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Open

Core Debt Management Solution for Collections and Recovery

FICP Debt Manager™ Solution: An enterprise-class, comprehensive application for debt collection and recovery. Debt Manager solution is designed for the challenges of public agencies, state governments, health care organizations, utilities and other organizations. It provides a highly configurable system architecture that allows collection departments to adapt to any portfolio or business-specific requirements. Integration with existing performance management and mobile and web deployment offers additional flexibility and scalability. The solution gives users the tools to verify, create effective customer contact changes for profitable collections and recovery, and manage their FICP-related tasks, such as mobile collections and search and analysis. Multiple configuration templates significantly reduce time to go-live.

Work smarter and drive debtor connectivity: Configuration, not customization. Using configurable templates, users can quickly adapt to unique industry requirements, without re-coding.

Measure results: Change more than 1000 data points, and only those that matter to analyze business performance. Gain insights into trends, identify winners and many other things.

Improve workflow efficiency: Most workflows are done through a single interface. The user interface is designed to be intuitive and easy to use, with changes, updates and new features being added without disrupting existing workflows.

Improve customer experience: User interface helps manage, configure, create and manage relationships with customers and provides a self-service customer experience.

Flex your collection treatments and compliance: Maintain records automatically. The solution uses an FICP-compliant framework with built-in accounting for liability, holding and managing compliance in real-time.

Simply compliance: Access regulatory information and reports on demand. Product requirements, through a centralized framework, will manage all your compliance and reporting.

Key Features:

- Robust Data Ingestion:** Support for multiple data sources, including legacy systems, data lakes, and cloud storage.
- Advanced Data Analytics:** Real-time reporting and analytics, including predictive modeling and AI-driven insights.
- Customizable Reporting and Alerts:** Tailored reports and notifications for different user roles and departments.
- Multi-Channel and Multi-Step Workflow:** Support for various communication channels and complex, multi-step collection processes.
- System-Ready:** Pre-configured templates and integrations to speed up deployment.

Key Benefits:

- Streamline payment arrangements:** Offer self-service payment plans, consolidation, and support for industry-standard payment methods, including credit card, debit card, ACH and check.
- Sharpen strategies with analytics:** Using FICP's rich data, create insights and optimization of the entire debt recovery process, from regulatory requirements.
- Reduce customer contact costs:** Minimize the number of customer contacts through FICP's Intelligent Manager to target the right customer channel for each client.
- Drive agent performance and compliance:** Monitor agent performance and compliance through FICP's Intelligent Manager.
- Optimize deployment and operation:** Self-deployment options for on-premise or cloud environments, and easy access to run-time updates, with zero downtime.
- Decrease implementation and integration:** Leverage high volume of data integration with the solution, while maintaining self-serve capabilities. Our fast time-to-market deployment and configuration options.
- Protect sensitive data with limited security:** Data is protected against breaches with 256-bit encryption. Data added to the system can be masked and segmented to match users with required authorization.
- Know what happened and when, with audit trails:** Know date and time covered with comprehensive logging, document control and go-back information.
- Integrate with virtually any third-party system:** Using an open API, connect with any third-party system, including the most popular systems.
- Reduce substantial results:** Organizations that leverage the Debt Manager system report performance gains across the board, including:
 - Increased collection revenue: 10-15% increase in revenue and reduced average customer cost.
 - Decreased operational costs: 10% decrease in operational costs with 20% decrease in average account processing time.
 - Improved customer experience: 10% increase in customer satisfaction and 15% lower average customer contact time.

www.ficp.com | Make every dollar count™

CREDIT ANSWERS

Debt Relief

CreditAnswers

What Is Debt Relief?

Debt relief is when someone reorganizes their debt to alleviate the building pressure, either by paying it off completely at a discount or making it more manageable. People who benefit the most from debt relief programs are those who have a large amount of debt and little hope of paying it off.

Who Is Debt Relief For?

Debt relief is designed to help with large amounts of debt. It's also designed for those that have potentially considered other options and have been denied. Since some people are even unable to qualify for debt consolidation loans due to poor credit.

Some examples may include:

- People with large amounts of credit card debt (\$10,000-\$200,000)
- People who have struggled to make minimum payments each month
- People who want to break out of the entrapment of debt

How Does a Debt Relief Program Work?

