

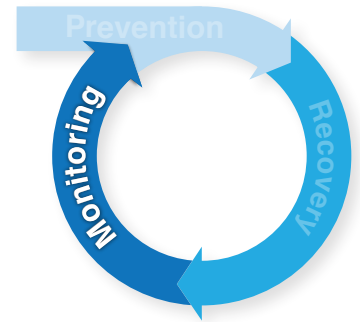
Monitoring

Monitoring credit history has allowed AFCS to take a giant leap forward in debt collection through our collaboration with national credit bureaus and our ability to fully integrate new demographic information whenever your debtors apply for credit anywhere in the US. While *CreditWATCH* is a component provided on all of our Recovery solutions, you may also choose it as a stand alone service following agency placements.

CreditWATCH:

A standalone or integrated service that enables AFCS clients to re-engage with the debtors as they update their demographic data through credit applications (anywhere in the US).

Featured Components



Program Features

- *CreditWATCH* provides a solution for the 80% of your bad debt accounts that remain unpaid because the typical collection process ceases when the debtor cannot be located or did not have assets that could be identified or garnished at the time of the initial collection activity.
- New demographic information is automatically sent to AFCS from national credit bureaus when debtors apply for credit. The new information then triggers action to update the account and refer for immediate collection activity using our outbound predictive dialing telephone system.
- Leveraging the advanced capabilities of AFCS, the collection process becomes an iterative cycle. As opposed to making the minimal level of attempts and writing off debt, *CreditWATCH* allows our clients to re-engage at a time when the debtors are in a better position to resolve their account. A real-time 'hit' on *CreditWATCH* implies that the debtor is seeking additional credit.

Benefits and Outcomes

- As a debtor's economic situation and ability to pay improves you benefit from a system that pushes information automatically to AFCS for immediate collection activity.
- You no longer need to be confined to substandard levels of recovery by collection agencies that have a limited capability to monitor debtors or enforce recovery. The ability to monitor credit activity and immediately contact the debtor to request payment is increasing overall recovery by up to 30%.

About AFCS: At American Financial Credit Services (AFCS) you get the advantage of fully integrated interactive technologies supporting online bill payment, internet client access to view accounts, state-of-the-art power dialing, hands-free skip tracing, electronic remittance and electronic funds transfer just to name a few. To schedule a consultation, please contact 1-888-317-2327.