

# TRS DDA Collections Service

Increase recovery of demand deposit account debt while you reduce collection costs.

## The Challenge: Reduce DDA Debt Losses and Collection Costs

Many financial institutions find collecting demand deposit account (DDA) debt time-consuming, costly and difficult. Compared to loan or credit card losses, the average DDA charge-off is low. But your total DDA debt can be significant. Especially in today's financial marketplace, the challenge is to find an economical, effective way to liquidate that debt—while you conserve internal resources for revenue-generating core services.

## The Solution: Efficient, Affordable TRS DDA Collections

The TRS DDA Collections service enables you to recover DDA debt quickly and affordably—so you can concentrate on serving your customers. It's First Data's third-party collections service, part of our suite of risk management tools for merchants and financial institutions.

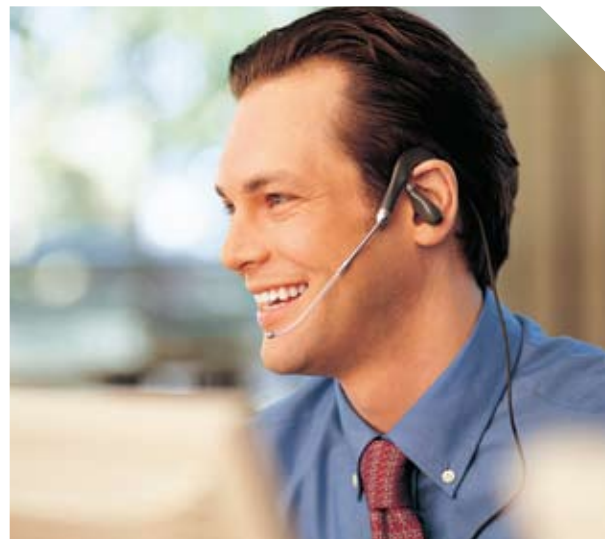
TRS DDA Collections service can help you in several ways. Our customers consistently realize a substantial increase in DDA debt liquidation at lower cost, compared to our competition. Our fees are contingency based, charged only when debt is collected, so there's no upfront cost.

In addition, First Data is fully compliant with the Fair Debt Collections Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA), and we handle dispute resolution and agent training.

And outsourcing small-balance DDA debt to us frees your staff to focus on larger, more significant collections.

## Here's How TRS DDA Collections Works

TRS DDA Collections service builds on First Data's 40 years of experience with innovative strategies and state-of-the-art collection tools—to help you meet your collection goals.



## TRS DDA Collections Service

When an individual's account is closed in overdraft, the account is placed with TRS Recovery Services for collection, and the person's ability to write checks or open new accounts is limited. Our consumer transaction blocking link works in real time at more than 400,000 participating merchant locations and financial institutions. It advises the merchant or bank to decline the debtor's check or application, providing an immediate incentive to resolve the debt. Simultaneously, using recovery-scoring tools to determine the best collection methods, we maximize our recovery efforts with customized, targeted letter and telephone campaigns.

Our collection agents are experts—trained and certified in FDCPA best practices—and specialize only in DDA collections. We treat your customers with respect, resolve their charged-off account balance quickly and easily, and clear their record so they can once again write checks or open accounts.

### Benefits for Your Financial Institution

- Improved DDA debt liquidation and cost savings
- Easy integration into existing processes
- Unique incentive for check writers to repay debt—through exclusive access to our consumer transaction blocking link
- Advanced, analytics-driven collection strategies
- Reduced collection liabilities—e.g., legal compliance, dispute resolution and agent training
- More efficient use of internal resources

### Benefits for Your Customers

- Customer-centric campaigns offer a variety of payment options
- Quick, easy resolution of check writer's charged-off account balance
- A clear record, so they can again write checks or open accounts.

### TRS DDA Collections Features

- Unique consumer transaction blocking link—real-time advisories to merchants and financial institutions to decline checks or account applications submitted by DDA debtors
- Robust predictive scoring to determine best collection methods
- Customized telephone and mail campaigns for each financial institution
- State-of-the-art dialer to maximize debtor contact
- Exclusive focus on collecting DDA debt
- Excellent customer service

### 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](http://firstdata.com).**