



# CREDIT SOLUTIONS

INCORPORATING KEMPS CREDIT SOLUTIONS est 1965

RECEIVABLES MANAGEMENT COMPANY OVERVIEW  
CONTACT & DEBT RECOVERY SOLUTIONS



TECHNOLOGY



SERVICE



PERFORMANCE



AFFORDABILITY

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**CREDIT SOLUTIONS**

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Australian businesses regularly face challenges: successfully contacting your debtors, making sure you communicate with them effectively and then making it easy to obtain their payment. All this on top of continuous changes to industry laws and regulations.

## Our solution

Credit Solutions offer fully outsourced receivables management and debt recovery services and legal services across all stages of the consumer and commercial credit lifecycle. We place a premium on providing a professional, reliable and compliant service, backed by a sophisticated technology platform and experienced staff.

By choosing Credit Solutions as your first-choice debt recovery service provider, you will benefit from:

- ✓ Our use of the latest debtor management technology and software applications
- ✓ The highest standards in professional customer service
- ✓ Increased cash flow through improved collections performance
- ✓ Significant operational cost savings
- ✓ Delivering all whilst protecting Ambulance Victoria strong brand and public image



## RECEIVABLES MANAGEMENT, MERCANTILE SOLUTIONS & LEGAL SERVICES

No Problems. Only Solutions.



latest technology

In a world where information is 'king', having access to the latest technology is critical if you want to maximise your cash flow and mitigate the risks and costs associated with late and non-paying accounts. Our technology platform is built around state-of-the-art dialler and information management systems that allow us to manage your accounts with greater precision, predictability and efficiency. To find out more about our technological capabilities, read about our:

- CLIENT ACCESS WEB™ online information portal
- PAYSTREAM™ payment solutions
- Phone number verification and SMS software
- ACCELEON™ skip tracing solutions
- TICA tenant database



debtor experience

Brand protection is one of the pillars that define a successful partnership. Debtors are, after all, potential future customers, and preserving this relationship throughout the collections process is paramount. Because we understand just how important this is to your business, we invest considerable time and resources into the channels, the methods and the means of our communications with your customers so that you can be confident that your brand and reputation is in safe hands.



improved performance

Strong performance is the basis on which we are measured and we understand that to achieve this, we need proven, reliable systems in place that maximise right party contacts and streamline payment processing. Our investment in the latest information, dialler and payment system technologies ensures we are best positioned to consistently get results.



real cost savings

Managing receivables can be a costly exercise for many companies. Personnel, infrastructure, security, compliance, and training and development costs quickly add up, and ultimately redirect revenue that would best be spent in continuing to grow your business. CCC is an established, experienced and reputable agency that understands the challenges Australian lenders face and over the years we've built and refined a quality and cost-effective model that will save you time and money, and allow you to concentrate on doing what you do best.



## about us

Credit Solutions strives to be the premier provider of commercial and consumer focused receivables management services.

Credit Solutions is a premium provider of debt recovery and receivables management services, operating from offices in Adelaide, Sydney, Melbourne, Brisbane, Perth. Credit Solutions has partnered with some of the country's leading credit providers within the financial services industry to deliver confidential, professional and cost-effective services.

We offer a range of customised receivables management and mercantile services including:

- Telephone Demands;
- SMS and Email service;
- Reminder Calls;
- Written Demands;
- Solicitors Demand Letters;
- Legal Recovery Services
- Skip Tracing;
- Dispute Resolution Management;
- Overflow Management;

Credit Solutions holds a current Security and Investigations Licence for Collection Activity. We conduct all operations in compliance with relevant State and Federal legislation, including The National Consumer Credit Protection Act, the Privacy Act and the ASIC/ACCC Guidelines for Creditors and Collectors.

We also embrace the Australian Bankers Association Code of Conduct, including its hardship provisions. We are fully committed to the protection of our clients' brands through ethically based and responsible collection activity.

### Our mission statement

- To provide the highest level of personal financial services in a friendly, professional manner
- Providing state of the art technology to meet the ongoing needs of clients and other stakeholders
- To give staff an enriched experience with the tools and knowledge to complete their tasks



# service charter

Credit Solutions' service charter ensures you receive the highest quality service throughout your dealings with us.

