

TECHNOLOGY



SST's leadership position is a result of the state-of-the-art technology used to achieve outstanding results for clients. Continued investment in technology is critical to maximizing client returns.

- **Application Development** – approximately half of our technology staff is dedicated to application development, reflecting our belief that our unique servicing platform is a key differentiator. Our customized servicing platform allows our staff to use one application, or "desktop," across all functions. This application is fully integrated with our call center telephony ensuring effective and efficient customer service and collection efforts. Our platform and telephony systems are linked to a single data source, streamlining information processing and eliminating errors due to conflicting data feeds.

Our flexible systems permits servicing of varying contract types and different degrees of credit quality, and allows for programming of unique procedures and client preferences.

- **Architecture** – we use industry leading technology components so that we can invest as needed to take advantage of enhancements without rebuilding from scratch. This allows us to readily extend our capabilities to

service additional asset types. From our data base and development tools to third-party applications for document imaging and telephony, our architecture choices are designed to manage active portfolios of varying size and perform back-up servicing duties on large portfolios.

- **Voice Technologies** – our integrated telephony systems illustrate our commitment to providing our staff with the best tools in the servicing industry. We employ the appropriate call handling strategy for any given asset quality and client preference – from predictive or preview dialing for outbound calling to intelligent call routing and IVR for inbound calls. Our goal is to identify every inbound call and make the best routing decision for effective, appropriate service.
- **Disaster Recovery** – complete readiness for any type of disaster or outage is a priority, and we have made significant investments in both our St. Joseph, Missouri and Joplin, Missouri locations to ensure our preparedness. In our Joplin office, we have built a fully redundant data center and non-production recovery infrastructure. Thus, either site can support the workload of the other in disaster recovery mode.

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**.