

# Loan Servicing

Comprehensive, end-to-end support backed by the biggest Compliance team in the business



## All-weather Support—Through Every Economic Climate

Economic changes impact the loan landscape...when the economy's good, it's very, very good, but when it's bad, it's awful. And awful economic climates are bad news for debtors—and debt recovery efforts.

Rapid inflation, interest rate increases, and rising consumer debts make recovering past due balances increasingly difficult—the chances of recovering them declines from 90% to 50% in just 90 days<sup>1</sup>—and for major banks and marketplace lenders, when it rains it pours.

Alorica's weathered the worst for two recessions and multiple economic downturns. We're the all-weather tires that move our clients forward—no matter what's on the horizon.

## Moving Clients Forward

Alorica is a full, end-to-end loan servicer for Tier 1 banks, marketplace lenders, and trust companies, with a full range of servicing and back-office operations for a wide variety of loans, including securitized, non-securitized, prime, non-and-near prime, and distressed asset portfolios.

## How we help



**Risk Mitigation:** We implement segmentation strategies to optimize account resolution.



**Operational Efficiency and Performance:** We improve loan servicing, document processing and portfolio performance.



**Regulatory Compliance:** We ensure that our clients always have the peace of mind that their loans are managed compliantly, backed by over 25+ years of experience, best practices and operational excellence.



**Resource Optimization:** Our end-to-end loan servicing liberates clients from back-office operations, freeing up the time and resources they need to focus on strategic initiatives.

## Delivering Outcomes, Even Under the Stormiest Skies

### MARKET DYNAMICS

Inflation is at **41-year high of 9.1%**<sup>2</sup>

Interest rates are up to **2.25-2.5%** (the biggest increase in nearly 30 years)<sup>3</sup>

US consumer debt hit a record high of **\$16.2T** in June 2022<sup>4</sup>

Geopolitical Risk Indicator **above 5-year average**<sup>5</sup>

### OUR RESULTS



**~50%**  
Inbound conversion rate for a financial services client's new loan acquisition program



**\$50+ Billion**  
In active and backup loans under management



**50K+**  
Loans serviced per year with NPS consistently over 70% for a FinTech startup

**alorica**

## Desired outcomes...delivered



### Growth

With Alorica on the job, our clients can redirect their efforts towards strategic initiatives to grow their bottom line instead of managing back-office operations.



### Efficiency & Optimization

We deliver like nobody else, harnessing our people, processes, and technologies to expertly service loans while delivering outstanding CX.



### Continuity

Provides long-term business continuity as backup servicer, allowing uninterrupted service of the loan or portfolio.

## The Alorica Advantage



### Proven Industry Leader

With 25+ years of experience, \$9.2B in active primary and \$41B in active backup servicing business, Alorica has proven success in boarding new portfolios, quickly and easily.



### Highly skilled Workforce

Our Loan Servicing specialists receive continuous quality training, from new hire orientation and classroom instruction to ongoing refresher learning programs.



### Boarding/Servicing

By leveraging comprehensive, yet flexible methodologies, we board and service in as little as just two weeks from contract signing.



### Flexibility

Alorica provides primary loan servicing with private label, co-branded and third-party options.



### Compliance

Rely on the largest, most prepared Corporate Compliance department in the industry.



## Ready to move forward?

If you're ready to experience how easy loan servicing can be with Alorica by your side, let's talk!

<sup>1</sup>Everest | <sup>2</sup>Marketwatch.com | <sup>3</sup>CNBC | <sup>4</sup>Forbes | <sup>5</sup>Blackrock.com