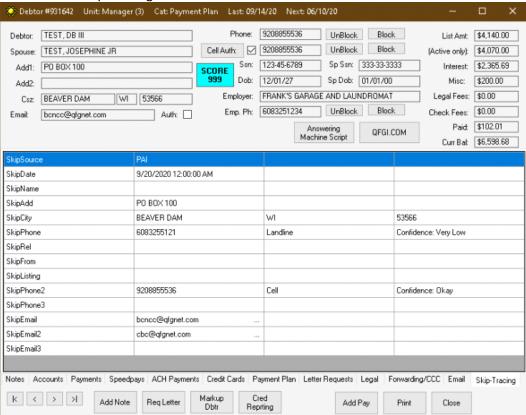
## Scoring & Skip-tracing Results

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.



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-traicing 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.