



FLOOR ASSESSMENT REPORT

Example Recovery Group

What your own call history says about which agent should work which account, and what that is worth.

Bank card recovery
Campaign in scope

24 months
To 31 Aug 2026

24 agents
On the campaign

September 2026
Report date

Cover artwork: accounts on the left, each drawn to the agent most likely to collect it. Example Recovery Group is fictional and all figures in this report are illustrative.

FLOOR ASSESSMENT REPORT

Example Recovery Group

What your own call history says about which agent should work which account, and what that is worth.

Bank card recovery
Campaign in scope

24 months to 31 Aug 2026
Period analysed

24 agents
On the campaign

96,000 accounts
Contacted a year

\$12.50M
Collected a year

ESTIMATED OPPORTUNITY

\$767K to \$1.34M a year

6% to 11% more collected on this campaign, with the same agents, the same accounts and the same dial volume. Only the pairing changes.

A historical estimate from your data (method on page 8). It is not a forecast or a guarantee. Stage 2 measures the real result against a control group.



\$130

Collected per account contacted, floor average

\$163 vs \$103

Per contact, top quarter of agents vs bottom quarter

10 of 24

Agents who are specialists: strong on one account type, below average on another

55%

Of contacts went to an agent below average for that account type

What we found

- 1 Most of the value is in accounts over \$5K.** About \$605K of the \$1.05M midpoint sits there, even though they are only 15% of contacts.
- 2 An overall ranking hides your specialists.** 10 agents are at least 25% above the floor average on one account type and below average on another. Sending everything to your "best" agents would waste them.
- 3 Routing today ignores fit.** 55% of contacts reached an agent who is below average for that type of account.
- 4 What arrives no longer matches your floor.** 41% of new accounts are consumers aged 55 and over in rural Southern states, and only 3 of your 24 agents do well on them (page 3).
- 5 Your data is usable now.** Two fixes would sharpen the models (page 6).

2 · Your floor

Agent spread, and when your floor collects best

3 · Inbound vs strengths

What is arriving vs who does well on it

4 · Agent strengths

Every agent by account type, and actions

5 · Agent profile

One page per agent: age, state, balance, timing

6 · Gaps and data

Where routing leaves money, data scorecard

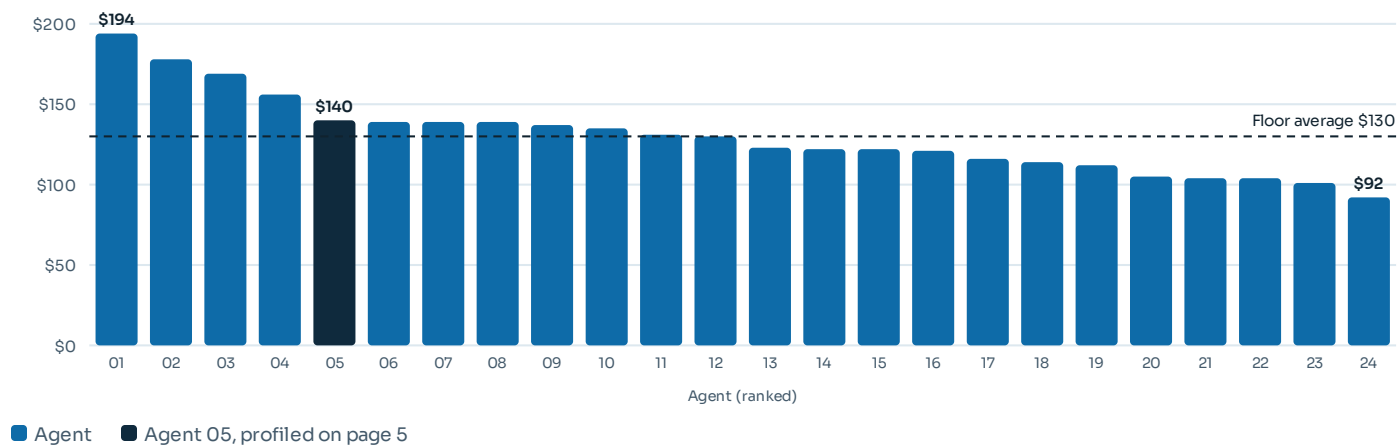
7 · Business case

Stage 2 in dollars, for decision-makers

YOUR FLOOR

Your floor at a glance

Dollars collected per account contacted, for each of your 24 agents over 24 months. The gap between your best and weakest agents is what pairing puts to work.

