip results, you will want to give it a try. You can double-click on the SkipAdd row to put it in the debtor's address fields. If the address we have seems to be good, you might want to disregard a different address in the results.
- Phones:
  - If we do not have a current phone number or it is disconnected, obviously you will want to try any number in the results. Some of them may have a "Confidence" rating indicating how confident the source is that that number is correct. If it's "Very High" then you might want to try it even if we seemingly have a good number already. Double-click a number to move it to the debtor's phone.
- Emails:
  - If an email obviously belongs to the debtor (includes his/her name or initials), go ahead and double-click to update the debtor (unless, of course, we already have a good email address for him/her). Do not send any emails or an authorization yet.