

ALORICA IS AWESOME AT: Early Stage Receivables Management Solutions

Alorica, through its licensed subsidiaries, offers a number of Early Stage Receivables Management (RM) solutions designed to make it easier for your customers to continue to do business with you. Our solution covers a wide variety of First Party accounts receivable services as well as Fraud Monitoring and Credit Worthiness Assessments.

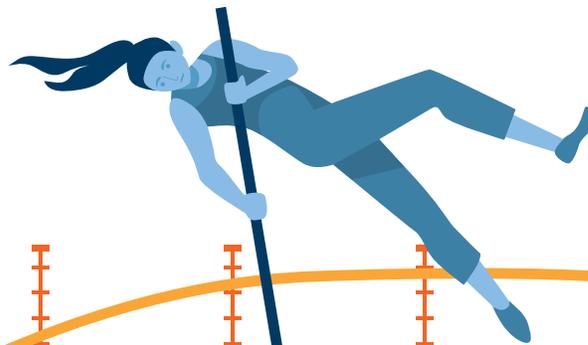
A key benefit of our customer-focused Early Stage RM Solution is our ability to take on your branding, culture and processes. Whether we're working past-due accounts or calling to verify account activity, we act as an extension of your brand—continually promoting your company and cultivating a relationship that values the services you provide.

Today, we have thousands of agents dedicated to Early Stage RM endeavors. These agents serve clients across a number of industries including automotive, communications, education, financial services, government, healthcare, retail and utilities.

FIRST PARTY COLLECTIONS

Our unique approach draws on our vision to make lives better...one interaction at a time. We know that by and large, customers do want to make good on their commitments. And while technology and analytics play a role, we first and foremost consult with your customers, empathize with their situation, encourage them, educate them and offer assistance and payment options to bring them back to good standing.

It's not just the right approach for our clients. It's the right approach for people, period.



FIRST PARTY COLLECTION SERVICES INCLUDE:

- Default Prevention
- Deceased & Probate
- Low Income Hardship / Cold Weather Rules
- Early Out Self-Pay
- Billing
- Collections
- Back Office
- Overdraft Recovery
- Overpayment Identification & Recovery

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Our Early Stage Receivables Management solution is more than just collecting from your customers. It's our mission to help protect you and your customers from the situations that make lives difficult and cause problems to begin with.

FRAUD MONITORING

We work with you to protect your customers from fraudulent charges and identity theft. A collaborative partnership with you helps to thwart illegal activity and minimize the issues that arise from it.



IDENTIFY potential fraud



VALIDATE suspected activity



NOTIFY customers of potential fraud



HALT account usage if the customer is unavailable to validate suspected activity

When you help prevent situations that negatively impact your customers' credit and ability to pay, it not only helps your bottom line — it builds your brand into something better: a brand people trust.

CREDIT WORTHINESS ASSESSMENTS

Alorica's Credit Worthiness Assessments help protect your company from risk during lending decisions. Alorica aids this process by investigating customer credit applications, paying particular attention to consumer applications with low credit scores. We take a close look at missing data elements, including social security, demographics, and employment.

Our goal is to complete applications for approval as quickly as possible so that you can make an informed decision regarding a customer's credit worthiness.

With Alorica's Credit Worthiness Assessments, you gain greater insight into your customer base, and make good financial decisions in the process. We call that a win-win.



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ABOUT ALORICA

Alorica is a global leader in customer experience solutions. We are made up of more than 100,000 passionate problem solvers who make lives better through positive customer interactions—at every touchpoint—across voice, chat and social. Leveraging innovative technologies—including intelligent automation and a comprehensive analytics suite—we support the world's most respected brands with the talent and resources necessary to create insanely great experiences. Alorica provides a host of world-class services—from customer care to financial solutions and digital services—to clients across industries of all kinds, many of whom are on the Fortune 500. Celebrating our 20th anniversary this year, Alorica contact centers and operation hubs span the globe with 130 locations in 15 countries. To learn more, visit www.alorica.com.

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