**\$194 vs \$92**

Best agent vs weakest, per contact

\$163 vs \$103

Top quarter vs bottom quarter

11 of 24

Agents above the floor average

2.1x

Spread from best to weakest

When your floor collects best

Dollars collected per account contacted, by consumer local time. Darker is higher.

	8 TO 10AM	10 TO 12	12 TO 2PM	2 TO 4PM	4 TO 6PM	6 TO 8PM	8 TO 9PM
Mon	\$118	\$110	\$102	\$112	\$131	\$168	\$149
Tue	\$121	\$112	\$104	\$115	\$134	\$172	\$151
Wed	\$119	\$109	\$101	\$113	\$133	\$170	\$148
Thu	\$120	\$111	\$103	\$114	\$135	\$174	\$152
Fri	\$112	\$106	\$98	\$108	\$126	\$151	\$132
Sat	\$158	\$152	\$139	\$128	closed	closed	closed

Evenings are worth 28% more

Weekday calls from 6 to 8pm collect \$167 a contact on average, against the floor average of \$130. Saturday mornings collect \$158.

Midday is your weakest slot

Weekday calls from 12 to 2pm collect \$102 a contact, 22% below average. Moving some midday hours into evenings adds collections without adding agents.

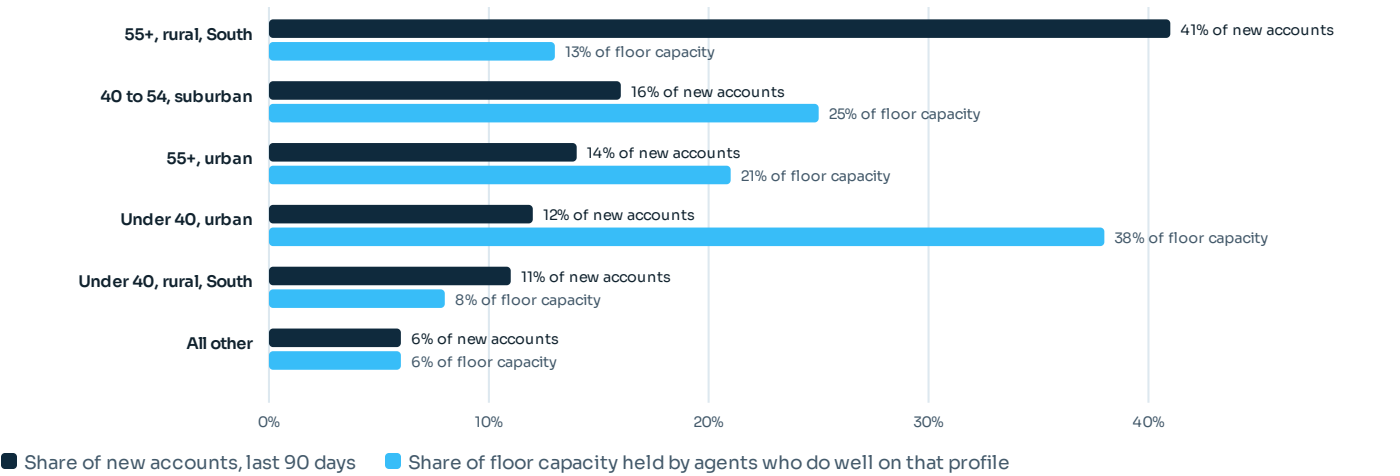
WHAT IS ARRIVING

Your inbound accounts vs your agents' strengths

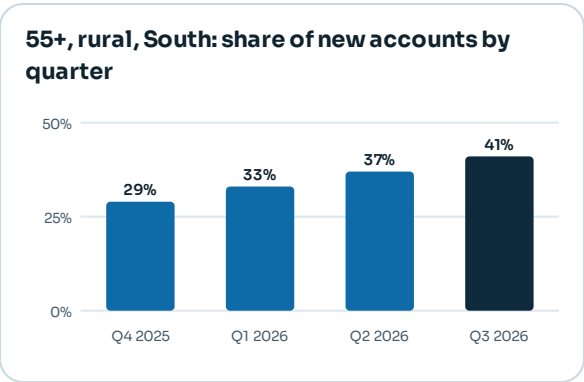
Accounts placed with you in the last 90 days, grouped by consumer profile, against the share of your floor's capacity held by agents who do well on each profile (index 110 or more).

41% of new accounts are consumers aged 55 and over in rural Southern states. Only 3 of your 24 agents do well on them.

Agents 04, 05 and 11 hold 13% of your floor's capacity, enough for about 3 in 10 of these accounts. The rest go to agents who collect less from them.



