

**Industry:** Wholesaler, Office Supplies  
**Solution:** Blended BPO  
**Results:** Significant increase in cash, decrease in DSO

**Summary**

RMS BPO’s blended approach to small- and large-balance portfolios yielded significant savings and produced a strong recovery rate. This customer experienced a nine day reduction in DSO, a significant reduction in bad debt, an increased cash flow of \$165 million and a 50% reduction in costs.

**Customer Profile**



A large office supply wholesaler with global interests approached RMS BPO to reduce their overall cost of collections. Their receivable portfolio was comprised of small balance, early-stage delinquency, high-dollar delinquency, national accounts and government accounts. The customer had significant bad debt write-off.

**RMS Solution**

In consultation with the customer—and after careful review—RMS BPO segmented their portfolio using our unique Blended Onshore-Offshore Outsourcing Solution.

- Small-balance and early-stage delinquency were serviced out of our Gurgaon, India Service Center.
- High-dollar, national accounts and government accounts was serviced out of our Pueblo, Colorado Service Center.
- Technology and management resources were U.S. based.
- A focus on exceeding industry standards is measured through DSO, cash generation and calls per account/month.

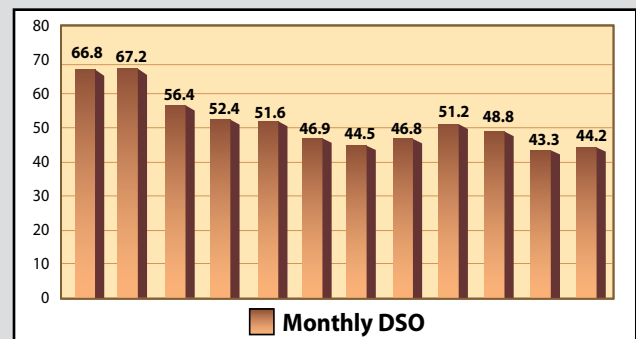
*“This large office supplier was able to gain RMS BPO expertise, proprietary systems and state-of-the-art technology, along with experienced U.S.- and India-based associates. Our solution brought the customer significant cash generation and cost savings.”*

**Don Wickersham**  
**National Account Manager**

**Results**

RMS BPO provided the customer an annualized \$165 million cash gain and reduced their overall collection costs by 50%. Management and technology were both based in the U.S., providing the customer cost efficiency and convenience. Key results included:

- Reduced overall collection costs by 50%
- Reduced DSO by 9 days (from 52.4 to 43.3 days)
- Increased cash flow by \$165 million per year
- Significantly reduced bad debt
- Provided high call attempts—averaging 3.5 calls/debtor per month
- Exceeded the industry standard of 1.5 attempted calls/debtor per month
- Delivered a high collection rate on new business sold by the customer, a key preventive step that had been driving delinquency



*This chart illustrates the customer's improved DSO*

RMS BPO’s blended solution drove significant cash generation, decreased DSO and reduced collection costs.

For more information, visit our web site at [www.rmsna.com](http://www.rmsna.com) or call us at 866-205-9947.