

With historically high delinquencies and uncertain data, collections <u>is</u> risky business.

DRNsights for Collections brings highly specialized intelligence to collection agencies across the U.S. Our solutions use a combination of unique vehicle location data captured from billions of real-time license plate sightings, public records and powerful analytics, to help you predict collectability of debt, make contact faster and locate hard-to-find debtors sooner, to generate the most return on your investments.



includes revolving and non-revolving*



up to 3.59% of all debt**



after the full effect of the pandemic is felt**

^{*}Source: www.thebalance.com, June 2020

^{**}https://www.fitchratings.com/research/structured-finance/coronavirus-sparks-largest-ever-rate-jump-in-us-cmbs-delinquencies-06-07-2020



INCREASE YOUR RETURN ON INVESTMENT



Predict debt collectability

Proactively determine account-level collectability prior to buying or selling portfolios and calculate risk to ensure profitability.



Make early, accurate contact

Collecting relies on making contact – early. Our proprietary fusion of license plate recognition and public records data increases the probability of collecting.

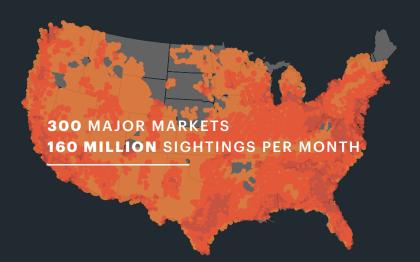


Locate hard-to-find debtors

Get verified business and residential addresses you can't get anywhere else, driven by actual sightings of vehicles associated with your debtor.

HOW DRNSIGHTS WORKS FOR COLLECTIONS

DRNsights – empowered by DRN's vehicle location data – revolutionized auto lending and repossession by helping recover up to 35% more vehicles. Now, by adding in public records we are bringing that same intelligence to collections.



12 BILLION and growing

vehicle sightings across the nation

50+ BILLION

public records data



A Powerful Platform for Collections

The DRNsights *real*ternative data platform uniquely combines billions of license plate recognition records with powerful, patented analytics. This, plus integrated public records, helps build full debtor stories to help you evaluate collectability, negotiate payments and locate debtors and assets. *Real data, real analytics, real results.*

SOLUTIONS

Skip Trace

Every minute spent trying to find an elusive debtor impacts your bottom line. Skip Trace uniquely combines billions of license plate detections, public records and analytics with your account data to help your team make right-party contact and collect, earlier than you ever thought possible.



SERVICES

Risk Scoring

Receive a detailed report on your portfolio to help gain necessary insights to predict accounts' propensity to skip payments. Proactively adjust account management workflows to increase the odds of keeping the debtor in good standing.

Loss Alerts

With Loss Alerts, simply upload your accounts in minutes and control the alerts you want to see by turning them on and off quickly. Alerts can be triggered for vehicles that are impounded, salvaged, stolen or exported.

Active Duty Alerts

Don't risk compliance issues with the Servicemembers Civil Relief Act (SCRA). Active Duty Alerts protect lenders from fines and hits to brand reputation as a result of wrongful repossessions and debt collections. "The impact has been remarkable. We're making better decisions sooner, and that means added savings and higher retained collateral value."

KELLYANN FORREST,
ASSET RECOVERY AND COLLECTIONS SPECIALIST FOR PFCU

Real data, real analytics, real results.

1,000+ customers use DRNsights

\$10+ BILLION in assets recovered

18+ BILLION license plate detections

350+ U.S. markets with vehicle sightings

Real data, real analytics, real results.

DRNdata.com





