



## DETECT ASSETS, RECOVER DEFICIENCIES

### FINANCIAL STRENGTH & STABILITY:

- ▶ Well-funded & managed
- ▶ Nearly 40-year-old parent company (TG) with \$14B portfolio under management
- ▶ 200,000 square-foot, company-owned facility
- ▶ Government-level operations
- ▶ Demonstrated history in positive borrower outcome & satisfaction
- ▶ Specific talent in automotive deficiency recovery and collections industry operations

### Boost Recovery Efforts, Work Smarter

Deficiency is one of the most difficult financial obligations to resolve, and the value proposition for a consumer who is financially challenged is problematic for holders of deficiency portfolios.

We all understand what happens when a car has been removed as an asset. Most consumers are surprised they still owe money and are reluctant to pay for something they no longer own. The deficiency balance ranks well below making a mortgage payment, maintaining cell service, keeping a bank card open, or keeping utilities running.

The process of detecting other assets for use in collecting these debts is also time-consuming, taking valuable time and resources away from the business of running a business. For many in the automotive industry, the dilemma is figuring out how to boost recovery in an effective way, while also working efficiently.

### Targeted strategies, positive revenue

When it comes to recovering funds, Waypoint's philosophy is to change the paradigm and increase the value associated with paying the deficiency balance. Our strategy uses such positive revenue tactics that include:

- Targeted scoring and contact solutions that open conversations
- Hiring only tenured, consultative collection personnel who are experienced in educating and coaching consumers
- Using a seasoned legal network with deep industry experience and targeted pre-legal and legal collections efforts where necessary
- Monitoring and follow-up on casework, potential judgments, and liens

## AUTOMOTIVE DEFICIENCY ASSET DETECTION

### UNPARALLELED COMPLIANCE RECORD

- ▶ Zero judgments
- ▶ FISMA/NIST certifications
- ▶ Government compliance infrastructure
- ▶ PCI compliant
- ▶ SOC2 Type 2 certification (in process)
- ▶ Regular interactions with FTC & CFPB

### SCALABLE SYSTEMS & TECHNOLOGY

- ▶ Ontario Systems technology (Artiva RM)
- ▶ Avaya
- ▶ Self-pay & Web chat capabilities, Consumer Suite
- ▶ End-to-end QA, "every call" recording & analysis
- ▶ Functional & IT program support staff
- ▶ Full BCP preparation and testing
- ▶ Co-location capabilities

### Multi-channel asset detection, maximum recovery

Our asset detection process follows a multi-channel strategy, combining state-of-the-art contact center operations, unique consumer profile constructs, and the work of experienced agents to help maximize recovery. Comprehensive services for the automotive industry include:

- First-party customer contact solutions
- Multi-channel, audit-focused contact methods (email, Web chat, mail, phone)
- Identifying assets and employment and associating the deficiency with those assets
- Specialty collections
- Skip tracing
- Third-party customer contact solutions
- Pre-write off and post-write off solutions including deficiency, liquidation, and remarketing
- Legal and pre-legal services, Motion for Relief (MFR)

Waypoint Resource Group not only educates consumers about the value of resolving their deficiency balance, but also helps you collect bad debts as quickly as possible to keep revenue flowing.

### Waypoint: A better approach to automotive deficiency asset detection

Waypoint's multi-faceted approach to asset detection and deficiency balances helps you recover monies owed, quickly and effectively. Our singular focus on better recovery outcomes means that you have more time to focus on your business.

**There is only so much that we can cover here. Come tour our 200,000 square-foot facility, and let us show you why Waypoint has a better approach to Automotive Deficiency Asset Detection.**

**CONNECT WITH  
WAYPOINT**

*Better Automotive Deficiency Asset Detection Performance with Waypoint.*  
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**ABOUT WAYPOINT:** Waypoint Resource Group is a 100% US-based company and a member of the TG family of companies. Waypoint provides multi-channel accounts receivable management solutions to businesses in a variety of industries including automotive, utilities, health care and telecom/cable/satellite. TG has nearly 40 years of successful experience in accounts receivable management as a federal loan guarantor. Waypoint draws from this experience and heritage to deliver results that improve revenue flow and recovery as well as safeguard consumer relationships.

