



pre-chargeoff solutions

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

West Asset Management's Pre-chargeoff service improves delinquency rates while retaining your customers and maintaining your brand image. We understand the importance of customer service and will work as a true extension of your business.

We will protect your brand image and work as an extension of your company.

At West Asset Management we learn about your company's history, products and services and approach to customer service. We transfer that knowledge to our recovery specialists and take the extra steps to ensure the protection of your brand through every stage of the recovery process.

West Asset Management delivers industry-leading pre-chargeoff collections solutions by working closely with clients to replicate their internal procedures and ensure that recovery specialists follow all client policies for credit management and customer service. Each receivable program is tailored specifically to each client and can supplement or compliment the client's own early-stage work efforts.

West Asset Management performs our pre-chargeoff service in first party – collecting on behalf of our clients. Therefore, our clients view us as an extension of their business office, trusting us with their reputation and brand image.

We know that each client is different and will work with you to determine key performance indicators and service level agreements that will meet your needs.

Our pre-chargeoff collection strategies integrate your company policies and leverage your customer relationships to resolve delinquencies. Our recovery specialists are trained to listen and respond accordingly. As a result, we lower receivables management costs and roll rates – while improving cash flow. At the same time, we're able to ensure the quality of the customer experience, building on the relationships you've established.

Our Capabilities.

West Asset Management's offers a full range of capabilities, including:

- Customized letter campaigns
- Automated collections solutions, including inbound and outbound IVR
- Domestic, near-shore and offshore
- Bilingual recovery specialist
- Speed of implementation

Our ability to customize these services to any industry and client makes West Asset Management ideally suited to enhance your account receivable efforts.



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Benefits.

West Asset Management has the experience and expertise to provide you with value-added, holistic Pre-chargeoff recovery solutions. We believe by partnering with West Asset Management, you will realize cost savings and maximized returns. Below are the key reasons West Asset Management is the right choice to be your Pre-chargeoff collections partner:

- **Collections and Industry Experience.** For almost 40 years, we've been helping our clients achieve their accounts receivable goals. Our team of experienced collection experts think strategically about each client's portfolio to help maximize collections efforts to recover more money faster.
- **Consultative Approach.** We assume a consultative role to deliver proactive solutions that enhance operational processes, create an ease of use business environment and increase the velocity of collections on behalf of our clients.
- **Disciplined Implementation Process.** Our process provides our clients with a quick and seamless implementation.
- **Brand Protection.** Our primary goal is to always deliver professional service and ensure a positive customer experience.
- **Training Expertise.** We train our recovery specialists about your organization's culture and processes, which enhances talk-off and negotiation skills, increases performance and reduces customer complaints.
- **High Level of Performance.** We combine industry experience, defined operational strategies, talented recovery specialist and audit controls to maximize your portfolios' liquidation.

Experience.

West Asset Management has provided our Pre-chargeoff service for over 11 years. We focus on improving customer loyalty and satisfaction by working closely with you to create outstanding customer care and retention programs. West Asset Management offers you knowledgeable management, experienced recovery specialist, dynamic customer satisfaction techniques, innovative technology, rigorous quality processes and a corporate commitment to regulatory compliance and complaint prevention.

performance focused