

Collections and Risk Solutions

With delinquencies and chargeoffs at all time industry high levels, you need collections and skip solutions from First Data to minimize overall net losses.

First Data's end-to-end solutions provide you with tools to increase the efficiency of the collections process with enhanced solutions that supercharge your productivity and increase your recoveries.

Utilize First Data's state-of-the-art tools to:

- Reduce Delinquencies
- Identify Collectable Accounts
- Automate Manual Processes for Productivity Gains
- Streamline Best Practices
- Locate Non-Contact Accounts
- Reach Debtors with Good Phones and Addresses
- Minimize Overall Net Losses

Protect Your Portfolio With Behavior Scoring

Want to know who's going to be profitable or who may become a risky customer? With Behavior Scoring and Adaptive Control, you can reduce credit losses by dynamically assessing your relative risk and altering key account management criteria. For example, using past customer behavior, these powerful products give you the ability to identify key decisioning criteria and set appropriate actions as needed in the areas of authorizations, credit line, delinquency and over-limit notifications, available funds and more.

Utilize powerful behavior scoring to help reduce credit losses and increase promotional opportunities with your best customers.

Find Debtors Quickly With the FastDataSM Suite

Know who your customers are, where they are and how to reach them with powerful information tools from the creators of FastDataSM, the industry's leading information tool for over 14 years. First Data offers leading edge information tools to help you locate, verify or identify individuals and businesses. We integrate powerful information from leading data compilers, apply proprietary matching logic and offer state-of-the-art delivery methods customized to your business needs. First Data offers XML, mainframe, Web and batch access to our powerful data solutions. In a head-to-head test against six other data vendors, we produced more right-party contacts across the U.S., beating out the competition for breadth and quality of data. Supercharge your collections with our powerful skip-tracing tools.

Focus Your Collections Efforts by Knowing Who to Call and When to Call

Utilize “who to call” models from our ActionSelectSM solution to predict the impact of collections and actions on each account. ActionSelect identifies self-cures and non-cures so that you can focus on working only productive accounts. CallTechTM helps you know when to call — so you can staff and call for maximized productivity in your collections shop. OnQTM is an enterprise queue management system that optimizes existing resources and transfers records seamlessly across multiple call centers. It monitors and manages campaigns across the enterprise in real-time and adjusts to intra-day events and pushes work globally as needed. Utilize our call management solutions so you can optimize staffing, increase dollars collected and reduce roll rates and chargeoffs.

Effectively Manage Your Debt Portfolio

First Data provides premier tools to help you more effectively manage your debt portfolio to help minimize loss. First Data Evolve[®] Collections provides the tools you need to develop better collections strategies, which could help you reduce chargeoffs. It also means improved segmentation, so you can target delinquent accounts more quickly and with the right strategy. The First Data Evolve Collections application can automatically initiate system actions, which help ensure more consistent service levels, increased efficiency and fewer operator errors. You determine the criteria based on your portfolio, policies, environment or other factors specific to your operation.

First Data also provides Bankruptcy Notification Services so you can quickly identify bankruptcy filings, dismissals and discharges. With Bankruptcy Notification Services, you receive daily updates from over 7,000 bankruptcy courts nationwide to your master file.

With Recovery 1[®]/First Switch, you can more effectively manage your chargeoff accounts whether you handle them in-house or through a third-party agency. Recovery 1 is a fully automated recovery and agency tracking system that helps control high-risk portfolios and increase recoveries.

Reach More Debtors With Enterprise Communication Strategies

First Data provides enterprise communication solutions from leading-edge digital messaging to collections letters and address hygiene services. 2Way-ConnectSM enables you to notify customers of time-critical events, with built-in response options allowing them to respond to your request like promises to pay. With its “find-me follow-me” technology, 2Way-Connect can help maximize contact attempts without increasing FTE’s to help you increase dollars collected. Our Advanced Business Communications utilizes NCOA/Zip + 4[®] processing combined with print and mail production for collections letters and past-due notices. Take printing costs out of your shop so you can focus on what you do best — collecting more payments.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your First Data Sales Representative or visit firstdata.com.