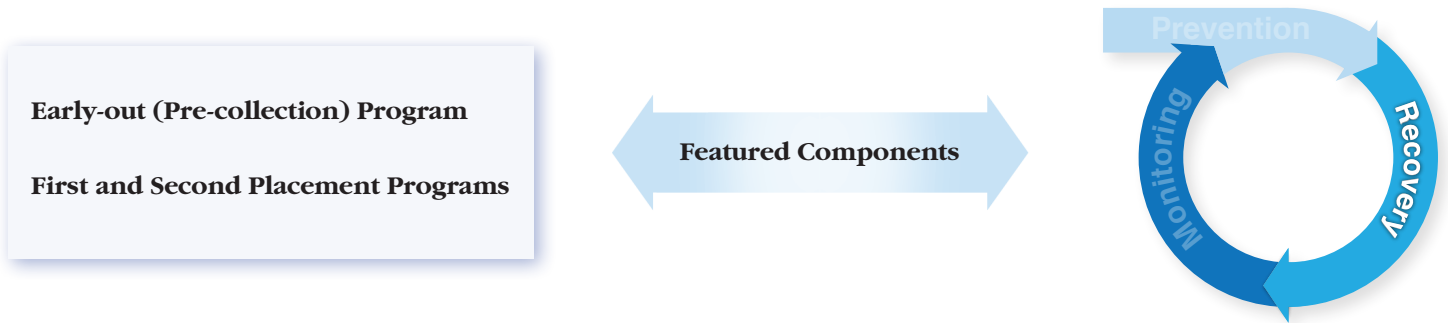


Recovery

To complement our Prevention services, we offer our clients a thorough Recovery process that treats your customers with dignity and respect. AFCS is fully compliant on all federal HIPPA guidelines and our staff is trained on both the Fair Debt Collection Practices and Fair Credit Reporting Acts. Since our inception in 1993, we maintain a zero tolerance on debtor complaints and credit reporting discrepancies. Unlike the typical 30-45 day collection process, our efforts continue until the statute of limitation expires.



Program Features

Customized Early-out Process

In collaboration with our clients, we determine the most effective point in your revenue cycle to place accounts and what strategies will generate maximum results. Our Account Representatives contact guarantors using outbound telephone efforts and/or standardized letters to resolve outstanding self-pay balances. AFCS understands your need to identify Charity Care situations and comply with particular payment arrangements approved by your facility's credit policy. Upon request, clients can combine Early-out and First Placement services to create a continuous collection effort for one contingency fee.

Account Verification and Resolution

Prior to the initiation of collection efforts, AFCS checks for bankruptcy activity. We employ a national skip tracing process on all accounts regardless of their balance. Power and predictive dialing technologies ensure that every account receives the same treatment. Each account is entered into our *CreditWATCH* program, where demographic information is updated anytime your debtors apply from credit.

Benefits and Outcomes

- The Recovery portion of the Interactive Debt Management program typically generates results up to 30% greater than those produced by the legacy model of traditional collection agencies.
- With viewing rights to your accounts via a secure internet portal, you gain the ability to perform ad hoc account audits and eliminate redundancies.
- Administrative costs are lowered with the use of electronic remittance for received payments.

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.