

Financial Business Services

Life-proof your bottom line



The economy is the ultimate rollercoaster ride

One year it's up, one year it's down, sometimes it goes sideways—and consumer debt fluctuates along with economic twists and turns.

- Consumer debt has increased to more than \$17T¹.
- Personal savings dropped by 63.5%².
- Credit card delinquencies have grown by 50%³.

Now, more than ever, having financial solutions at your fingertips is essential for your business. As people begin paying down delinquencies, having a proven, full-service partner helps you balance account resolution with customer satisfaction without compromise.

When you partner with Alorica, you're always the first in line to reduce loss.

Delivering outcomes

No matter what's going on in the world, you can always rely on Alorica to deliver the goods with proven, customizable solutions.



Growth

Effectively increase your cash flow by resolving outstanding payments while minimizing future delinquencies



Continuity

Reduce your financial and customer loss risk with efficient account resolution and optimized CX



Efficiency and Optimization

Proactively target customers for early intervention using predictive modeling, operations research, and advanced analytics

MARKET DYNAMICS

The chances of **recovering delinquencies declines almost by half** from 90% (30+ days) to 50% (90+ days)⁴

Contacting customers in late delinquency (30+ days) through preferred digital channel **improves effectiveness by 23 pts.**⁵

73% of customers in late delinquency **made payment** when contacted through digital channels⁶

OUR RESULTS



Grew revenue by **\$34M** through effective account resolutions for a large utility client



78% cost savings for a leading investment management firm vs. in-house back office



Over **30%** reduction in call handle times by automating account resolution processes

Comprehensive capabilities

- **Full-service** revenue recovery and loan administration
- **A blended cure/care approach** to revenue retrieval, with high-quality customer care
- Our team of **CXCP, CCXP, and Six Sigma-certified** consultants identify and resolve customer journey breakage points
- One of the most scalable, **largest account resolution** servicers for the U.S. market, including WAH solutions and a global footprint spanning over 13 countries
- Investment in top talent, expanded global delivery systems and integrated **advanced data analytics and CX intelligence** capabilities

Protect your customers, your data and your reputation

Alorica has extensive experience in financially-focused regulatory environments, built on a foundation of compliance and security.



Our **Chief Compliance Officer**—along with a seasoned team of security and compliance experts— works to safeguard your customers and your assets



Alorica's Compliance department is **one of the largest in the industry**, and manages all compliance-related issues for Alorica and its contact centers



We are **compliant with requirements** such as: PCI DSS 2.0, SSAE 16 Type II, SOX, FDCPA, CMS, URAC, HIPAA-HITECH, GLBA, FCRA, FACTA, TCPA—and more!



Ready to move forward?

Talk to us—and let's solutionize for your lasting success!

References: ¹[Experian](#) | ²[Forbes](#) | ³[CNBC](#) | ⁴[Everest Group](#) | ^{5,6}[McKinsey](#)



SOLUTIONS THAT SERVE

Our complete offering has you covered.

Account Resolution enables you to resolve outstanding balances on accounts in every stage

Fraud Prevention protects your customers and your company

Alorica Pay omnichannel, payment processing platform delivers convenient pay solutions

Loan Servicing allows you to take loan administration off your plate, supporting your agents and your customers

Agent Assist provides real-time next best actions in-app for exceptional CX

Knowledge Management builds the integrated library that provides answers to complex, personalized questions