



CMC

Collect More. Spend Less.

Revolutionizing Collections Operations

Collections Marketing Center, Inc. (CMC) was founded in 2006, as lenders increasingly recognized that their collections operations were broken. Even at some of the largest lending institutions in the world, collections organizations are hindered by their inability to create a single, synchronized dialogue with debtors. This incoherence is the product of uncoordinated offers, treatments, and communications – in addition to siloed organizations and technology platforms that constrain both efficiency and effectiveness of collections operations.

The End Results of Sub-Optimal Collections Operations:

- Wasted channel spend
- Insufficient collections volumes, excessive roll rate and avoidable charge-offs
- Alienated and confused customers due to inconsistent communication



To support the company's mission to revolutionize collections operations, CMC has developed its flagship FlexCollect® platform. CMC FlexCollect is the industry's first integrated suite of adaptive collections services that allows clients to collect more and spend less by adopting a fully synchronized approach. CMC has delivered FlexCollect as comprehensive, managed service solution, allowing customers to gain rapid access to outsized ROI results without up-front capital expense or any changes to their existing collections technology infrastructure. FlexMod, CMC's

managed service solution for pre-delinquent accounts, augments the core components of the FlexCollect platform with specific workflows and functionality to address the unique and emerging challenges associated with loan modification.

CMC is currently helping a growing number of top lenders across credit card, real estate, student, and installment loan products to manage their charged-off, delinquent, and pre-delinquent portfolio operations. CMC synchronizes the dialogue between these lenders and their customers.

The Benefits of CMC's Managed Service Solutions:

- Refine and deploy strategies without IT dependencies
- Right-size channel spend while improving productivity and ROI
- Increase collections volume by reaching agent-averse debtors
- Reduce roll rates and charge-offs
- Create full transparency, helping organizations to optimize strategies
- Intelligently adapt communications, treatments, and offers to deliver the right offer to the right debtor via the right channel at the right time
- Enjoy the benefits of full channel synchronization as a subscription-based, managed service solution, reducing CapEx and OpEx

To learn more about how CMC's managed service solutions could help your collections organization collect more and spend less, please call us at **302-830-9262** or visit **www.cmcagile.com**.