

Comprehensive Loan Servicing Solutions

SST (Systems & Services Technologies, Inc.), powered by Alorica, delivers end-to-end loan servicing, from origination to resolution. We drive lower costs, smoother operations, and improve portfolio performance.



Industry-Leading Loan Servicing and Portfolio Management

For over 25 years, we've serviced more than 1 million accounts and transferred over \$28 billion in active loan servicing across prime, near prime, and subprime portfolios. Today, we manage approximately \$70 billion in primary and backup servicing.

Our track record speaks for itself: 50+ financial services clients, a 96% retention rate, and an average relationship tenure of 12+ years.

We bring deep expertise through 600+ loan servicing specialists across three continents and over 32,000 dedicated financial professionals united by our loan servicing Center of Excellence. We support 50+ BFSI clients across 250+ lines of business and offer nearshore and offshore staffing solutions that can be onboarded and scaled within three weeks of contract signing.

Loan Servicing Capabilities

We bring deep experience in end-to-end loan servicing with the scale of a global operation. That combination means consistent, high-quality service no matter what type of portfolio you're managing.



Buy Now/Pay Later



Credit card



Debt consolidations



Variable APR loans



Auto loans



RV/boat



Leases (equipment and auto)



Unsecured consumer loans



Student loans

24/7 Omnichannel Availability

We support your borrowers around the clock through phone, digital, and self-service channels. Our platforms handle payment processing and IVR self-service, while back-office automation keeps operations running efficiently.

Easy Payment Options: Digital Wallet Integration

Alorica is the exclusive LoanPro partner to offer complete Pay Near Me (PNM) digital wallet integration, allowing borrowers to easily make self-service loan payments using Apple Pay, Venmo, PayPal, Google Pay, and multiple payment options that enhance payment flexibility, improve borrower service, and reduce default rates.

Primary and Backup Servicing with Back Office Expertise

SST's loan servicing capabilities cover nearly every loan type and need. With Alorica's global presence across 17 countries and 10 time zones, we can support your operations wherever and whenever required.

We run on proprietary loan servicing technology and partner with leading modern lending platforms. Our backup loan servicing secures your portfolio through a two-part approach.



We're Ready When You Need Us

If your primary servicer can't continue, we step in as successor servicer, because we already know how to run operations from day one. To ensure a smooth transition, we can assume the role of the primary servicer within as little as 30 days if needed.



We Monitor and Validate Regularly

We review your loan data consistently to verify accuracy and make sure it aligns with primary servicer records. You get monthly backup reports, so you know we're ready and can see exactly what's happening with your data.

Our back office handles serious volume. We process over 1 billion pieces of content annually, including document custody, contract verifications, and more.



Document Custody Services

We store your critical loan documents securely and make sure they're accessible when you need them.



Contract Verification

We review and validate contracts to confirm they meet legal and regulatory requirements.



Loan Documentation Audits

We audit loan documents regularly to ensure they're complete, accurate, and match the agreed terms.



Data Integrity Checks

We verify that loan document data matches contract terms and stays consistent across all records.



Compliance Monitoring

We monitor documentation continuously to keep up with changing industry standards and regulations.

360° Regulatory Compliance

We're licensed loan servicers in all required states and maintain compliance at the local, state, and national levels to reduce your operational risk. Strong partnership with our Legal and Operations teams with over 45 years of experience keeps you compliant at all times, even as regulations change.

We're compliant across **TCPA, UDAAP, PCI, FCRA, OFAC, FCPA, GLB, CCPA, GDPR, and other relevant federal and state regulations.**

Why Trust Us for Your Servicing Loan Needs?

- **Proven expertise at scale** – End-to-end loan servicing experience backed by a leading global CX provider
- **Rapid deployment** – Global staffing solutions (nearshore and offshore) that can be onboarded and scaled within three weeks of contract signing
- **Fast, successful implementations** – Demonstrated ability to reduce costs and improve performance quickly
- **Strategic geographic diversification** – Unique market position that drives efficiency, scalability, and cost savings
- **Superior portfolio performance** – Low delinquency and default rates across every portfolio, with stable funding and robust risk management
- **Trusted partnerships** – Long-standing relationships with Wall Street lenders, investment groups, and multinational banks, with established sub-agency agreements
- **Experienced leadership** – Tenured leadership team and established Center of Excellence you can rely on



Onboarded 119K active and 50K charged-off unsecured consumer loans to a proprietary servicing platform and **recruited/trained 172 bilingual servicing professionals** for a critical financial institution.



Onboarded 50K unsecured loans to a proprietary system in **30 days** and trained 50 financial specialists for a global online lender.



Serviced 200K loans valued at over €2B, achieving nearly **50% inbound conversion rates** and a consistent **NPS above 70%** for a major financial services company.

Real World Results

Success That Speaks for Itself

Everest Group

CXM Services PEAK Matrix®
(Leader) | [2020, 2022, 2023, 2024](#)

NelsonHall

NEAT Assessment Leader for: CX
Services Transformation | [2024](#)
CX Services in Startups &
Emerging Brands | [2022](#)

IAOP

Global Outsourcing 100
(Leader) | [2010-2024](#)

Women in Business Stevie Awards

Women Helping Women
(Silver) | [2024](#)

CCW Excellence Awards CMP Research

Best of the Best
Employee Experience | [2025](#)

Business Intelligence Group

AI Excellence Awards
(Outstanding) | [2025](#)

Sales & Customer Service Stevie Awards

Innovation in Customer
Service | [2025](#)

GLOBEE® Awards for Disruptors

Business Products & Service
Industry Disruptor (Gold) | [2025](#)

Ready to Experience Next-Level Loan Servicing?

Discover how easy loan servicing can be with Alorica by your side.
Connect with us to find your optimal solution.