



west

West
Asset
Management

overview

f i n a n c i a l s e r v i c e s

West Asset Management is a full service accounts receivable organization that has the expertise to provide cost savings, increased returns and meet the breadth of credit grantor needs through portfolio specific recovery solutions.

Who We Are.

West Asset Management a division of West Corporation, is a trusted and performance focused accounts receivable management leader that has the expertise and resources to meet the breadth of industry needs across the debt continuum. We are a fully licensed collection agency with 2,500 employees and 13 locations in 12 states plus an offshore location in Makati City, Philippines, and a nearshore location in Portmore, Jamaica. We provide our clients a full spectrum of services within the communications, financial services, government, healthcare, higher education, insurance and utilities industries.

West Corporation is a leading provider of outsourced communication solutions to many of the world's largest companies, organizations and government agencies. West combines telephony, technology and human capital to help its clients communicate effectively, maximize the value of their customer relationships and drive greater profitability from customer related transactions. The company's integrated suite of customized solutions includes worldwide conferencing, emergency communications, customer care, customer acquisition, customer retention, business-to-business sales, account management and accounts receivable management services.

Why West Asset Management.

- **Financial Services Receivables Management Expertise.** West Asset Management provides increased collections and recovery opportunities through a consultative partnership approach, by identifying and executing industry best practices.
- **Portfolio Specific Recovery Solutions.** West Asset Management has the ability to apply any combination of service offerings to all types of credit lending portfolios (e.g. credit card, mortgage, lines and loans, automotive and commercial). This capability enables us to provide comprehensive solutions that are customized to meet and exceed our clients' goals.
- **Multi-resource Corporation.** As a division of West Corporation, West Asset Management has the financial strength, capacity, scalability and flexibility to meet the evolving needs of today's financial services organizations. We combine all our strengths to deliver superior quality and exceptional results to meet our clients' needs across the entire receivable continuum.



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What We Do.

Specifically within the financial services industry, West Asset Management offers our clients a variety of services that span the receivables continuum to include traditional and specialty collection services as well as portfolio purchasing.

Transaction	Delinquency	Chargeoff	Recovery Management			
	Contact Management		Account Resolution	Primary	Seconds	Tertiary
Portfolios: - Credit Card - Mortgage - Lines of Credit - Loans (All Types) - Automotive - Commercial - DDA	Customer Care Services		Pre-Chargeoff Collection Services		Post-Chargeoff Collection Services	
	Capabilities - Automated Outbound Notifications - Customer Acquisition - Customer Service - At-Home Agents - Bilingual		Capabilities - First Party & Third Party - Early to Late Delinquency Resolution & Recovery - Automated Outbound Notifications - At-Home Agent - Bilingual		Capabilities - Third Party Treatment - Traditional Recovery Services - Legal Services - Bilingual	
	Specialty Collections Deceased Consumer Account Resolution (DCARE SM), Pre-Legal Resolution Services					
	Portfolio Purchasing					

How We Do It.

West Asset Management is a consultative partner that provides performance focused solutions for our clients through:

- **Comprehensive Training.** We understand the importance of training our recovery specialists about our clients' culture and processes. This knowledge enhances our recovery specialists' talk-offs which increase performance and reduce complaints.
- **Dedicated Client Management.** Our client management staff is responsible for the overall strategic management and day-to-day account management of our clients' portfolios including: serving as the primary client contacts, searching for opportunities and areas of service improvement, maintaining a high degree of contact/satisfaction, facilitating problem solutions and assisting with new project implementations.
- **Quality Assurance.** West Asset Management's Performance Enhancement Group is responsible for auditing, reviewing and monitoring our internal processes and staff to ensure quality service and exceptional performance to our clients.
- **Cutting-edge Technology.** West Asset Management's services are supported by state-of-the-art systems that are secure and reliable. Our infrastructure has the capacity to maximize recoveries and improve productivity.
- **Scoring and Analytics.** We use our proprietary and dynamic decision model, SmartSolutionsSM, to ensure optimal analytics, scoring, treatment strategy and operational execution are applied to each of our clients' portfolios.
- **Proven Performance.** We combine industry experience, defined operational strategies, talented recovery specialists and audit controls to maximize your portfolios' liquidation.