



## THE PROBLEM

Most government offices have only a single-tier debt placement strategy with multiple primary agencies. However, after the initial collection period (about 180 days), collection agencies typically slow down their efforts due to the cost involved in pursuing older, less collectible accounts.

This natural decline in work effort means that, as accounts age, they become less likely to produce a payment. Those accounts can stagnate and become a drag on your portfolio by remaining with your agency for several years, going largely unworked after 180 days.

The question remains: How can your office increase recoveries on these dormant accounts?

*See backside for a deeper dive into credit monitoring.*



## IC System's effective treatment for aging unpaid accounts

### HOW TO SOLVE IT

Government offices require an accounts receivable management solution on older, now inactive inventory. With the right strategy, this treatment can produce a significant gain in revenue by applying a clean-up treatment strategy that revives your inactive accounts.

IC System offers a **second-tier solution** for accounts that have gone through an initial collection process.

We employ special analytical modeling to determine the best course of action. Our segmentation process helps ensure the right efforts are made on the right accounts, and it maximizes the results on older debts that might otherwise remain uncollected.

Above all, our effects are supported by our **Credit Monitoring** feature, which effectively monitors dormant accounts until they show a probable ability to pay.

*See backside for deeper dive into credit monitoring.*



**IC System**  
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# CREDIT MONITORING

IC System's Credit Monitoring program places accounts with a qualified industry credit partner to monitor for positive changes in the responsible party's credit file.

By carefully monitoring the credit attributes of your consumers, IC System acts immediately when a positive change in credit activity signals a potential ability to pay. IC System leverages these triggered notifications to ensure your account is the first on the consumer's list to pay.

**"We work your old inventory to find the accounts that stand out from the others."**

## EXAMPLES OF OUR TRIGGERS:

- ✓ Employment update
- ✓ Mortgage inquiry
- ✓ New tradeline opened
- ✓ Old tradeline paid
- ✓ New line recreational vehicle
- ✓ Recreational merchandise inquiry

There are hundreds of possible credit event triggers as defined by the bureaus. IC System focuses on about 30 positive events that we use in our proprietary Credit Monitoring regimen.

When an event trigger fires, indicating a positive credit attribute, the account is targeted for immediate call attempts and subject to another period of calling in our intensive collection strategy. This means a boost in revenue recovery rates!

**IC System acts on about 45,000 trigger events each month!**

## AN EYE ON YOUR ACCOUNTS

IC System has collected millions in client revenue by watching for signs of credit activity with our treatment for aging unpaid accounts and Credit Monitoring services.

By using IC System's aging inventory solution, government offices will benefit from our unique approach and recover a neglected portion of their collectible inventory.



*Ruth, co-founder of IC System and Grandmother of current IC System President John Erickson.*

**IC System's Government Services include friendly collection practices and state-of-the-art technology delivered by our extensive collections experience, going back to 1938. Our debt collection programs adjust to your needs, while also delivering the performance and security you expect.**

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