



# DRIVE RESULTS WITH TAILORED RECOVERY

## WAYPOINT SOLUTIONS — RECOVERY ACCOUNTS

**Recover more of what you're owed with veteran agents who empower consumers to take control of their debt.**

Transforming a delinquent account into a paying, loyal consumer is a challenge. However, it's one of Waypoint's specialties. We leverage nearly four decades of success in recovering post-default revenue.\* Waypoint recovery programs and multichannel contact strategies are tailored to each portfolio to increase recovery potential regardless of stage. We listen to consumers and help them adopt a solution that results in bringing their accounts current. Our goal is to secure your maximum post-write off revenue while preserving the consumer relationship.

### Experience the Waypoint Difference

**900**  
SEATS  
READY TO SCALE

**\$72.4B**  
MANAGED TO DATE

**40**  
NEARLY  
YEARS  
OF EXCELLENCE\*

# MAKE EVERY CONSUMER INTERACTION COUNT

## Waypoint Solutions — Recovery Accounts

Third-party  
Pre-legal and legal  
Small balance  
Lettering



### EXPERT CONTACT TEAMS

- ✓ Trained debt-stage problem-solvers who provide support and trusted advice to consumers
- ✓ Service commitment: Treat every consumer and every portfolio as if they are our own
- ✓ CRM: Sustain and strengthen consumer relationships through informative, empowering interactions

Warehousing  
Bankruptcy  
Electronic message delivery  
Skip tracing



### RESULTS-DRIVEN APPROACH

- ✓ Proven, forward-thinking programs that reach millennials to seniors
- ✓ Multichannel payment options including self-service portals
- ✓ Data-driven analytics and insights that enhance program performance and exceed KPIs
- ✓ Transparent performance reporting, including an online dashboard
- ✓ Ongoing performance checks and quality assurance



### FLEXIBLE, SCALABLE OPERATIONS

- ✓ Multichannel contact support: Phone, mail, email, web form, web chat
- ✓ Easy integration and program scalability
- ✓ Leading technology and services tailored to business needs and portfolio segments



### COMPLIANCE CHAMPIONS

- ✓ Continuous, comprehensive training in federal and state laws and regulations
- ✓ Ongoing mentoring and coaching on compliance and performance issues