PROFILE	AGENTS WHO DO WELL	FIT
55+, rural, South	3: Agents 04, 05, 11	Short
Under 40, rural, South	2: Agents 14, 19	Short
40 to 54, suburban	6 agents	Covered
55+, urban	5 agents	Covered
Under 40, urban	9 agents	Over-supplied



The gap is growing

This profile rose from 29% to 41% of new accounts in a year, while the floor was hired and trained for younger, urban consumers. 9 agents do well on under-40 urban accounts, which are only 12% of what arrives.

What to do about it

Hire and train for what Agents 04, 05 and 11 do on these accounts. In Stage 2, BestPair sends these accounts to them first, then to the next-best agents, and shows each month whether the gap is closing.

YOUR AGENTS

Agent strengths by account type

Each cell compares an agent with the floor average for that type of account (100 = average). Blue is above average, grey is below. Agents are ranked by dollars collected per contact overall.

	UNDER \$1K Fresh	UNDER \$1K Aged	\$1K TO \$5K Fresh	\$1K TO \$5K Aged	OVER \$5K Fresh	OVER \$5K Aged	\$ PER contact
Agent 01	120	92	118	115	219	133	\$194
Agent 02	181	173	110	129	156	94	\$178
Agent 03	132	97	131	111	145	127	\$169
Agent 04	121	127	108	151	110	127	\$156
Agent 05	108	143	122	124	83	102	\$140
Agent 06	88	100	94	102	135	95	\$139
Agent 07	105	115	89	104	98	156	\$139
Agent 08	119	95	111	134	92	102	\$139
Agent 09	158	82	108	105	76	129	\$137
Agent 10	93	91	135	107	90	93	\$135
Agent 11	90	139	112	80	94	106	\$131
Agent 12	92	90	123	116	86	87	\$130
Agent 13	116	99	64	101	101	107	\$123
Agent 14	87	95	85	104	109	73	\$122
Agent 15	72	86	115	68	100	88	\$122
Agent 16	93	122	85	93	96	89	\$121
Agent 17	89	113	78	77	98	89	\$116
Agent 18	95	131	74	81	87	94	\$114
Agent 19	66	110	68	119	78	110	\$112
Agent 20	82	64	100	76	76	67	\$105
Agent 21	65	66	112	75	63	85	\$104
Agent 22	76	50	90	99	66	92	\$104
Agent 23	66	53	91	73	83	70	\$101
Agent 24	85	68	77	56	61	84	\$92

Below average     Above average    Fresh = under 180 days since charge-off, aged = over 180 days

Actions you can take now, with or without BestPair

Coach from within

Agent 01 is your strongest on large fresh accounts (219). Agents 05 and 09 are strong on small accounts but below average on large fresh (83 and 76). Have them review Agent 01's large-balance calls.

Hire for the profile that wins

Your top quarter on accounts over \$5K averages 3.4 years' tenure and 18% longer first calls than the bottom quarter. Use that profile in hiring and training.

Start new agents where the gap is smallest

Agents in their first 6 months are closest to the floor average on fresh \$1K to \$5K accounts. Start new hires there, not on aged accounts.

Don't reroute what isn't worth it

Small aged accounts collect \$36 a contact, so moving them adds almost nothing. Leave them on current routing and focus on accounts over \$5K.

ONE PAGE PER AGENT

Agent profile: Agent 05

Your report includes a page like this for each of your 24 agents. Each bar compares the agent with the floor average for that group of accounts (100 = average).

