

PAID

Recovery Services



R·M·S®

Working Capital Optimized

RMS provides best-in-class recovery services that accelerate cash flow for dozens of the world's leading companies, including many of the Fortune 500. From collection letters and personal telephone contact that can escalate up through legal litigation - RMS has the unique ability to provide, from one resource, a continuity of both exceptional recovery services and advanced processes to our customers.

Experience

As the original collections division of D&B, RMS can proudly trace their history back to 1841. In 2001, RMS



was established as an independent business entity, and today stands strong as a global corporation with a dedicated focus on Recovery Services and Business Process Outsourcing (BPO).

- Over 3,300 associates corporately
 - Collections Team has an average of 12 years experience/person
 - Customer Service Team has an average of 10 years experience/person
- Manage over 20,000 customers worldwide
- RMS offices located throughout the U.S. as well as in Canada, China (Hong Kong), India and Mexico.

Utilizing a global base of experienced and highly-trained personnel - one's who take the time to review, understand, explain and work with the debtors - RMS will maximize payments in a manner highly respectful of the important working relationship their customer's need to maintain with their own clients.

Features and Benefits:

- Online web access provides 24/7 claim filing, account status, and reports
- Business Intelligence Reporting through their advanced technology, InfoPort reporting tool
- Ability to seamlessly adjust to shifts/trends to accommodate changes in the volume of work or personnel support required
- On-shore, off-shore, or a combination of both are available for service/pricing flexibility
- FDCPA compliant, licensed and/or bonded as required by law in all states and countries where they do business
- Dedicated customer care team providing service unmatched in the industry



Process Expertise

RMS processes 1.5 million claims annually, accounting for over \$1 billion in 3rd Party Collection Services. This is accomplished by integrating experience, industry knowledge, exceptional personnel, and leading-edge technology to provide customers with an unmatched ROI. A strategic alliance with a national network of law firms, for attorney collections, allows RMS to easily escalate claims through the collection process as directed by the customer.



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Leading Edge Technology

RMS' proprietary collection software allows for the secure, automated interaction of data between RMS and the customer. The systems and processes are compliant or certified with:

- PCI (Visa and MasterCard)
- SAS 70 Process
- SAS 70 Technology
- US-EU Safe Harbor



RMS provides their clients with 24/7 secure internet access for viewing account activity, placing claims or generating reports. The intuitive design makes using this web tool simple as it guides you to the information you need or through the process of submitting new claims for collection. Additionally, RMS' InfoPort reporting system provides real-time, analytical reports supporting details on transaction and data transfer confirmations, activities, claim status, remittances, exceptions, and even our own performance. Through a regular review and analysis of these reports, RMS maintains a pro-active stance on changes so they can continually modify their activities to maximize the performance on the customer's portfolio.

Telephony technology utilized to maximize time and contact success includes:

- Dialers
- ACD (Automated Call Distribution)
- IVR (Integrated Voice Response)

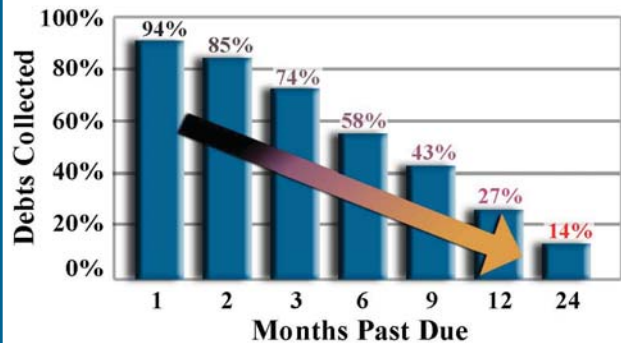
RMS also provides skip-tracing on accounts found with non-working phone numbers, missing, or incorrect critical contact information.

Results

Your claims are acted upon within 24 hours of their being filed with RMS. Experience allows RMS to then target and focus extra efforts first on the accounts with the greatest collectability. This results in RMS Collectors achieving the highest potential net-back in the shortest amount of time providing you with prompt cash flow improvements!

Place Claims Early to Maximize Collectability

The Cost of Waiting



- Lower costs through efficient resource deployment and higher workflow throughput
- Increased productivity with use of automated system tools
- Improved results by pinpoint targeting of accounts requiring actions
- On-going improvements made through analysis of reports provided for performance measurements

Contact RMS

240 Emery Street - Bethlehem, PA 18015

Tel: 800-333-6497 Email: rmsinfo@rmsna.com

www.rmsna.com