

## Business process services for consumer and auto finance

Technology-driven teams, innovation and expertise to improve your outcomes.



### Conduent in consumer lending

Our history helping consumer and auto finance companies goes back nearly a decade. In collections, we have more than 30 years' experience, giving us a depth of insight into the most effective pathways to success.

We're one of the nation's largest application service providers for consumer loan servicing, supporting over nine million loans for our clients. We work with clients across the finance horizon to create customer-centric solutions that minimize default and improve collections and cash flow.

#### Look to us for:

- Reduced operating costs
- Top-notch talent
- Better collections performance
- More dollars collected per hour/faster roll rates
- Technology innovation
- Improved cash flow
- Better customer satisfaction

Sometimes the cost of trying to handle everything in-house isn't worth it, especially when you can have an industry leader behind you.

### Global range, focused expertise

Conduent manages more than \$60 billion in consumer loan assets. With a network of talented teams located in domestic, near-shore, and international service centers around the world, we have great scalability and flexibility for tailoring our services.

Rigorous recruiting and training protocols help us ensure that agents who work for us and represent our clients are top-tier talent, with specialized expertise in loan servicing and collections.

### People + technology = a complete solution

When you work with us, you'll experience first-hand how focused we are on helping you elevate service quality and capabilities and also reduce costs. *We want to help you turn good into great.*

Whether you're large and global or smaller and regional, we can mold a perfect package of support to help you drive collections success for your organization.

We work closely with every client to identify what services best match up with their unique needs and objectives to build the most effective and cost-efficient solution. Take advantage of our "one-two punch" — **business process services** (contact center, document imaging, process management and collections) coupled with our **customized loan servicing and collections technology** — to drive even bigger savings advantages.



### Contact us

financialservices@conduent.com

1-844-ONE-CNDT

conduent.com/consumerandautofinance

## Spark a transformation.

### Our services at a glance:

#### Collections and customer care

Our collections and customer service centers cover a global footprint and support multiple languages. With more than 3,300 agents supporting financial services clients, we stand out with high levels of availability and a full scope of capabilities:

- Pre-collection services
- Inbound collection/customer service centers
- Outbound collection calls
- Aversion programs
- Virtual messaging
- Express or web-enabled payment
- Web-based self-service
- Payment processing
- Default services with a flexible approach
- Borrower communication and support
- Credit bureau reporting
- Customized scripting and multichannel communications
- Payment intercept
- Predictive dialing
- Skip trace
- Personal identification verification
- Missing equipment verification
- Address maintenance
- Coupon books or statements
- Around-the-clock Interactive voice response (IVR) services

Conduent teams consistently outperform their client in-house counterparts. Leveraging the predictive modeling and risk scoring capabilities built into our software, we hone in on accounts that need it the most to drive better overall collections success.

#### Back office solutions

We handle behind-the-scenes functions that are critical to consumer and auto finance operations, infusing best practices, streamlined processes and the latest technology:

- Keying; balancing
- Research
- New account processing
- Returns and adjustments processing
- Reviews
- Transaction processing
- Account servicing

#### Inbound data and document management

We focus on digitizing content early in the process and leveraging technology to deliver accurate, timely information.

- Front-end image and data capture
- Post-processing
- Document and transaction content management

**Conduent teams and technology create 19 million images each day and index over 22 million documents per month for our clients.**