\$140

Per contact, rank 5 of 24

Strongest

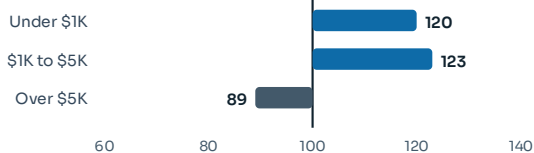
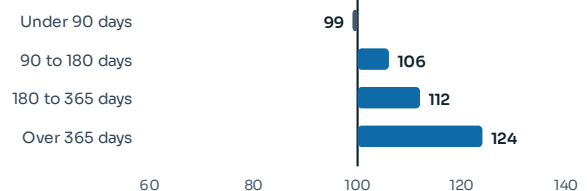
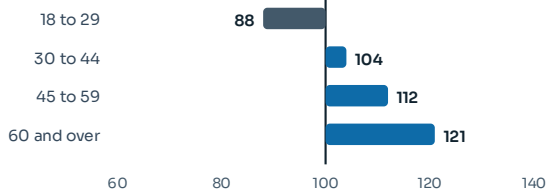
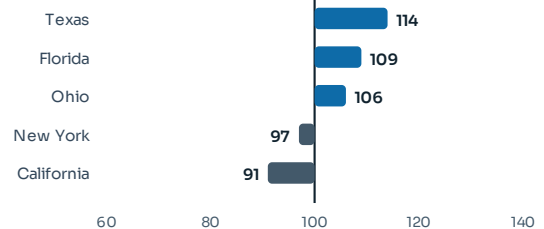
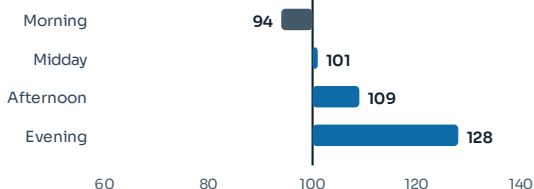
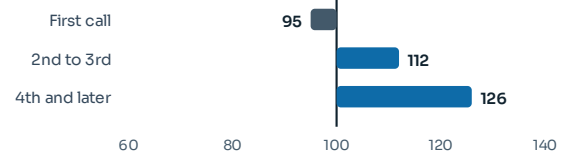
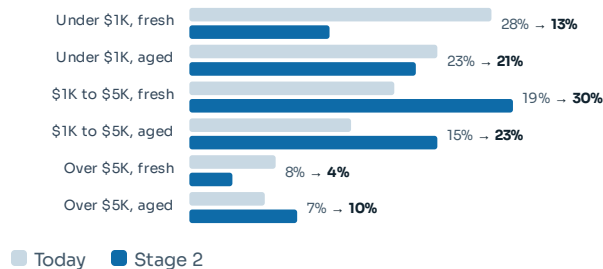
Aged accounts, follow-up calls, evenings

Weakest

Accounts over \$5K, fresh

Stage 2

More mid-balance and aged work, fewer large fresh accounts

Balance**Time since charge-off****Consumer age****Consumer state****Time of day, consumer local****Call attempt****Workload by account type: today vs Stage 2****Coaching note**

Agent 05 wins on persistence: follow-up calls, evening calls and older, harder accounts. Large fresh balances are the gap (83 on page 4). Pair call reviews with Agent 01, your strongest on large fresh accounts. In Stage 2, Agent 05 keeps the same workload but gets more of the accounts they are best at.

GAPS AND DATA

Where current routing leaves money

For each type of account: how many contacts it had, what it collects, how often it reached an agent below average for it, and the estimated yearly opportunity (midpoint of the range on page 1).

ACCOUNT TYPE	CONTACTS A YEAR	\$ PER CONTACT	TO BELOW-AVERAGE AGENT	ESTIMATED OPPORTUNITY A YEAR
Under \$1K, fresh	26,800	\$56	62%	\$58K
Under \$1K, aged	22,300	\$36	58%	Near zero
\$1K to \$5K, fresh	18,350	\$164	46%	\$245K
\$1K to \$5K, aged	14,250	\$111	42%	\$146K
Over \$5K, fresh	7,870	\$477	67%	\$447K
Over \$5K, aged	6,430	\$287	58%	\$158K
All accounts	96,000	\$130	55%	\$1.05M midpoint (\$767K to \$1.34M)

Data readiness scorecard

Call records	Ready	24 months, agent ID on 99.8% of calls.
Payments linked to accounts	Ready	94% matched. The other 6% arrive by lockbox without an account number.
Balance and placement date	Ready	100% and 99% complete.
Call outcome codes	Fix recommended	Your two sites use different code sets (31 codes and 18). One shared set would make outcomes comparable.
Agent roster	Minor fix	Start dates missing for 3 agents, so their tenure is estimated.
Third-party enrichment fields	Not needed	58% empty. Not used in the models.

Verdict: usable now. The models run on the data as it stands. The two fixes above would sharpen them, and they help any analytics or AI work you do, not only BestPair.

Spread check: the top quarter of agents collects 58% more per contact than the bottom quarter, so the spread between agents is large enough for pairing to matter. If it were not, the report would say so.

FOR YOUR DECISION-MAKERS

Stage 2 business case

In Stage 2, BestPair allocates accounts to agents on this campaign every day. The range below applies realistic limits to the page 1 estimate: BestPair allocates 80% of accounts, 20% stay on your current routing as a control group, and we assume 70% of allocated calls reach the assigned agent.

