

## Delinquency Management Third-Party Collection Solutions

### Your Single-Source Solution for Delinquency Management

PSCU's third-party delinquency management solution, TriVerity, provides your financial institution with a single-source of service that elevates the customer experience, reflecting the personalized care expected from your brand. We are your best resource for maximizing recoveries from non-performing loans.

We help you efficiently recover more of your charged off accounts increasing your revenue and profitability.

Using soft-touch motivation we guide borrowers in the resolution of their delinquencies.

- Serving the collection industry since 1990.
- Worked with over 2,700 financial institutions nationwide.
- Collected over \$265 million and repossessed over 15,000 pieces of collateral for our clients.
- Contingency based fee; remember we don't get paid until you get paid!
- Rely on the consistency of agents whose sole responsibility is collections, not an assortment of other duties.
- Our highly-trained agents specialize in the resolution of complex issues.

### Negative Share / Checking Account

#### **A Solution Designed for Immediate Results**

Our unique approach of utilizing dedicated small balance agents, consistently produces results above industry standards.

- Expect higher recoveries immediately.
- Leverage expert performance on all aspects of standard collection practices.
- Get quick resolution to inquiries through your assigned support team.

### Unsecured Accounts

#### **Experience and Techniques That Get the Job Done**

TriVerity provides exceptional results working your delinquent or charged off loans on a contingency basis. The rate is based on volume, days delinquent, amount and type of debt.

Consistent collection touches are designed to develop relationships to improve or accelerate resolution of the debt.

- TriVerity's dynamic internal agent training and evaluation process ensures that proven collection practices are used in a compliant, professional and friendly manner.
- Robust scrubbing processes provide a safety net for missing documentation, minimizing risk.
- Your questions or concerns are addressed by a client service support team assigned to your institution.

### Technology-Driven Estate Recovery Solutions Improve Efficiency

A successful estate recovery strategy is anchored by a partner with the expertise and experience to recover on probate and non-probate accounts. TriVerity's partnership with DCM Services provides a full-service solution for state account recoveries using empathetic, compliant, and survivor-centric strategies.



## Temenos Partner

The **TriVerity Connector** is a fully integrated and streamlined connector to Temenos Infinity Collection and Recovery Modules. Manage accounts and receive collection activities directly within Temenos Infinity, all at no cost to the financial institution.

## Compliance

At TriVerity, extra care is taken to protect our reputation and the reputation of our clients. We continually monitor and audit our collection practices to ensure compliance with all industry State and Federal regulations and laws, including CFPB (UDAAP), FDCPA, TPCA, GLBA and PCI DSS. We work diligently to maintain the highest levels of performance and compliance on every account we work for our clients.

## Technology

We maintain the highest standards of physical and technological security. Our secure client portal makes it easy to submit accounts, view reports, and check the status of your files with real-time collection notes.

Reports available to you:

- New Accounts Acknowledgment
- Accounts Inventory Report
- Active Account Report
- Closed/Return Accounts
- Performance Analysis Statement
- Collection Activity
- Trust Statements

## Let's Work Together on Reducing Your Delinquency

You deserve a delinquency management partner whose goal is service excellence. Our solutions have been developed and built from thirty years of experience and proven collection success.

## TriVerity Training Success

TriVerity's Training Success courses are built by collection experts with over 30 years of real-life, hands-on experience in collecting debts.

Bringing new collectors up-to-speed and keeping experienced collectors up-to-date is a challenge. Processes and procedures need to be efficient and effective, using all available resources.

Our training courses are designed to strengthen your collection staff by increasing their knowledge and confidence, which leads to effective and productive delinquency management. Training programs are available through live online digital courses. Visit our website for current dates and to register.

- Bankruptcy Success
- Collection Call Success
- Collection Department Success
- The Collection Academy

The TriVerity Collection Academy is a two-day annual conference providing current and insightful continuing education for your collection staff.



## Our Enthusiasm and Passion Provide the Exceptional Service You Expect

TriVerity has been at the forefront of delinquency management since 1990, providing solutions with a focus on service excellence. Our deep understanding of the challenges financial institutions face combined with our experience enable us to build partnerships that result in reduced delinquency.