When you sign up for a debt settlement program, your debt relief company will negotiate with your creditors on your behalf. They will work with your creditors to negotiate a lower lump-sum payoff for your debts—meaning you pay less and get out of debt faster.

It's important to note that most debt relief programs only deal with unsecured loans and debts which include credit card debt, department store cards, and personal loans. Car loans, mortgages, and federal student loans don't apply.

How Do You Start The Debt Relief Process?

- Contact a debt relief or debt resolution company like CreditAnswers
- Receive a free debt consultation
- Apply for a debt relief program

What Does The CreditAnswers Process Entail?

Current Situation

- You have 5 credit cards, totaling \$25,000 in debt
- Your credit card interest rate is 24%
- You're paying the minimum monthly payment of \$750
- It will take you over 30 years to pay it off
- You will pay an extra \$48,420 in interest

<https://www.bankrate.com/calculators/credit-cards/credit-card-minimum-payment.aspx>

How our program works

- Free consultation to review your situation
- Walkthrough a plan to get you debt-free in 24-36 months
- Once enrolled, we help you set up your own special savings account
- You make monthly savings deposits of approximately \$496
- When you have enough funds available in your account, we negotiate with each creditor for substantially less than you owe

What you get

- You save \$254 every month
- You save \$48,420 in future interest payments
- You pay us nothing until we successfully resolve each account
- You become debt-free in just 24-36 months

General Risks Should You Be Aware Of



- Your credit score will decrease as part of the program since you will be forgoing the payments to your credit card companies to pay into the settlement program, you will see a drop in your credit score, but it will go back up when you are debt-free.
- The forgiven debt may be taxable, so you will want to get all the details from the company you work with, a financial advisor, or other reputable sources to make sure you are in good standing with the IRS.
- Not all creditors are willing to work with settlement/relief companies. You should speak with your debt settlement company about these realities and look into your creditor's history of working with such companies.

What Results Should You Expect?

- You will pay significantly less money to get out of debt. Rather than paying the full debt and interest on that debt. You will only pay the settlement amount.
- You will likely have more money each month to spend on other things. Since the payment amount for the program is lower, on average, people can sometimes see month payment savings.
- Your credit score will recover over time, as each debt is resolved.
- You will get out of debt in less time (typically 24-36 months)
- No risk of any upfront fees—you won't pay us anything until your debt is successfully resolved to your satisfaction.



CreditAnswers

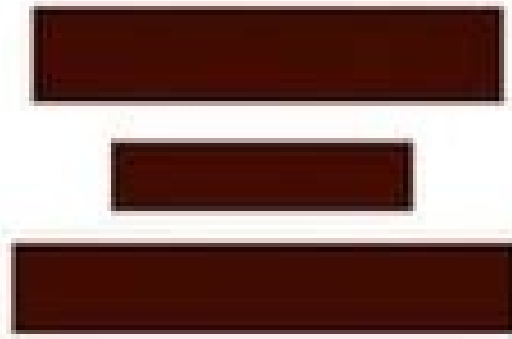


--- On Mon, 12/28/09, Khris Devoto <KhrisD@thedebtanswer.com> wrote:

From: Khris Devoto <KhrisD@thedebtanswer.com>
 Subject: EMPLOYMENT OFFER LETTER- Chris Onorato
 To: chrisonorato@yahoo.com
 Cc: "Khris Devoto" <KhrisD@thedebtanswer.com>, "Cameron Knox" <cameronk@thedebtanswer.com>
 Date: Monday, December 28, 2009, 7:51 PM

EMPLOYMENT OFFER LETTER

Date 12-28-09



Chris,

This letter is to offer you the position of the Debt Consultant at The Debt Answer. This job offer has a start date Monday the 4th of January for Training at 9:30 am. You will report to the Operations Manager, Cameron Knox.

These are the requirements of the position:

- 30 hours over the weekend (typically 6 hrs Fri/ 12 hrs Sat/ 12 hrs Sun) This can be altered with permission...make request and get reply by email. Typically, if you are a top 25% performer for 2 months, we will allow you to move off the Mandatory Weekend Shift if you request it.
- 10 more hours must be achieved during the work week (minimum of 40 total)
- Mandatory Meetings every Monday (unless notified of exception) at 1:30 pm

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