



ICT Financial Services:

MORTGAGE COLLECT

The Complete Early Stage Solution

Your one-stop resource for soft collections

- NSF notices
- Short payments
- Western Union® Speedpay® Just in Time EFT®
- Late fees
- Payment disputes
- Waiving fees
- Delinquent hazard and tax calls
- Promise to pay calls

Mortgage servicers are facing an unprecedented challenge – and it's growing more ominous every day. With interest rates rising faster than wages, hundreds of thousands of customers with adjustable rate loans will have trouble making their payments. Thousands more were already overextended by consolidation, interest-only and cash out refinancings.

The sheer volume of loans generated over the past two years means that most servicers don't have the staff to handle collections of this magnitude. And, hiring sufficient collections personnel may be out of the question, because the shrinking spread is forcing servicers to squeeze even more costs out of the process.

The Solution: Mortgage Collect for Early Stage Collections

Mortgage Collect from ICT Group is a comprehensive early stage solution that blends inbound and outbound live agents, automated outbound alerts and proven onshore and offshore capabilities for maximum results at minimum cost.

By using Mortgage Collect to manage soft collections, you free your experienced collections staff to focus on more serious delinquencies.

Mortgage Collect doesn't replace your collections staff. Rather, it augments your collections efforts by focusing on early stage collections, when a customer-service

A Cost-Effective Soft Collections Solution That Works



Live Agent



Active Alerts



Offshore

approach can yield significant returns. This frees your collections staff to focus their more intensive efforts where they will do the most good.

ICT Group currently works with 5 of the top 10 mortgage companies and services over 900,000 monthly mortgage transactions. We have 900+ trained mortgage service representatives around the world providing services in both English and Spanish. This in-depth experience in mortgage customer service is a distinct advantage in soft collections.

The Mortgage Collect Difference

The complete package. Mortgage Collect is a single solution for early stage collections. It includes inbound and outbound call handling, low-cost automated Active Alerts and proven offshore capabilities.

Rapid deployment. In today's rate environment, servicers can't wait to begin soft collections. ICT Group's accelerated training can cut normal training time by as much as 50%.

Experienced worldwide personnel. ICT Group has more than 900 representatives dedicated to mortgage service. They're located in the U.S., Canada, Mexico and the Philippines. Not only do you get the benefits of cost-effective offshore outsourcing, but our global capabilities efficiently extend calling hours.

The right resources applied at the right time. Mortgage Collect can handle all your soft collections efforts, so you're experienced collections staff can focus on later stages.

Powerful, cost-effective technology. ICT Group contact centers are fully integrated using Voice over Internet Protocol (VoIP) technology and a centralized, secure voice and data network. Active Alerts use top-tier interactive voice response (IVR) technology for seamless completion of collections.

Benefits That Go Straight to the Bottom Line

- Proven systems increase balances collected
- Optimized resources by blending live onshore and offshore agents and automated Active Alerts
- Blended methods reduce collections costs
- Best practices developed from ICT Group's over 20 years' experience and work with 5 of the top 10 mortgage companies
- Capable of meeting licensing requirements in all 50 states and other jurisdictions

For an interactive demonstration of the Mortgage Collect Active Alerts Solution, call today.

ICT Group is a leading global provider of a full range of customer management and related marketing, technology and business process outsourcing (BPO) solutions, including CRM technology services. We have more than 20 years of experience, more than 40 operations centers and over 15,500 sales and service representatives worldwide. An expert in financial customer service, ICT Group works with 5 of the top 10 mortgage companies, 7 of the top 10 banks and 8 of the top 10 credit card issuers.

To learn more about ICT Group's Mortgage Collect soft collections solution, call 800-201-1085 or e-mail info@ictgroup.com.