## Our vision



To be the premier provider of client and consumer focused receivables management and legal services



## Our service commitment

Credit Solutions is committed to providing you with a responsive, courteous and informed service:

- Always putting you, our valued customer, first
- Respecting the backgrounds of our clients and consumers and supporting their individual needs
- Providing comprehensive, accurate and timely information
- Taking time to understand your requests
- Giving all your enquiries our full attention
- Having transparent, consistent and easy to understand administrative processes
- Providing a professional, helpful and reliable service

Credit Solutions is here to meet the needs of a diverse client and consumer base while allowing for individual differences by continually developing our day-to-day service standards, complaint resolution processes, and customer satisfaction measurements

## Our business hours

8:00 am to 8:00pm Monday to Friday

9:00am to 5:00pm Saturday (excluding Public Holidays)



# service charter

Credit Solutions' service charter ensures you receive the highest quality service throughout your dealings with us.

## Our responsive service

We are committed to acknowledging a client and consumer as early as possible by aiming to:

- Answer your telephone call in a timely manner, identifying ourselves and our organisation
- Reply to your email enquiries within 24 hours
- Respond to your written mail and facsimile enquiries within two working days
- Attend to and deal with personal enquiries immediately
- Follow up on enquiries that cannot be answered immediately or put you in touch with the person who can be of assistance
- Keep our communications and website information accurate and up-to-date

If problems arise we will:

- Deal with the matter straight away
- Advise you of what can be done when the matter cannot be dealt with immediately
- Advise you of any further steps you can take if you remain unsatisfied

Our customers' responsibilities:

- Treat staff with courtesy and respect
- Always read and, where necessary, respond to correspondence from us
- Provide relevant documents and accurate information so we can help you
- Alert us to changes to your details
- Ask for help and give us feedback on our services



# meet the team

Credit Solutions business development team has a wealth of experience in collections and receivables management for some of Australia's leading credit management companies.

executive

## James Marsionis - Executive Director Vic

James has worked in the credit management industry for more than 12 years for some of Australia's leading mercantile agencies including Recoveries Corp, Probe and National Credit Management Limited.

James has extensive operational and call centre management experience and holds a Bachelor of Business (Management) in addition to several qualifications in customer contact and workplace training.

## Stella Napier - Executive Director WA & NSW

Prior to joining Credit Solutions, Stella was the WA & NSW State Manager at National Credit Management Limited, overseeing the business development and account management functions for some of the company's blue chip clients.

With more than 18 years' experience within the credit management industry both in Australia and the UK, Stella brings a broad range of skills and experience to the role and has a proven track record in customising end to end collection and recovery strategies specific to the needs of her clients.

## Brenton Glaister - Commercial Operations Director

Brenton has been in the receivables management industry for 25 years. In 1990 he established Pacific Mercantile now National Credit Management, he has a passion for commercial collections where a high level of personal communication is required with debtors and clients.

In addition to his primary roles in credit management Brenton's background includes CEO of ASX listed company Tradehouse Limited now known as Chandler Mcleod, President of Institute of Mercantile Agents, Chairman of school boards, Ownership and executive directorships in the distribution businesses of Mortgage Choice, Parmalat, National Foods and Testel. General Manager and executive director of Bridge Corporate Finance, Little Loan Company, Great Western Asset Management and Hudson Lawyers.





# meet the team

Smith Leonard Fahey Lawyer. Committed to its clients. Focussed on results.



## Smith Leonard Fahey Lawyers

Built on a strong foundation of commercial litigation and dispute resolution, SLF Lawyers has grown into a reputable practice known for its commercially minded approach to matters. With offices situated in Melbourne, Sydney, Brisbane and Perth CBDs, we are able to service our clients with our team of experienced legal professionals.

We provide our clients with clear and concise advice, always being mindful of the most economical way for them to proceed and with recommendations on how to best achieve a timely, commercial and cost-effective solution. We believe that best results are achieved through attention to detail, thorough preparation, accessibility, effective strategy and prompt service delivered intelligently.

Alternative dispute resolution is our specialty, although in situations where litigation is unavoidable, we pursue it rigorously, innovatively and efficiently.

