

STATE-OF-THE-ART TECH BUILDING BLOCKS

TECH PRACTICES AND INFRASTRUCTURE:

- ▶ Software-defined networks
 - Rapid deployments and scalability
 - High-availability systems
- ▶ Virtual servers and workstations
 - Standardization and portability
- ▶ FISMA-NIST/HIPAA/PCI aligned policies

FINANCIAL STRENGTH AND STABILITY:

- ▶ 40-year-old parent company (Trellis Company) with roughly \$8B portfolio under management
- ▶ 200,000 square-foot, company-owned facility
- ▶ Demonstrated history of positive borrower outcomes and satisfaction

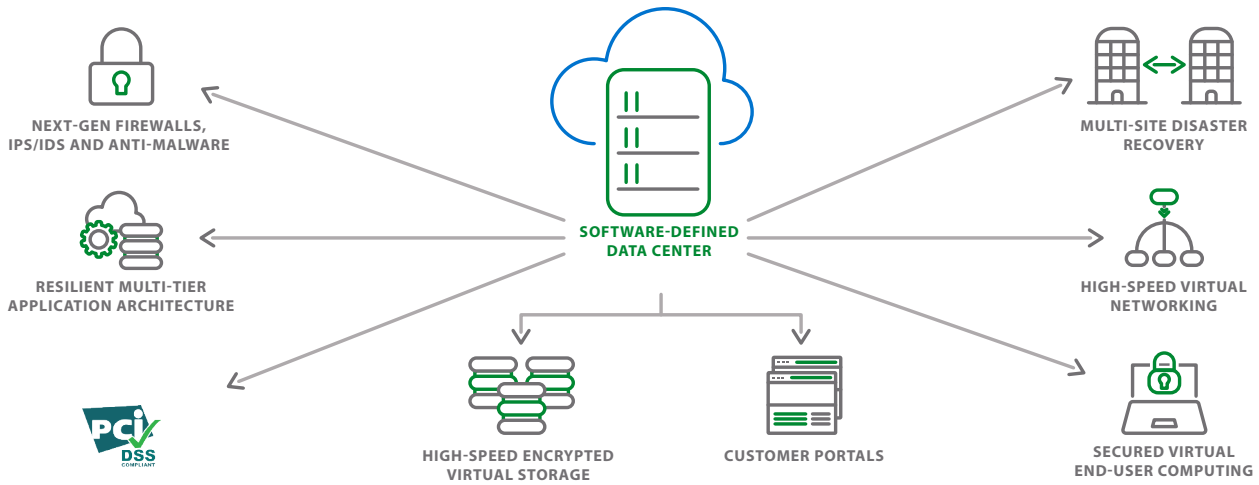
Keeping Your Data Secure

Business continuity and data security are ongoing issues in every industry. With growing technology and compliance requirements, the ARM industry is no different:

- Cybersecurity legislation has been introduced or considered in 43 states and Puerto Rico, with 31 states enacting regulations.¹
- State and federal regulators require that companies scrutinize vendor data security practices closer than ever to preserve consumer privacy.
- Third parties are a major source of breaches of regulated data: 73 percent of companies do not have a complete inventory of all third parties that handle employee and customer personal data?

Partner technology capabilities play a key role in a strong accounts receivable outsourcing partnership, and businesses need the assurance that third-party vendors place equally high importance on continuity and security.

Waypoint has invested in state-of-the-art hardware and software as well as adopted industry best practices to enhance performance and provide peace of mind.



Waypoint: IT Infrastructure for Compliance, Continuity

Waypoint created a solid infrastructure designed to meet our clients' security and business continuity demands.

GOVERNMENT-GRADE SECURITY, COMPLIANCE

Our government-grade data security compliance includes a role-based access management framework based on voluntary compliance with the NIST Special Publication 800-53, a standard specified under the Federal Information Security Management Act (FISMA).

Our comprehensive enterprise security program also combines security operations (SIEM, DLP, IPS/IDS, vulnerability management, and web proxy services), security and risk analysis, incident response, and identity/access management services.

ARCHITECTED FOR PERFORMANCE

Waypoint's hardware and software manages millions of borrower accounts without sacrificing performance. We utilize

VMWare and Citrix technologies to virtualize servers, networks, storage, and desktops to maintain high levels of scalability, security, and efficiency. Underlying our enterprise-grade security is a storage area network with 210 TB of installed capacity and up to a petabyte (1,000 TB) of available growth capacity.

Our telephony infrastructure offers both on-premises and hosted telephony systems, depending upon client regulatory requirements and scalability needs.

BUSINESS CONTINUITY, PEACE OF MIND

Waypoint has developed a robust disaster recovery program that employs industry-standard best practices that include hot site recovery services, collocation services, and incident management protocols.

Our state-of-the-art data and contact center ensures we have the tools to offer a high level of customer service while remaining in compliance with data security regulations and information technology best practices.

Using Technology to Enhance Business Performance

Waypoint leverages nearly 40 years of soft-skilled customer engagement experience through our parent company to strengthen the relationship between our clients and their customers. We provide a strategic business service that boosts our clients' revenue and cash flow while safeguarding their brand. We are located just outside Austin, Texas. Come visit us and let us show you how Waypoint delivers the right talent, technology, and solutions for your accounts receivable needs.

**CONNECT WITH
WAYPOINT**

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¹ National Council of State Legislatures

² Risk Management: IT Vendor Management & Outsourcing, October 2015

ABOUT WAYPOINT: Waypoint Resource Group is a 100% US-based company and a member of the Trellis family of companies. Waypoint provides multi-channel accounts receivable management solutions to businesses in a variety of industries including automotive, utilities, healthcare, banking and telecom/cable/satellite. Trellis 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.