

Delinquency Management First-Party Collection Solution



Collection Solutions That Improve Efficiency and Reduce Costs

The Loan Service Center is an early-stage delinquency management solution for all loan types before charge-off and is customizable to your needs. Utilizing technology in your collection process provides reduced expenses, increased efficiencies, and results.

We combine multiple dialing strategies that include multi-channel digital automation, self-service, tenured staff, and extended hours while maintaining the same “customer-friendly” approach. Allowing your financial institution to engage with more customers cost-effectively in the early delinquency cycle.

- Minimize loan loss by managing early-stage delinquency with extended collection hours to ensure right party contact.
- Multi-channel digital options, dialer, texting, email, and self-serve. Utilize state-of-the-art technology without capital investment.



- Trained agents work with the borrower to find reasons and solutions for their failure to pay.
- Convenient pay-by-phone option improves collection results.
- Results of call, next contact, and course of action can be viewed in real-time.
- Improve your bottom line with solutions designed for any loan type at any stage of delinquency.

The Right Tools and Reports

We use our advanced technology to achieve higher levels of collections efficiency and ensure compliance with the Fair Debt Collection Practices Act and TCPA.

Reports are produced on an aggregate level and can be customized to show your financial institution’s individual production.

We review these reports and other trending data during monthly Stay Connected meetings with your staff.



Simplified Pricing

Our pricing model is based on the number of accounts you assign to us for collection and the level of effort you want us to perform on your portfolio.

Easy Implementation

Implementation is quick and easy. Upon receiving the enrollment form and agreement, the programming time needed to set up our system parameters is approximately 10-15 business days. Our support team helps you through the process step-by-step.

Extended Services

Reducing Your Administrative Tasks

Reduce your internal expenses and administrative tasks involved with Repossessions, Bankruptcy, Credit Dispute Processing, Field Services, Notices, and Call Campaigns.

Repossession Coordination

We provide repossession, remarketing, and collection solutions with nationwide coverage to coordinate all aspects of your secured account needs. Status reports are available in real-time via our website.

Bankruptcy

The Loan Service Center's Bankruptcy services cover all administrative work involved with filing proof of claims and reaffirmations.



Credit Dispute Processing

The Loan Service Center's Credit Dispute Processing Solution handles the burden of timely investigation and responding to ACDVs, freeing your staff to focus on more customer-facing issues.

Field Services

This is another way we attempt to communicate with a customer that can't be contacted by phone. This service is used to gather information about the borrower, the collateral or to share the urgency of returning a phone call. The field service agent does not provide collection-related services.

Notices

Sending letters, such as right to cure, can't get the customer on the phone, or cross-collateralization is a service performed by The Loan Service Center.

Call Campaigns

Leverage our trained staff to reach out to your customers with special offers or important messages.

Our Enthusiasm and Passion Provide the Exceptional Service You Expect

The Loan Service Center has been at the forefront of delinquency management since 1997, 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.