Challenge

A national debt buyer wanted to better understand portfolio quality and identify opportunities to improve collection performance, liquidation rates, and debt resale valuation.

Working with ValidiFI, the organization evaluated more than 1.1 million accounts using bank account intelligence, fraud indicators, and FI risk data to uncover patterns that traditional credit data alone could not explain.

Results

- Top-performing segments averaged **$1,020+** in payments
- Consumers at certain high-risk FIs generated ~**50% lower payment activity**
- Fraud indicators helped identify lower-performing account populations

DEBT BUYING & PORTFOLIO OPTIMIZATION

Find Performance Differences Traditional Credit Data Misses

A leading debt buyer partnered with ValidiFI to evaluate how bank account intelligence, fraud indicators and FI risk data could improve portfolio segmentation and recovery strategies.

The analysis challenged a common assumption in collections: that accounts with similar credit characteristics are likely to perform similarly. Instead, ValidiFI identified meaningful differences in payment behavior across seemingly comparable populations.

Those insights helped the organization prioritize collection efforts, refine placement strategies, better assess portfolio value, and make more informed purchasing and resale decisions.

Rather than applying a uniform recovery strategy across the portfolio, the debt buyer gained a framework for aligning resources and recovery tactics with expected account performance.

50%

lower payment performance among high-risk FI accounts

$1,020+

average payment among top-performing accounts

$653

average payment across collected accounts