

# OVERVIEW

## END TO END SERVICING SOLUTIONS CUSTOMIZED TO FIT YOUR NEEDS



Systems & Services Technologies, Inc. (SST) is the premier third-party loan servicer in the U.S. SST delivers best-in-class service through outstanding technology, a highly trained staff, and a comprehensive range of servicing functions.

In January 2008, SST was acquired by the NCO Group, Inc. (NCO). NCO is the world's leading provider of business process outsourcing (BPO) services, including accounts receivable management, customer relationship management, and finance and accounting solutions. Established in 1926, NCO employs approximately 30,000 people and provides services to more than 22,300 companies in the financial services, telecommunications, health care, retail and commercial, utilities, education, transportation and logistics, technology, and government sectors.

NCO operates a global network of more than 100 operational centers, including international facilities in Antigua, Australia, Barbados, Canada, India, Mexico, Panama, the Philippines and the United Kingdom. NCO's strategy for SST is to grow its core business of primary and backup servicing through continued investment in SST's collections' technologies and resources; adding new asset servicing capability, contributing equity to secure new business and continuing on an acquisition strategy to improve SST's overall operations capability and growth objectives.

**We support your DIRECTION.** Whether you are offering a new loan product, a credit class, or a service for an existing loan product, SST can provide the infrastructure and operational expertise for you to successfully launch and enter new products and markets. Our servicing solution allows you to focus on growing and serving a loyal customer base, while we focus on the back-office functions needed to support your growth.

Whether you are a new finance company or one experiencing significant growth, SST can provide the infrastructure and operational expertise to successfully launch your business, handle growth and maintain solid portfolio performance. Our servicing solution allows you to avoid laying out the fixed costs necessary to develop or expand a servicing operation.

Whether you are at a stage in your business where you need to consider a strategic exit or whole loan sale or whether you need a standby servicing engagement, SST can provide the infrastructure and operational expertise to professionally execute your servicing transition and to sustain performance on your portfolio. Our servicing solution allows you to focus on maximizing return on assets while maintaining customer and employee satisfaction.

### **We BALANCE your overhead with your needs, and our performance with your expectations.**

We make it possible for you to swap the fixed costs of servicing with the variable expenses of outsourcing. Our servicing solution allows you to optimally align your servicing costs with portfolio growth, profitability and shareholder value objectives.

We customize every servicing appointment around your business specifications and customer objectives, balancing your business requirements with the right customer model and service arrangements. With technology strength that's rooted in our business continuity plans and state of the art proprietary servicing system and platform, our servicing solution (private label, co-branded or as SST) enables you to maintain and grow a loyal and long-term customer base.

Simply put, we're an extension of your business and we make it possible for you to focus your energy and resources on what matters most — marketing, origination and profitability. By providing you with the highest quality customer service, we allow you to gain new customers and provide new products to existing customers.

Our goal in servicing your portfolio is simple — to maximize performance. We accomplish this by continuously aligning our goals with your business and customer objectives.

### **We enter into a STRATEGIC PARTNERSHIP.**

We are the business behind your business, and we know we are only as successful as you are. As your strategic partner, helping you improve your business and maximize your profits is our first priority. It is how SST has become a proven leader in servicing consumer receivables. We understand that you have distinct business needs, and require our unwavering commitment to preserve the confidentiality of your data and our servicing relationship. Our motivation for excellence through innovative thinking drives our mutual success. And, our ability to execute allows us to consistently deliver exceptional servicing solutions with industry leading performance.

### **SST. Excellence in third-party servicing.**

### **Contact us**

To speak with a SST business advisor, please call us at **800-392-8308**, or visit our Web site at **[www.sst-mo.com](http://www.sst-mo.com)**.

To find out more about NCO, please visit **[www.ncogroup.com](http://www.ncogroup.com)**.

