



# Case Study

Industry: Purchaser of Distressed Consumer Receivable Portfolios  
 Solution: RMS India Third Party Collections and Debt Purchasing Services  
 Results: Exceeded Customer Expectations; Account Placements Increased by 135%

## Summary

This national debt purchaser was looking to outsource +35,000 accounts of which a significant number were 5-6 years old and therefore closing in on the statute of limitations on being able to be pursued for collection. Having regularly outsourced work to over 35 agencies, they had experienced problems maintaining their high standard of quality service while continuing to offer their customers affordable solutions.

## Customer Profile

This U.S. based company purchases distressed debt portfolios from banks, consumer finance companies, public utilities, and creditors. This covers consumer receivables such as credit card, medical, utilities and telecommunications, and commercial receivables including auto charge-offs and deficiencies, installments and unsecured revolving loans.



## RMS Solution

By creating a blended on-shore/off-shore solution, RMS was able to offer the fulfillment strengths and experience of their India office with the support and management skills of the U.S. headquarters.

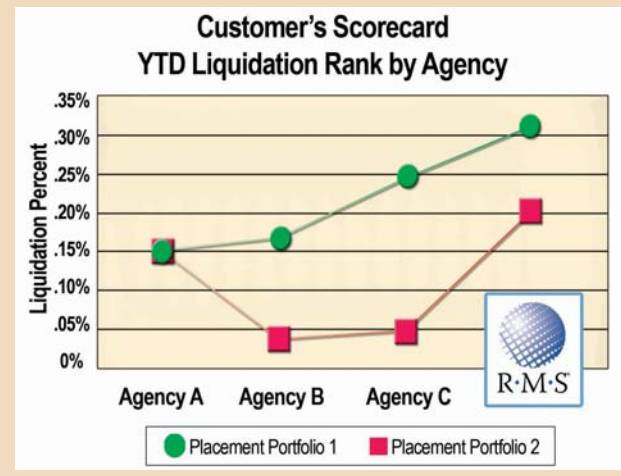
- **Payment Plans:** Extend the statute of limitations on working the account, by pursuing at least a small payment on the accounts
- **Collection Letters:** Where right party contacts could be established, a series of letters would be sent that escalate the demand for payment
- **3rd Party Collections Services:** Calls by RMS' professional, highly trained, experienced collectors
- **Settlement Letters:** For accounts designated by the customer, settlement solutions would be offered to collect at least a portion of the debt
- **Reporting:** Detailed reports on account status to be reviewed with the customer regularly to determine account focus and escalation plans non-payment

## Results

- For all products placed, the customer ranked RMS either #1 or #2 against all other the other agencies 98% of the time

Customer Ranking of RMS vs. Competitors				
	Times Ranked #1	Times Ranked #2	Times Ranked #3	Out of Total Products Placed
Month 1	1		1	2
Month 2	5	1		6
Month 3	6			6
Month 4	8	1		9
Month 5	3	2		5
Month 6	8	1		9

- Over a 6 month period, the customer increased their account placements with RMS by 139% (+108,000 placements)
- Liquidation recovery consistently above other agencies - even on severely aged placements



## For more information, please contact:

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