



BETTER RECOVERY OF AGED WRITE-OFF

PROGRAM FEATURES:

- ▶ Continuous program with 120-day recycle as new placement
- ▶ Outbound letters/calls (manual & dialer)
- ▶ Full Scrubs
- ▶ Skip strategy flows
- ▶ End-to-End QA with full audit trail

KEY BENEFITS:

- ▶ Ease of data/IT
- ▶ On-demand, web-based reporting
- ▶ Rapid implementation
- ▶ Highly configurable & scalable
- ▶ Government grade compliance (zero judgments)

The Age Old Problem with Aged Write-Off

Many lenders and credit issuers question whether tertiary or quaternary placement makes sense. They see active strategies on the front end of placement, but may see very little in the way of ongoing recovery. This is even more the case when these later placements can be allocated to an agency for a significant period of time: 12 months, 24 months or even in perpetuity.

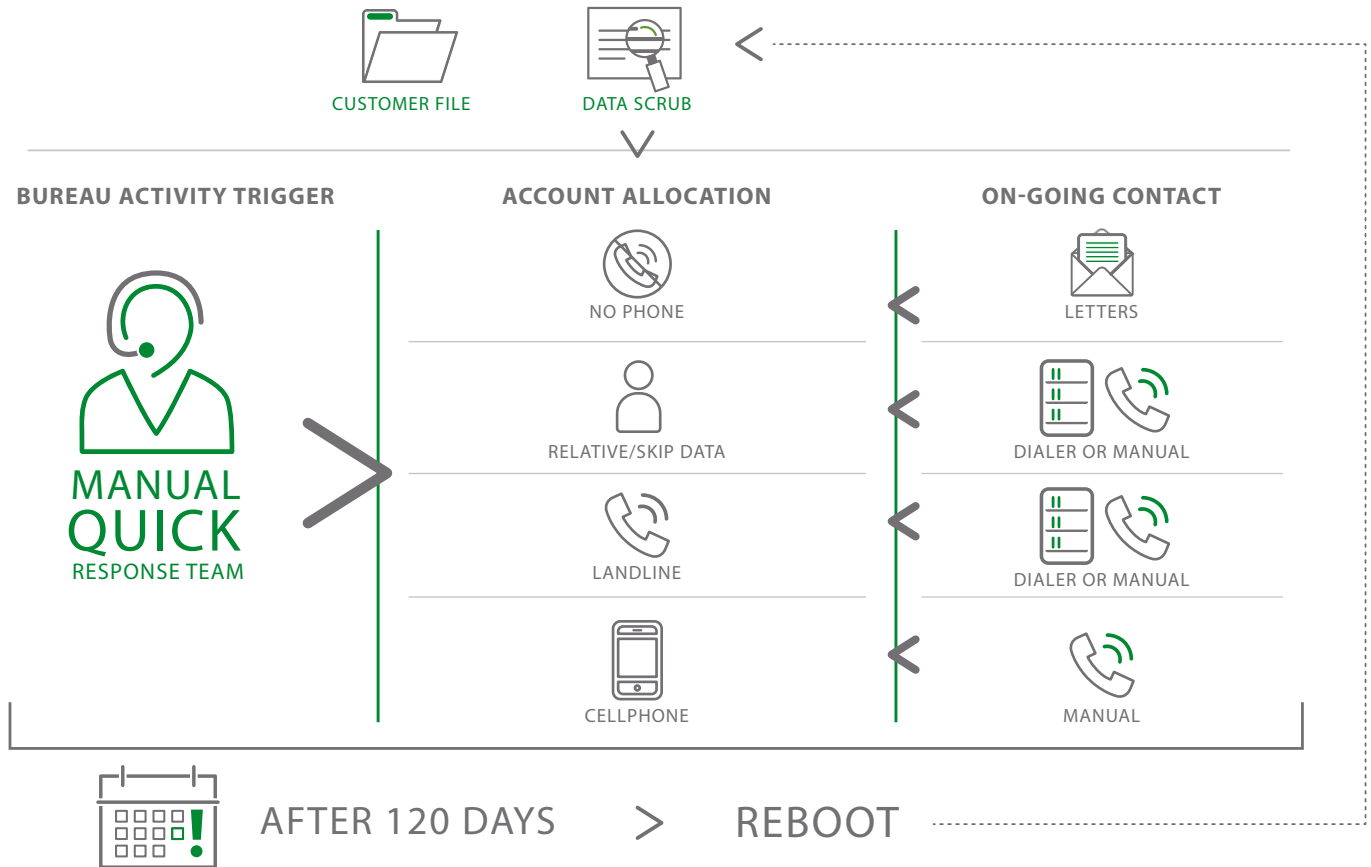
This problem is only more exacerbated as today's agencies commonly apply scoring and segmentation to determine contact priority. As the portfolio moves through the various placement strategies, the lower score population tends to be underserved, and can even be ignored, resulting in a larger amount of uncollected revenue than necessary. Issuers can audit to prevent these occurrences but it can be both cumbersome and expensive.

A New Age: The Waypoint Approach

Waypoint offers an alternate approach to recovering uncollected revenue in a non-performing portfolio. **Waypoint Warehouse Recovery™** combines best practices of secondary and tertiary strategies with proven warehousing tactics. This blended approach increases contact and recovery rates by combining ongoing contact strategies with consumer bureau event triggers. The solution can be implemented at any stage of the non-performing lifecycle, however it is best suited for post-secondary placement.

During solution implementation, all records are scored for evaluation. However, unlike other provider strategies, Waypoint works all records equally to capture more recoverable revenue. Records are segmented based on contact, compliance, and customer relationship strategies, and then passed to specialized teams for handling... including a separate queue for bureau trigger and other urgent events that can impact recovery. See the back of this sheet for a visual diagram of Waypoint Warehouse Recovery™

Waypoint Warehouse Recovery



Waypoint's Warehouse Recovery services are designed to increase returns in post-secondary placements, in a fully-compliant environment that provides recovery education and a positive experience for borrowers.

There is only so much that can be covered here. Come tour our 200,000 sq. ft. facility and let us show you why Waypoint is a better direction for ARM services.

**CONNECT WITH
WAYPOINT**

Better Recovery of Aged Write-Off with Waypoint Warehouse Recovery.
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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, health care and telecom/cable/satellite. Trellis has 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.

