SmARt Trac

Assess collectability so that you can prioritize efforts for the highest return

A convenient, reliable and dynamically updated collectability score that returns results on 95%+ of submitted consumers (including thin/no-hit credit histories), continually monitored and updated over time.

Available: ◯ Web Based   ✅ Batch   ◯ API

What does it do?

Allows users to submit consumer and collection account information and then receive in return an 'ability to pay' score, 'dollars at risk' balance and consumer stability assessment.

Assesses consumers using 135 attributes from the most unique non-traditional and traditional data sources in the industry including:

- Short term lending
- Alternative credit histories
- Positive and negative ACH payments
- Online consumer transactions
- Public record
- Demographic data
- Proprietary MicroBilt data sources

A sophisticated analytics algorithm then compiles and scores this data to determine ability to pay and overall stability of a consumer.

As data on a consumer changes based on reports back on collection efforts, the individual's score and profile are updated automatically. This ensures the currency and relevance in predicting the outcome of future collection efforts.

What is it used for?

Used to segment and prioritize recovery efforts based on the likelihood that they will be able to collect and the estimated value of the collection.

Background & Screening Services | Credit Decisioning & Verification | Business Credentialing & Compliance