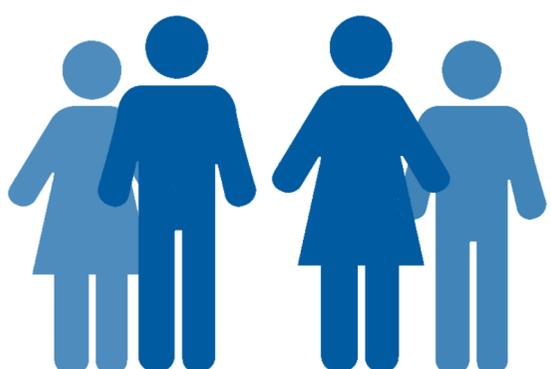


Getting debt collection right is about more than the money



Every contact with a customer is an opportunity to strengthen the relationship. Even when it comes to debt collection. Sometimes customers forget to make a payment, or fall on hard times and struggle to make multiple payments. Knowing the difference matters and it should inform your actions.

Consumers want...



Companies need...



An experience tailored for my individual situation

Better data for a more accurate view of my customers, and a compliant communications process

85k+

debt collections complaints in the U.S., the largest source of consumer complaints.

#1 reason for complaints? Being contacted for debts they do not owe.

Consumer Financial Protection Bureau (CFPB) Annual Report 2016

Convenient, quick and easy interaction through digital channels

To know the right action at the right time and the best channel for each customer contact

52%

of smart phone owners with a bank account have used mobile banking (U.S.)

Control over how I manage my accounts and settle my debt

To give customers the option of managing collections through a self-service portal

1 in 3

people prefer to deal with debt online

Experian survey, September 2015

PowerCurve® Collections

Now there's a way to unlock the power of data and analytics for a process that is individualised, efficient and fair. With PowerCurve Collections, you can build a collections process that puts customer needs at the centre of your strategies.

Identify the appropriate action, at the right time in a way that is convenient for customers. The result? A cost-effective and compliant process focused on retaining valuable customers.