### Services Include;

- Commercial litigation
- Contractual disputes
- Corporation Law disputes
- Regulatory investigations and compliance
- Australian Consumer Law
- Professional negligence claims

SLF Lawyers are located at Level 8/160 Queens Street Melbourne Vic 3000  
Tel: (03) 9600 2400 Fax: (03) 9600 2431 Web: [www.slflawyers.com.au](http://www.slflawyers.com.au)



## RECEIVABLES MANAGEMENT SERVICES

Professional account management from day one.

### SERVICES

### DESCRIPTION

#### PAYMENTS PROCESSING

Credit Solutions provides inbound and outbound receivables management across all stages of the commercial and consumer credit lifecycle

#### 24-7 CUSTOMER WEB ACCESS

With an innovative combination of technology-enabled operations, next-generation analytics and a professional customer service experience, Credit Solutions has the capability and experience to provide comprehensive transactional management services on your behalf that include:

#### VOICE MESSAGE BROADCASTING

- Direct debit payment management
- Payment processing, and
- Reconciliation reporting

#### SMS CONTACT SOLUTIONS

A dedicated Account Manager will establish internal processes (including dedicated inbound and outbound call handling, letter and call scripting, email, SMS and written legal correspondence) to ensure that customers feel they are dealing with a knowledgeable and helpful account manager who understands their Client business.

#### MAIL & E-MAIL CONTACT SOLUTIONS

Credit Solutions will manage all recurring customer payments and deliver any relevantly documentation to your customer where required

Using our state-of-the art receivables management software COLLECT! we can help to improve collection rates, boost cash flow and free up working capital, while upholding your brand and reputation.



## MERCANTILE SERVICES

Proven recovery solutions using the latest information technology.

### SERVICES

### DESCRIPTION

#### REMINDER CALLS

Credit Solutions' mercantile services are coordinated to deliver a cost effective debt recovery process that reduces both your delinquency and loss levels via a high level application of technology enablers, optimal staff productivity and robust compliance protocols.

#### OVERFLOW MANAGEMENT

#### FIRST AND SECOND TIER COLLECTION SERVICES

Our recovery methodologies are designed to:

#### FIRST AND THIRD PARTY COLLECTIONS

#### PAYSTREAM™ DEBTOR NEGOTIATION PORTAL

#### SKIP TRACING

#### DISPUTE RESOLUTION MANAGEMENT

#### DEBT LEDGER PURCHASING

#### LEGAL RECOVERY SERVICES

- Create and maintain a sense of urgency;
- Maximise your cash flow and profitability;
- Minimise litigation costs;
- Achieve optimal recovery rates through innovation and negotiation;
- Maintain debtor goodwill and commercial trading relationships;
- Protect your reputation and corporate brand; and
- Maintain the partner relationship in strict confidentiality.

Our mercantile services, built around our sophisticated technology platform and data intelligence, will incorporate five key elements:

- Data analytics
- Debtor communications
- Skip tracing
- Reporting
- Customer service



## MERCANTILE SERVICES

Proven recovery solutions using the latest information technology.

SERVICES	DESCRIPTION
REMINDER CALLS	<b>DATA ANALYTICS</b>
OVERFLOW MANAGEMENT	We optimise contact and conversion rates through a combination of advanced data retrieval applications and sophisticated debtor analysis tools.
FIRST AND SECOND TIER COLLECTION SERVICES	<b>DEBTOR COMMUNICATIONS</b>
FIRST AND THIRD PARTY COLLECTIONS	We establish quality contact through appropriate channels to maintain a sense of urgency throughout the collections process, through a range of mechanisms including: demand letters, outbound and inbound call handling, outbound email and SMS, and inbound email and SMS response handling.
PAYSTREAM™ DEBTOR NEGOTIATION PORTAL	<b>SKIP TRACING</b>
SKIP TRACING	We have access to a comprehensive suite of databases to locate default individual and commercial accounts and the partnership network to undertake specialist field services and premium investigative services on your behalf.
DISPUTE RESOLUTION MANAGEMENT	<b>REPORTING</b>
DEBT LEDGER PURCHASING	We will develop a standard suite of reports that can be customised specifically to meet your reporting requirements, including payment reports, debt reports, action reports, closure reports, spin down reports, performance scorecards, dispute resolution dashboards, payment arrangement reports and legal action status reports.
LEGAL RECOVERY SERVICES	



## MERCANTILE SERVICES

Proven recovery solutions using the latest information technology.

