

# Effective email for digital collections

Connect with more customers through email communication

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Borrowers are enduring a stressful period in history. Many suffer from job loss or health concerns. Collections as an industry plays a crucial role in these uncertain times to reach those with debt and to find ways to settle accounts and enable future financial transactions.

Accurate email data for digital collections allows you to connect with distressed borrowers more consistently using a popular digital channel. You can increase your response rate and collection rates by equipping your business with accurate contact data. With updated email addresses from Experian, collections teams can efficiently connect with their non-paying customers—while being FDCPA-compliant.

## Benefits of accurate email data

Our email append service gives you a cost-effective approach to:

- Reach the maximum number of delinquent accounts for the opportunity to negotiate total or partial collection.
- Reduce collections representative frustration and turnover by being able to reach more customers.
- Quickly add a digital communication channel to collections outreach with customers in a changing economy.
- Improve the effectiveness of your email channel with permissible email data.

### Using email channels will :

- Give your business the ability to collect unpaid accounts through the email channel.
- Provide the pinpointed accuracy needed for improved reach.
- Enhance the effectiveness of debt recovery programs.
- Messages reach the intended audience quickly and effectively.

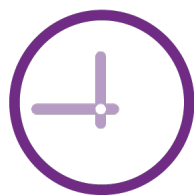


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Email append can help businesses increase the effectiveness of debt recovery programs. Having just the name and address of a borrower will allow you to append an email address to the contact's record.

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## Features



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



Exceptional match rates mean you only pay for quality results.



24/7 customer support globally.

### 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.

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### 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.

Ready to get started? With Experian's email append and validation services, you can reach your audience through even more channels.

Visit us at [edq.com](https://www.edq.com) to learn more.