

# Effective email for digital collections

Connect with more customers through email communication

Collection agencies and creditors are at a critical turning point in their industry as digital transformation accelerates and consumers prefer to connect in new ways online. Accurate email data for digital collections can help you connect and stay in touch with customers by using preferred, digital channels. With updated email addresses from Experian, not only will you be equipping your teams with the right information to efficiently and effectively reconnect with customers, but you will also be able to drive more conversions.

## Why now? Email for collections

New Consumer Financial Protection Bureau (CFPB) Regulation F rules allow debt collectors to modernize their communication systems, giving them the ability to reach borrowers and consumers by email, text messages, and social media. While collectors aren't allowed to attempt to call more than seven times in a seven-day period, this does not apply to email, text message, and social media outreach. Ultimately, this enables collectors to increase response rates and conversations while remaining in compliance with regulations and third-party disclosures.

## Benefits of accurate email data

### Improve digital outreach

By improving the effectiveness of your email channel with permissible email data, you can provide additional insight and utility to consumer emails, supporting a digital collections strategy.

### Identify personal vs. business emails

Identify which emails are personal or business addresses to make intelligent decisions about how to communicate via email.

### Maximize reach to consumers

Reach even more consumers via email for the opportunity to negotiate total or partial collection.

### Increase customer and employee satisfaction

Improve the experience for both the consumer and employee by integrating high-quality emails, ensuring employees can close more accounts and consumers can be reached via preferred channels.

Experian accesses a 20+ year old database with 1.6 billion consumer emails so you can have the most cost-effective digital strategy for debt collections.

## Features



### Time to value

Fast turnaround of email data means you can quickly start digital outreach.



### Business versus personal email identification

Identify which emails are personal or business addresses to make the right decisions about how to communicate via email.



### Increased match rates

Match against a growing database of 1.6 billion unique consumer emails, meaning you only pay for quality results.



### Data accuracy

With exceptional match rates, you can append up to 6 emails and identify the "best" email.

## How our email append service works

We will append emails to the list of names and physical addresses in your collection file. Matches are confirmed using the full postal address and customer name, so you can feel confident you're reaching the right person.

Once the records are matched to our database, the appended emails will be run through our email validation solution to ensure deliverability. The validation solution performs a SMTP check directly with the Internet Service Providers, and leverage proprietary API-based techniques, to ensure the given email is active and receiving messages. Any invalid emails will be removed before we provide the list of emails back to you, ensuring the best data for your collections.

All the results we provide back are permission-based and CAN-SPAM compliant. You only pay for the matched email addresses.

Email append can help businesses increase the effectiveness of debt recovery programs. Having just the name and address of a consumer will allow you to append an email address to the customer record.

## How Experian email validation works

There are three ways to use the service:

- 1. Real-time validation at the point of collection.** Capture, standardize, and validate email addresses in real-time at the point of data entry. Our API integrates seamlessly to protect your data quality without disrupting the user experience.
- 2. Automated batch processing.** Arrange for your email address lists to be automatically uploaded to a secure FTP website on a daily, weekly, or monthly basis for cleansing. Depending on how large your file is, your results are returned to the secure FTP site for your retrieval within days.
- 3. Service cleanse.** Validate your email lists on an ad-hoc basis depending on your need by submitting your data to Experian's Professional Services team. We will process your file and a summary of the overall health of your email data and provide unparalleled insights into the typical issues in your lists.

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