

Account review in your control with a best-in-industry, self-service environment

With today's volatility in the marketplace, lenders are tasked with navigating the challenges of account review. Lenders must be able to understand market uncertainty and changes in employment in order to evaluate the impact on their portfolio, quickly assess consumer behavior in real time, and make fast decisions with certainty. Now more than ever, it is critical for lenders to identify early-warning indicators of financial stress, proactively work with customers to discover opportunities for retention, and deliver the best customer experience at the right time.

# All-new tools streamline account management

Ascend Quest™ is the latest portfolio management solution that empowers clients to take Account Review into their own hands in a self-service environment. The platform provides always-on access, so lenders have the freedom to submit new requests at any time, allowing them to streamline account review activities.

Like its full-service predecessors, Quest™ and Express
Quest™, Ascend Quest lets you develop account
management strategies by choosing from thousands of
data elements including risk scores, income models, credit
attributes, segmentation data, payment history, total annual

card spend and estimated interest rate calculation. All with the flexibility of self service.

This allows lenders to:

- Manage risk
- Manage credit lines
- Detect early delinquency
- Evaluate portfolios for acquisition
- · Meet regulatory requirements



Ascend Quest™ offers greater data options and an easy-to-use user interface with no limit to the number of records that can be submitted. You can save drafts and create "templates" for frequently submitted requests, enabling efficient day-to-day operations.

Additionally, you can continue to expect greater enhancements to features, expanded data and scores through future iterations of Ascend Quest.

## Fast, efficient, unlimited records

- On-demand access through any browser
- · Enhanced data attributes
- Self-service environment eliminates back and forth between business analysts and customers
- Quick turnaround times (usually 24-48 hours)
- No limit to the maximum records that can be submitted

### Contact us

To learn more about Ascend Quest, contact your Account Executive at 855 399 3990.

# Benefits



#### Predictive

Identify financial stress with earlywarning indicators and future behaviors



#### Strategic

Target opportunities for retention and cross-selling segmentations



#### Proactive

Gain insight into changes to quickly deliver best response based on situation



## Agile

Streamlines workflow with greater data options and features such as drafts and templates