

## Data Mining: Propensity to Pay

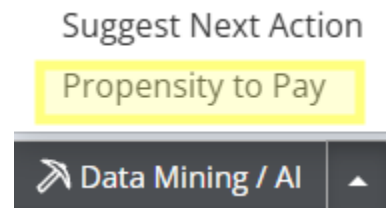
### Overview

This help document provides an overview of the Data Mining feature Propensity to Pay. As it is already included in CMPOne, it is available now to help the user understand the likelihood of a debtor to pay based on several factors.

### Navigation: Where to find Propensity to Pay

Since this feature is included as a standard feature to all CMPOne users, you already have access.

- Once on a Case File, Navigate to **Case File > Main**.
- Locate the **Data Mining / AI** button at the bottom right of the screen.
- Click the arrow beside the button to expand the AI menu.
- From the menu, select **Propensity to Pay**.



### What is Propensity to Pay?

- The Propensity to Pay tool provides a quick, data-driven score indicating how likely a debtor is to settle their debt based on objective data points.
- After navigating to and selecting Propensity to Pay, a window will appear displaying a **Score**.
- The calculation analyzes current case data: account balance, age of debt, available debtor demographics, and estimates the likelihood of payment.
- This likelihood is displayed as a **Confidence** indicator: Low, Medium, High.
- Also displayed are the top data elements that went into the determination of the score in the **Pros/Cons** sections of the window.

**Data Mining - Propensity to Pay** x

The **Data Mining - Propensity to Pay** feature attempts to determine each opponent / debtor's expectation of making payments, based on a variety of factors detailed below. This information is for informational purposes only.

James W. Johnson - 14 / 24 Zip 32601

<p><b>Score</b> 14 / 24</p> <p><b>Pros</b></p> <ul style="list-style-type: none"> <li>Has Prior Payments</li> <li>Current or Prior Payment Arrangements</li> <li>Has Lienable Vehicle(s)</li> </ul> <p><b>Unavailable</b></p> <ul style="list-style-type: none"> <li>Credit Score unavailable</li> <li>No Garnishment(s) on File</li> <li>No Lienable Real Estate</li> </ul>	<p><b>Confidence</b> <span style="background-color: #28a745; color: white; padding: 2px 5px; border-radius: 3px;">High</span></p> <p><b>Cons</b></p> <ul style="list-style-type: none"> <li>Lower Class Median Income by Zip (&lt; \$30k)</li> <li>Poor Prior Collections by Zip (&lt; 10%)</li> <li>No Bank(s) or Employer(s) on File</li> <li>Total Income Unavailable</li> </ul>
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### Questions?

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