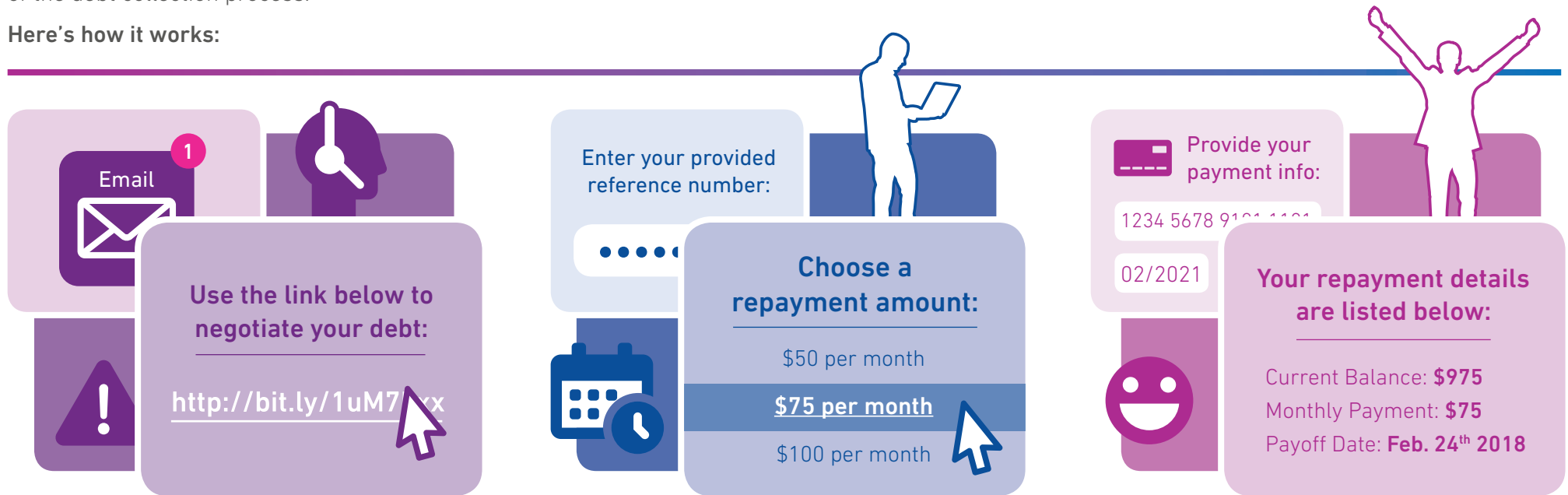


Virtual Debt Negotiation

The ability to collect past-due accounts from consumers by phone has become more difficult. There is the risk of Telephone Consumer Protection Act and Fair Debt Collection Practices Act violations, the possibility of Consumer Financial Protection Bureau harassment charges, inconsistent treatment of consumers by collection agents, and many contact restrictions. Experian's eResolve provide compliant collection practices via a web-enabled device. The process is less threatening for consumers and gives them the flexibility to access their account at any time, and increases the consistency and efficiency of the debt collection process.

Here's how it works:



1 First, the lender or collection agency contacts the consumer to remind him of his debt owed. At the same time, a website link is provided to the consumer, who can negotiate the payment of his debt without human interaction.

2 Next, the consumer logs on to the website, submits a reference number associated with their account, and then explores repayment options. Here, the consumer may negotiate payment amounts, terms, and dates within parameters set by the lender.

3 Finally, the consumer provides his payment information, and the consumer and lender receive a summary of the repayment plan.

<http://www.experian.com/eResolve>