Extra dollars collected a year	\$429K to \$751K
Your extra revenue, at an illustrative 30% contingency rate	\$129K to \$225K
BestPair fee: 10% of the extra dollars collected	\$43K to \$75K
Your net gain a year	\$86K to \$150K

Your contingency rate will differ. No extra agents, dials or hours are needed, so the extra revenue carries no added operating cost.

How the fee works

Monthly fee. The greater of 10% of extra dollars collected and a \$2,500 minimum. On this range that is about \$3.6K to \$6.3K a month.

Assessment credit. The \$15K Floor Assessment fee is credited against fees above the \$2,500 minimum until it is used up.

How results are measured. Every month, dollars per contact in the BestPair group are compared with the control group. You see both numbers on every invoice.

Your risk. No lift guarantee. You can opt out after this report, or leave Stage 2 on 30 days' notice in the first 90 days. At zero lift you pay only the minimum.

The assessment against the opportunity

2%

The \$15K assessment as a share of the low end of the yearly estimate (\$767K)

\$625

Assessment cost per agent on this campaign

About 2 months

Of Stage 2 net gain to cover the \$15K, at the low end of the range (\$86K a year)

From this report to live

Readout

We walk your team through this report.

10 business days

Your window to opt out of Stage 2.

Month 1

Allocation goes live on this campaign, with the control group in place.

Every month

A results statement and invoice, measured against control.

How the estimate and the range were built is set out on page 8.

METHOD

How this report was built

What went in, how the results were checked, and how the estimate on page 1 was made.

Data used

- 24 months of call records: agent, account, time, outcome, talk time
- Payments linked to accounts
- Account attributes: balance, charge-off and placement dates, consumer age band, state, and ZIP code (for rural or urban)
- Agent roster: ID, start date, site

How the results were checked

Every prediction was checked against recent months of your history that the models had not seen. The results held up for 22 of your 24 agents. The other 2 have too few calls to judge reliably, so they are treated as floor average.

How the estimate was made

We replayed the 24 months with each agent's total workload held at its actual level, and show results as a yearly average. Each agent's mix of account types was then allowed to shift by up to 40% (low end of the range) or 70% (high end), sending more of each account type to the agents who do best on it.

What Stage 2 changes, and what it doesn't

BestPair changes only which agent works an account. It does not change whether an account is worked, what a consumer is offered, or any collection terms. 20% of accounts stay on your current routing as a control group, so every result is measured, not modelled.

Data handling

Pseudonymised data only: no names, Social Security numbers, phone numbers or addresses. Transfer by secure file transfer. Deleted within 30 days of the engagement ending. Security and compliance details are in the BestPair Security Pack.

Limits of this report

The estimate is historical. Results in Stage 2 depend on how many calls reach the assigned agent and on changes in your placements. That is why Stage 2 is measured against a control group every month.

Terms used

Per contact	Dollars collected divided by the number of accounts where a call reached the consumer.
Index (100 = average)	An agent's dollars per contact for a group of accounts, compared with the floor average for the same group. 120 means 20% above average.
Fresh and aged	Fresh accounts are under 180 days since charge-off. Aged accounts are over 180 days.
Rural and urban	Based on the consumer's ZIP code, using the USDA rural-urban classification. South means the US Census South region.
Do well on	An index of 110 or more on that group, based on at least 200 contacts.
Specialist	An agent at least 25% above average on one account type and below average on another.
Control group	Accounts left on your current routing in Stage 2, used to measure the extra dollars BestPair produces.

YOUR OWN FLOOR

Get this report on your own data

STEP 1 · ONE SIGNATURE

Order form

One order form, signed once. Stage 1 is \$15,000, for a report you keep.

STEP 2 · 4 WEEKS

Floor Assessment

Your report is delivered 4 weeks after we receive your data. Nothing changes on your floor while we work.

STEP 3 · READOUT

You decide

We walk your team through it. Opt out within 10 business days and nothing more is owed. You keep the report.

What we need from you

- Call records: up to 24 months, the more the better
- Payments, linked to accounts
- Account balance and placement date
- Your agent roster with start dates
- One data contact on your side
- Pseudonymised only: no names, SSNs, phones or addresses

Two ways you are covered

You keep the report. Whether or not you go on to Stage 2, the report and the actions in it are yours to use.

Your data stays yours. Pseudonymised files only, US hosted, deleted within 30 days of the engagement ending. A BAA is available for healthcare accounts.

Stage 2, if you go ahead: BestPair routes 80% of accounts and 20% stay on your current routing as a control. You pay 10% of the extra collected, with a \$2,500 monthly minimum, and the \$15,000 is credited against fees above the minimum.