SERVICES	DESCRIPTION
REMINDER CALLS	<b>CUSTOMER SERVICE</b>
OVERFLOW MANAGEMENT	We establish comprehensive training and compliance programs, call scripting and language control to handle collection negotiations on your behalf.
FIRST AND SECOND TIER COLLECTION SERVICES	We will support your customer service strategy and performance objectives through a committed relationship of openness, transparency, performance and insight. At Credit Solutions we have a strong performance culture, underpinned by a clear focus on delivering the results expected of us.
FIRST AND THIRD PARTY COLLECTIONS	Our customer service charter is built on an acute understanding of the following principles:
PAYSTREAM™ DEBTOR NEGOTIATION PORTAL	<ul style="list-style-type: none"><li>• Ethical obligations, adherence to discrimination and privacy;</li><li>• Compliance with contractual obligations;</li><li>• Our reputation and future business; and</li><li>• Compliance with government legislation</li></ul>
SKIP TRACING	
DISPUTE RESOLUTION MANAGEMENT	Credit Solutions' collection staff will identify debtors in special circumstances and, in combination with our customised training materials, reporting and IDR (Internal Dispute Resolution) program, we will ensure that reasonable adjustments are applied to debtors in difficult circumstances and vulnerable situations, disputes are appropriately handled, and complaints are well managed and immediately reported.
DEBT LEDGER PURCHASING	
LEGAL RECOVERY SERVICES	



# our technology

## COLLECT! INFORMATION MANAGEMENT SYSTEM

A secure online information management portal, combining the latest in technological design, system stability and practical flexibility.



A complete software solution, capable of handling complex collection needs with speed and efficiency.

Credit Solutions uses the COLLECT! System, a fully integrated action diary and ledger system.

COLLECT! enables all your customer account details to be stored on the one Windows-based platform, including all account records, financials, letter and event schedules, file attachments, personnel information and a complete transactional event history.

The system features ODBC/SQL data, which you can access using SQL. In addition to accounts receivable, ageing and billing statements, the system also reports trust account history, collector and corporate commissions, daily banking and business information, and displays collection % success rate. Up-to-the-minute accounting information can be displayed however you want it.

COLLECT! is fully integrated with our dialling, messaging and electronic payment systems, offering a truly live operating environment. With automated daily uploads to our client web server (Client Access Web), the information you get is accurate and up-to-date. Your debtor accounts are efficiently tracked from the time of referral until activity is concluded and they are closed.

Reporting is an integral part of your business success and COLLECT! has everything you need to produce impressive results. Instantly available from anywhere in the system, the COLLECT! generates relevant, easy-to-read reports using a variety of subjects, bases and criteria.

Reports can be sent to the screen, email, a spreadsheet, html file, the printer, a text file, a word document or MSS. A wide selection of templates is provided for Daily, Monthly, Year End, Analysis and Summary reports, and full customisations are possible.

Standard template reports include:

Bank Deposit Report | Client Acknowledgements | Debtor Notices Debtor Contacts | Collector Activity | Account Assignment | Account Matching Payment Plans | Batch Processing | Debtor Summary Debtor Payment History Debtor Notes | Debtor Contact Schedules Debtor Notices | Letters | Debtor Detailed Report | Trust Report Receipts | Account Status Reports



# our technology

## CLIENT ONLINE ACCOUNT MANAGEMENT PORTAL

A secure online portal giving you live access to your files when you need it.



Flagship software solution to the collection industry

ClientAccessWeb (CAW) is a sophisticated yet easy to use application that allows you to access your full file history and communicate with your Credit Solutions Account Manager.

Information from our COLLECT! database is uploaded daily to the CAW server, so the information you view is up-to-date and accurate. CAW allows you to view your customers' profiles, check account balances, addresses, phone numbers, last payment dates and account status. While viewing a customer's profile, you can report a direct payment, let us know if an address or phone number has changed, or upload an itemised statement.

