

The Client

- Is a leader in bankcard, debt buyer & utility collection space for the past 28 years!
- Serving industry / segment leaders providing both first party & third party services
- Largest vendor by market share for most of their clients

Challenges

- Client addressing multiple streams for majority of their clients, low to high average balances from early out to late stage portfolios
- Significantly increasing market share; forward flow of over 120,000 accounts each month between multiple clients & portfolios
- Comparative scorecards over 12 month period, defining market share allocation between competing vendors
- To achieve portfolio penetration & liquidation targets consistently while balancing cost to collect
- Restricted ramp up capability due to demographics, attrition rate and cost
- Viability of significant onshore expansion & investments

Solution Framework

- Client partners with ExpertSource : Management team with a track record and expertise to consistently build high performance collector teams for the last 15 years
- Offshore Mumbai, India location collector team ramped up to 40 agents in the first 2 months
- India team at peak reaches 140 collectors working across multiple portfolios in low and mid-size balance range
- Capability to flex staffing up to 25% staff at short notice

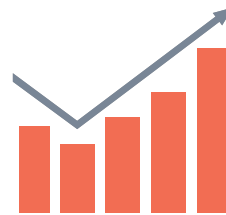
Leveraging Partnership to Increase Liquidation



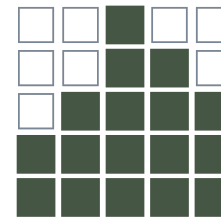
CASE STUDY

ExpertSource Edge

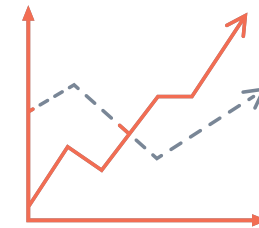
- Analytics driven Operational & Dialer teams to drive optimal performance while maintaining complete operational compliance
- FDCPA, TCPA, HIPAA trained and certified collector team
- State of the art Quality Management System
- Six sigma trained professional quality monitoring & compliance management team
- State of the art world class facilities. ISO 27001 & PCI compliant processes & infrastructure
- 100% outcome based pricing models



Positive Impact across
Client Scorecards



Increased
Marketshare



66%
Net Returns in Fees