

Optimize Debt Recovery and Contact Consumers with Confidence

Increase contact rates and optimize collections performance with FICO® Network and Whitepages Pro®

FICO® Network and Whitepages Pro®: a winning combination

Whitepages Pro®:

- **Dynamically appends and cleanses** static identity data
- **Evaluates** 20+ million phone numbers daily
- **Includes authoritative phone data** such as line type and ported phone number updates every 15 minutes
- **Sources** 2.5+ billion contact records monthly

FICO® Network:

- **Provides a single point of connectivity** to service providers
- **Prioritizes accounts** according to expected collection amount
- **Leverages analytics** to best match accounts to agencies
- **Integrates seamlessly** with FICO® Debt Manager™ solution, FICO® PlacementsPlus® service and Whitepages Pro®

Increasing right-party-contact rates is a crucial element to debt recovery success. It requires a focused strategy and tools that help organizations not only reach more consumers, but reduce cost, save time and maximize resources. It also requires a variety of traditional and unique data sources and high-quality, up-to-date data in order to maintain a high contact rate. Integrating with this information is central to success, which is why FICO® Network has partnered with Whitepages Pro®, a global leader in mobile data and identity assessment solutions.

FICO® Network: The conduit for world-class collections and recovery solutions

Today's collections and recovery business environment dictates that organizations continually become more efficient and cost-effective while supporting ever-increasing amounts of information and accounts. The FICO® Network is the industry-leading solution for managing the flow of information to and from your data vendors, business partners and other third-party service providers. Communicate with vendors in real time, track and report efficiency, automate the ordering of services and see the results of transactions on both your desktop and integrated into your workflow application.

Whitepages Pro® Identity Check™ specializes in identifying who's behind a phone number, application, inquiry or collection call, validating linkages between consumer names, postal and email addresses and phones. This helps businesses better manage risk, improve right-party-contact rates and optimize the consumer experience.

FICO® Network provides a delivery channel through which you can access powerful analytics, including FICO scoring and strategy management capabilities: FICO® Placement OptimizerSM solution, FICO® Blaze Advisor® decision rules management system and FICO® TRIAD® Customer Manager. The Network's tight integration with FICO® Debt Manager™ solution and FICO® PlacementsPlus® service provides seamless workflow integration, helping you eliminate error-prone and time-consuming business transactions such as manual data entry, mailing and calling.

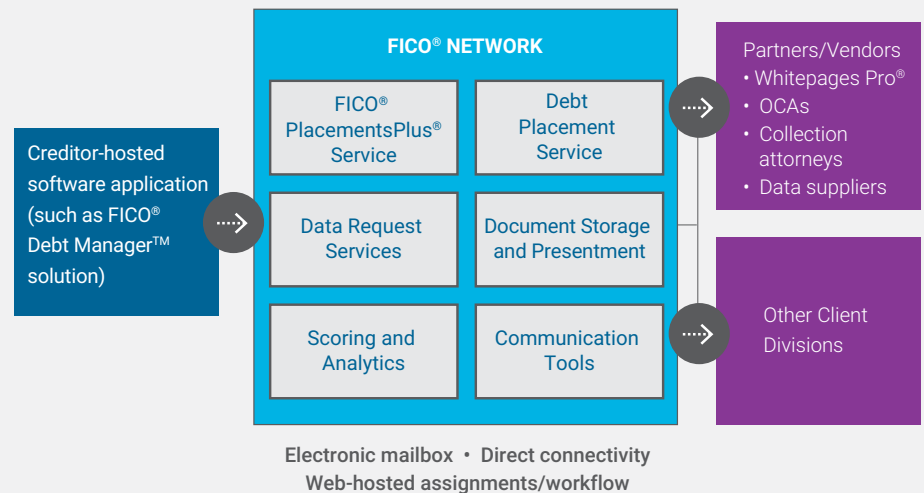
The asynchronous exchange of data provides real-time request transmission and ensures consistent data integrity. Service providers and lenders gain immediate access to each other through a single robust interface, eliminating the expense and complexity of maintaining multiple interfaces.

Whitepages Pro®: The Right Data for the Right Contact

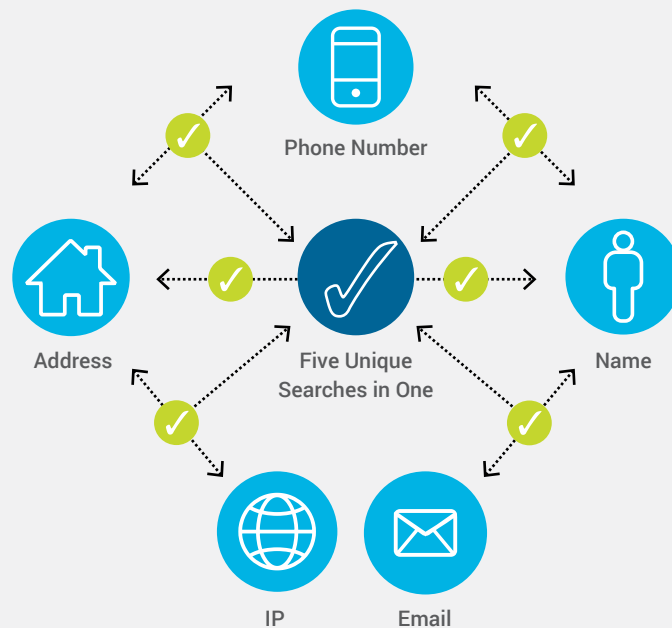
Tracking down delinquent debtors can prove challenging in an increasingly mobile society. Whitepages Pro® dynamic identity data provides credit issuers and collection agencies with up-to-date debtor contact information, including historic address, phone numbers and line type. Data changes quickly: Whitepages Pro® Identity Graph™ creates over one million linkages every day to ensure you're working with the most up-to-date contact information.

Whitepages Pro® Identity Check™ takes consumer data and intelligently matches attributes in real time, including associated people and historical address data for up to 30 years.

FICO collections and recovery solution – FICO® Network



The Whitepages Pro® Identity Check™ Process



Identity Check™ uses name, address, phone, email and IP information to determine real-time identity verification.

Telephone Consumer Protection Act (TCPA) Compliance

In a constantly changing TCPA landscape, knowing whether a phone number is a landline, mobile or VoIP is of significant benefit and a major step in achieving TCPA compliance. Whitepages Pro® mobile identity data provides all line types, including fixed and non-fixed VoIP, and includes coverage on all phones in North America.

FICO® Network and Whitepages Pro® Benefits

Reduce costs while strengthening client relationships

Provide a single point of connectivity to service providers

Prioritize accounts according to the expected collection amount

Leverage analytics to best match accounts to agencies

Integrate seamlessly with the FICO powerful collections and recovery solutions: FICO® Debt Manager™ solution and FICO® PlacementsPlus® service

Seamless integration with Whitepages Pro®, a global leader in mobile data and identity assessment and solutions

To learn more about FICO® Network and Whitepages Pro®, go to

[www.fico.com/en/products/fico-network.](http://www.fico.com/en/products/fico-network)



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