### SYSTEM FEATURES

- Total transparency to view and audit all your files
- 24/7 system access with real time information on all accounts
- Interactive account inquiry screens
- On demand reporting tools with export capabilities
- Refer placements with integrated new account templates
- Communicate with Credit Solutions account managers via secure messaging
- Receive and refer direct payment and cancellation reports
- Login via a custom-branded portal through your website
- Customisable dashboards
- Search for accounts based on name, account number, telephone number, or any other field
- Account inquiry screens can present selected information on each account
- New placements and secure file transfer tool allow you to streamline the process of referring new accounts
- Allows you to retrieve or run complex reports
- Keep in constant contact with the Secure Message Centre, enabling interoffice and agency communication



# our technology

## VOICE SYSTEMS TECHNOLOGY

State-of-the-art telephony system technology through the cloud.

Our voice systems technology leads the market in providing quality, compliant solutions.

### CALL RECORDING

Our telephony system technology enables digital voice recording (DVR) of all inbound and outbound contacts to assist with the quality and call monitoring auditing of staff, and easy recall of previous phone conversations.

Each recording is tagged with detailed information enabling easy retrieval. Our call environments operate in compliance with privacy regulations, with recording opt-out functionality engaged at the request of the call recipient, and form an important aspect of our governance systems, which covers:

- Mentoring and training
- Quality and compliance audits
- Complaint handling and dispute resolution
- Client brand protection

### PHONE NUMBER VERIFICATION

This powerful tool dramatically increases right party contacts and enables us to make key decisions about the likelihood of phone contact and ensures that we are not wasting valuable resources attempting contact on disconnected phone numbers.

### SMS

Whether we are informing your customers they have a payment due, reminding them of a missed payment or advising them of their payment details, SMS will reach them instantly.

Credit Solutions utilises Australian routes ensuring that messages to your customers will be delivered in an efficient manner and time stamped with an Australian time zone.





# our technology

## ADVANCED SKIP TRACING SOLUTIONS

Access to the most reliable and complete databases in the country.

Credit Solutions can provide a range of skip tracing options, from data washing and desk-based research, through to comprehensive investigative services. These services can be commissioned on an individual (fee for service) basis, or integrated as part of a broader contingent collections strategy.

Our tracing procedures are undertaken in full compliance with the ACCC/ASIC Debt Collection Guidelines and Privacy Act Regulations and our staff receive ongoing training in the latest communication and technical systems.

In partnership with Acceleon and TICA, we have access to a variety of consumer and commercial databases that are systematically updated to provide us with the most reliable and complete databases in the country.



Powerful, intuitive tools to assist with the location and /or verification of debtors and payers.

### ACCELEON LOCATE

Acceleon Locate draws from a variety of data suppliers including:

- The Acceleon Public Number Directory;
- Marketing Data;
- Over 150 million historical records;
- Geo-demographic information from RDA Research;
- Maps from Google; and
- Australian Business Register;
- ASIC



Access the largest tenant database in Australia

### TICA TENANT DATABASE

Credit Solutions have partnered with TICA to bring the largest tenant database in Australia to the Credit and Collections industry. The TICA national tenant database has grown over the years to be the largest tenant database in Australia and features the following:

- Holds in excess of 6 million records
- Processes more than 120,000 tenant checks per month
- Complies with the National Privacy Principles



# our technology

## PAYMENT SOLUTIONS

Multiple payment options across all channels make it easier for your customers to pay.

Credit Solutions' payment solutions are designed to improve overall transactional efficiency by customising and automating all existing account receivables transactions including any third-party software utilised.

Our payment solutions not only eliminate manual processing from payment initiation to settlement, but also help to reduce broken promises by making it easier for your customers to transact.

In addition to offering Merchant Level 1 PCI DSS compliance solutions to clients who process credit card transactions, our payment solutions can be tailored to facilitate multiple payment methods (see below) across all platforms (internet, mobile, PS3, call centre, batch and recurring) utilising multiple payment types (purchase, refund, pre-authorisation and completion).



### PAYMENT METHODS



- Credit Card (single payments or recurring arrangements)
- Direct Debit (single payments or recurring arrangements)
- Direct Credit to your Trust account(s) or customers bank account(s)
- POLi™
- PAYSTREAM™



Credit Solutions is fully compliant and accredited in accordance with the Payment Card Industry Data Security Standard (PCI DSS).

We also specialise in consolidating all your payment offerings into one daily electronic file for easy importation to your billing or collection software. This can be automatically emailed to you or downloaded securely to your servers overnight.



We deliver solutions that will maximise profits, create a competitive edge and deliver significant cost reductions by automating and streamlining the payment, reconciliation and dishonour processes.