

First Data Collections Solution

Streamline your ability to locate, contact
and collect from debtors.



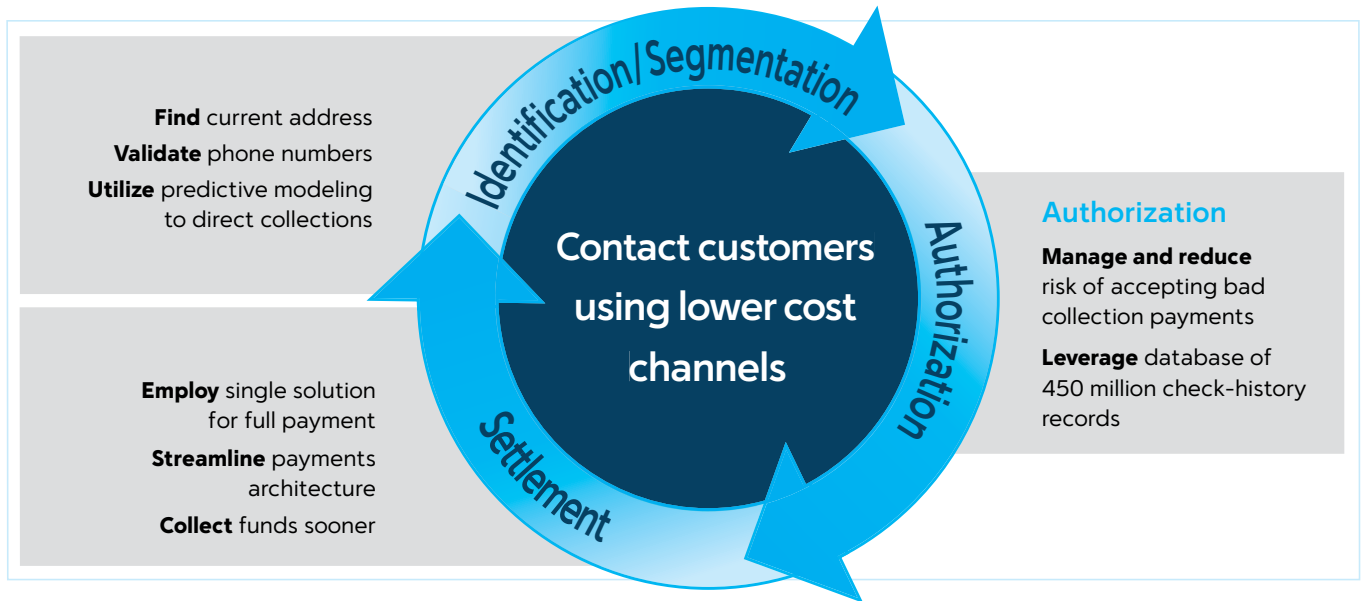
"First Data's predictive modeling greatly increased collector productivity. In an early case study, we saw productivity gains of 18%."

Van Ru Credit Corporation

As economic conditions fluctuate, locating and collecting consumer payments is a continual challenge. The First Data Collections Solution is designed to help collectors segment and contact debtors faster and more effectively, while reducing the risk of payment acceptance and increasing the speed of payment clearing.

Collection Tools That Drive Consumer Payments

The First Data Collections Solution helps you **improve efficiency, reduce risk and cut costs** throughout the collections life cycle. It enables you to leverage best-in-class data coupled with predictive analytics to effectively redefine and streamline your collection strategies. By making it easier for your customers to make timely payments, we can help you generate more, higher-value payments.



Only First Data offers a suite of end-to-end collection tools addressing each stage of the collections life cycle: **Identification/Segmentation, Authorization and Settlement**, helping you:

Improve Efficiency

- Locate debtors quickly and effectively by simplifying and speeding live-agent data searches
- Experience faster funding with our check verification service
- Eliminate manual processing and check depositing
- Ensure that dollars spent results in more dollars collected
- Manage collection activities using state-of-the-art voice system technology
- Achieve collection system integration through one vendor relationship

Reduce Risk

- Validate debtor payment capability
- Leverage predictive analytics to focus collection efforts on the accounts that will provide a significant return on action

Cut Costs

- Reduce costs associated with finding debtors and collecting bad checks
- Save money by reducing banking costs and returned check fees
- Reduce overhead by automating processes

Industry-Leading Data Solutions

First Data aggregates data from the nation's leading suppliers and embeds state-of-the-art analytics—enabling you to **screen, prioritize and contact debtors faster, more effectively and at lower overall cost.**



Desktop Skip-Trace Capabilities

- Leverage superior matching rates based on simultaneous searches across multiple databases
- Filter easy-to-locate accounts for priority focus
- Improve operational efficiency by accessing multiple searches with a single click

Batch Capabilities

- Generate better results from advanced matching algorithms using comprehensive data sources
- Screen non-collectible accounts from the collections system early
- Reduce mailing expenses by identifying non-deliverable addresses
- Filter collection accounts for bankruptcies and deaths

Leveraging a selected search, one client realized a 17% lift in unique phone numbers and addresses, resulting in more leads and right party contacts.

Predictive Analytics

Hosted analytics applications analyze the expected return of a treatment path, as well as the cost to collect.

- Build consistent decision rules quickly and easily
- Simulate business results to inform better actions downstream
- Inform business decisions and improve overall effectiveness

One Process for All Payment Types

First Data provides tools to verify and score check payments prior to acceptance, and our payment gateway provides a single integrated solution for payments acceptance and settlement of credit card, debit card and e-check payments by phone, Internet or IVR.

Nearly 50% of check payments promised by phone are never mailed. This is where First Data's payments solutions for receivables management can help.

Turning a verbal funds commitment into collected dollars requires the identification of a viable form of payment and a quick method of accessing those funds.



Check Verification

You can collect more payments faster with First Data's unique database of more than 45 million account records.

- Enables check collection from debtors who may have appeared too risky
- Limits exposure for fraudulent and returned checks
- Minimizes payment processing costs
- Enables instant e-check payments, reducing the gap between dollars committed and dollars collected

Simplify Payment Operations

First Data's enterprise-wide payment gateway enables you to process multiple payment types across multiple channels. We support Internet, IVR and agent-assisted payments to simplify operations, improve speed and reduce risk.

- Reduces upfront and maintenance costs from payment system duplication
- Enables collectors to stay compliant with changing regulations
- Simplifies transaction tracking, investigations, reporting and exception processing
- Drives additional opportunities to collect
- Can reduce bank fees and interchange costs

Customer Notification

First Data's automated messaging solution drives efficiency and offers flexibility at each stage of the account cycle, increasing collection payment rates and decreasing expenses.

- Two-way communications maximizes response rates
- Integrates with payment gateway for end-to-end automated collection or transfer to agent
- Superior contact and response-rate tools
- Near real-time interaction with host data system
- Standard and customized reporting solutions
- Expert support for program optimization and contact strategy
- Digital voice, e-mail and text messaging/ SMS notification capability

Best-in-Class Collections Solution

First Data is the only information services provider to offer a solution that addresses each stage of the collections life cycle. We are committed to helping you improve your bottom line by maximizing the effectiveness of all of your receivables management operations to collect more—while spending less.



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.

