



Asset Compliant Solutions
Trust is the most valuable asset.

Protecting Asset-Based Lenders' Brands and Bottom Lines with Full Cycle Portfolio Solutions

Asset-based lenders and lease finance companies face a number of challenges when their loan/lease portfolio performance starts to slip.

- Deteriorating financial performance due to an upward trend in late or non-payments
- Hard-to-find and/or nonresponsive customers
- Understaffed or under-experienced collections and/or recovery teams
- Concerns about collateral asset location and integrity
- Legal or reputation risk due to poor recovery performance
- Little or no insight into customer's condition with other lenders
- Little or no insight into regional or industry trends affecting loan performance



When deal flow is strong and default rates are low, these kinds of problems can seem manageable. But because conditions are always changing, leading lenders and lease finance companies across the country turn to ACS to help solve their most pressing portfolio challenges.



Over its more than 25-years, ACS's industry-leading team of Collections, Recovery and Portfolio Optimization Specialists have built a reputation as the industry's most professional and reliable. Every ACS team member is fully accredited with an average of ten years' industry experience. And everyone is committed to integrity, transparency and ethical business conduct.



ACS's scope of solutions and capabilities

ACS partners with banks, captive lenders, lease finance companies and others to develop custom solutions designed precisely around their needs. These services may include one or many more of these services...

Fully customized solutions suited to your needs and circumstances

Loan & Lease Solutions

- First Party Collections
- Pre-repo Collections (Collect to Cure)
- Creditor intelligence
- Door knocks
- Asset Surveillance

Loan & Lease Default Solutions

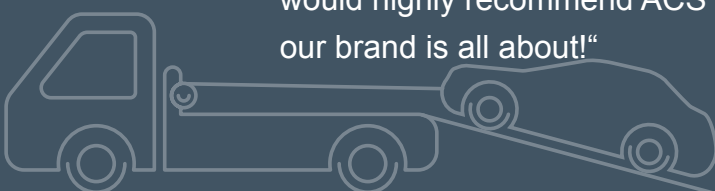
- Late-stage Collect to Cure collections
- Asset Recovery
- Skip Tracing
- End Lease & Deficiency Collections
- Charge Offs with Customer in Possession

Asset Disposition Solutions

- Logistics
- Surveillance
- Pre- & Re-Marketing
- Transportation



“As a vendor relationship owner, I have enjoyed working alongside ACS as they consistently perform at a high level. I appreciate the fact they have a very experienced team and leader that understands how important it is that the customer service offered matches our brand. ACS does a great job of providing reporting that breaks down the clients portfolio in efforts to pin put where efforts should be most maximized. Overall, I would highly recommend ACS as they have truly displayed what being an extension to our brand is all about!”



Mandrae Collins
DLM Project SME | Mercedes-Benz Mobility AG

How ACS moves the needle for your portfolio

Every lender's situation is different. In our more than 25 years, we've seen virtually every collection and recovery scenario imaginable. In addition, our close industry ties, vast agent network and proprietary technology provide us with insights we leverage to every client's advantage.

Loan & Lease Solutions:

Minimizing defaults through early-stage collections

The best time to start optimizing portfolio performance is early. ACS uses all our resources to help identify possible trouble in a portfolio and our highly skilled team of Collections Specialists to successfully resolve at-risk balances.



Loan & Lease Solutions include:

- **First party collections** – ACS offers white label collections services operating under your brand or third-party services. Either way, lenders are assured that their customers will receive the same exceptional service and professionalism.
- **Pre-repo collections** – The best repo is no repo at all. As part of ACS's Collect to Cure Program, our Collection and Recovery Specialists have successfully converted thousands of planned recoveries into performing loans.
- **Creditor intelligence** – ACS identifies trouble spots in a portfolio using data and our field network. Between them, we often gain early visibility into conditions affecting a single borrower, a region or an industry. As risk goes up, so does our response.
- **Door knocks** – Sometimes, something as simple as a door knock will be just the nudge a borrower needs to prevent default. Our nationwide network of agents can be dispatched anywhere, any time. If and when it's appropriate, they also stand ready to help with recovery.

