

CallTrace Batch V5

Help reduce risk and boost growth and collections confidence with better tracing

- ✓ **Help reduce manual workloads** and costs associated with tracing and locating customers
- ✓ **Accelerate increased contact rates** by identifying previously contacted customers and their verified communication channels
- ✓ **Increase effectiveness and minimise costs** by managing multiple accounts and reducing redundant phone calls, letters, emails and texts
- ✓ **Effectively profile new customers** against existing customer book for improved modelling and segmentation

The financial impact of the COVID-19 pandemic has been exacerbated by the cost of living crisis, falling wages, rising inflation, increased interest rates and higher taxes. As UK consumers struggle to find the financial resources to cover everyday expenses, credit and loan obligations can take a back seat to food and shelter.¹

With manual tracing processes taking up to 30 days, third-party agents can be expensive, and outdated or inaccurate data can hamper more efficient, automated collections practices.

Since **50,000 UK residents move home every week**,² locating and updating contact information is a continuous process for lenders, utility providers and public services.

Using powerful, address-link logic to identify actual residency, CallTrace Batch V5 can help locate more people more efficiently and affordably — while adding valuable insights for improved customer management and collections strategies.

¹ 1 in 4 consumers can't repay at least one current bill or loan in full TransUnion UK Q2 2022 Consumer Pulse Survey

² [homemovers-infographic.pdf](#) (royalmail.com)

Tap into enhanced, automated customer tracing and contact technology

CallTrace leverages TransUnion's extensive and most up-to-date national and global datasets to provide trended insights on a customer's location and contact details, in addition to current and emerging affordability trends and payment behaviours.

✓ Identify changes in circumstances

Being alerted to specific financial or life events that may trigger a shift in payment behaviour can help inform customer management

✓ Recognise and respond to trends

Look beyond life events to identify and analyse broader change patterns and financial behaviours that can be more predictive of distress

✓ Understand vulnerabilities

Having more insight into factors influencing credit activity, repayment behaviours and financial vulnerability can help define customer strategies

✓ Engage susceptible customers

Keep in contact with customers via timely, relevant messaging around pre- and post-delinquency actions to help build long-term loyalty

BENEFITS

Maintain contact to better manage customers and improve collections

Improve recoveries by rapidly and affordably locating and validating a customer's address and contact details — supported by additional affordability insights.

- **Communicate with confidence:** Reducing trace error occurrences and costs helps ensure you contact the right customer in the right place with an aligned collections and escalation strategy.
- **Supports regulations:** Robust data provided in line with CSA transparency and fair treatment guidelines offers trusted results; both exact and best-match responses — verified and supported by full audit trail functionality.
- **Improve profitability:** Greater contact accuracy and broader insights help inform predelinquency campaigns and reduces customer defaults, producing more cost-effective collections decisions and improved revenue.
- **Leverage flexibility:** Variable, scalable pricing models (from one-off to continuous) aligned to organisational data requirements can offer results in 24 hours if required — with ongoing monitoring where necessary.

Designed to deliver beyond location and contact details



Note: Batch versions provide the option to append supplementary data sources and outputs

To find out more about CallTrace Batch V5 get in in touch:

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