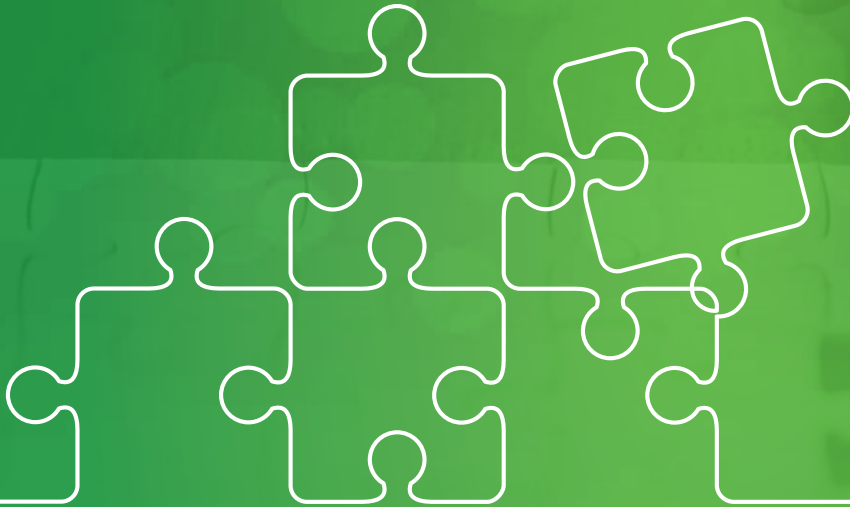


- **Asset surveillance** – Large equipment, fleet and other asset-based lenders sometimes need to know where their assets are and what condition they're in – especially when nonpayment has become an issue. ACS locates, photographs and can even surveil assets as needed to help make sure the integrity of these valuable assets remains intact.



“We had a customer purchase a large amount of equipment, then disappear. Other agencies tried to find it; all of them failed. Then we called ACS. They were able to track all of our equipment from Maryland to North Africa and locate every piece. Almost overnight, we finalized a deal to give ACS 150–200 more accounts and they went to work on them immediately. We count on ACS to be responsive and efficient, and, from a collections standpoint, they deliver more than any other agency we have ever worked with. They're also a professional and respectful group of people that we love working with.”

Gary Steen | Supervisor, Loss Mitigation
Kubota Credit Corporation, U.S.A.



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Loan & Lease Default Solutions:

Protecting lender brands with fast, professional late-stage collections, recovery and post recovery

Loan & Lease Solutions include:

- **Late-stage (Pre-repo) collections** – ACS has a remarkable track record for successfully resolving non-performing loans that are scheduled for default – reducing default rates by up to 70%
- **Asset recovery** – Working hand in hand, our internal recovery specialists and field agents are known for their professionalism and integrity. With 25 years' experience, we employ best practices to protect our clients and their assets.
- **Skip tracing** – Hard-to-find assets are an ACS specialty. Using a wide variety of data from public and proprietary sources, ACS has mastered the art and science of skip tracing.
- **End of Lease and Deficiency Collections** – Collecting on or reactivating expired leases with deficiency balances related to balloon payments, asset depreciation, etc., ACS helps lease finance companies with increased capacity and top-notch lessor service.



- **Charge Off Collections** – ACS's seasoned Collections Specialists consistently deliver superior collection outcomes on charge-off balances.

“ACS has been a great partner for us even several years prior to my four years working directly with them. In my time working with Andrew Pace and ACS, I have every confidence that they can get the job done, even on the difficult tasks. They go above and beyond to provide us with great performance while also maintaining our brand image. Any time we have a difficult assignment, we know that ACS is willing and able to complete the request. I'm thankful to have such a strong partnership and trust that our placements are in good hands. Thank you Andrew and ACS for all that you do.”

Mark Musumeci

Account Resolution Manager, US | Volvo Financial Services



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Asset Disposition Solutions:

Optimizing portfolio value with industry leading asset monitoring, recovery and logistics and remarketing

Asset Disposition Solutions Include:

- **Logistics** – ACS preserves the value of lender assets while saving time and money leveraging our nationwide network to efficiently find, monitor, recover, transport and store assets.
- **Surveillance** – ACS helps lenders monitor the whereabouts and condition of assets when payment may be at risk, legal action is under way, or when going into mediation.
- **Pre- and re-marketing*** - ACS works with asset-based lenders serving nearly every industry. We have the connections, communication network and know-how to match recovered assets with ready buyers.
 - **Pre-marketing**, coming in late 2023, takes the concept even further, working with lenders to identify potentially stressed borrowers and facilitating introductions to buyers in order to prevent defaults.
- **Transportation** – With agents across the U.S., ACS can move recovered assets from anywhere to anywhere, including into temporary storage arranged for by us.



Whether your portfolio problems come early or late in the loan lifecycle, ACS has the solutions lenders need to reduce defaults, minimize reputational and regulatory risk, and efficiently preserve asset value.

Find out more. Contact ACS Chief Client Experience Officer Andrew Pace at:

apace@acs-cam.com | **888-995-4227**