

Credit card processing and collections services increase efficiencies and save money.

Aptara's credit card processing and collections services help global credit issuer clients reap increased profits through cost-effective and value-rich services. Our vast line of solutions addresses every facet of credit and collections services, from approval to activation to customer care and collections. Aptara's reputation for being extremely price competitive while increasing customer satisfaction mean credit issuers can control costs while delivering appropriate service levels to their clients.

Aptara employs over 12,000 worldwide employees. Eleven delivery centers on six continents expose Aptara to a broad spectrum of human resource expertise. Our service personnel are among the most talented and well-trained subject matter experts within the industries we serve. Our renowned retention levels give clients confidence in knowing those we assign to projects are both knowledgeable and experienced.

Aptara offers a full range of credit card processing and collections management solutions for credit issuers to provide the efficiencies they need most. For example:

- **Chat** – Inbound call centers handle on-demand customer service needs through voice and web-based chat services. Whether for activation, lost/stolen, or basic customer care, dedicated teams offer responsive service up to 24/7, based on client needs.
- **Back office solutions** – From credit dispute verification to authorizations, reporting and transcription, Aptara's back office solutions provide cost-efficient customer management services.
- **Voice-enabled Customer Care** – Live agents specially trained to provide personal care solutions for customer inquiries, transactions, account maintenance and outbound marketing.
- **Activations** – Aptara offers telephone -based activation services along with an opportunity to offer value-added services to cardholders.
- **Pre- and Post-charged off Consumer Receivables** – No matter what stage of collection, Aptara's specially trained staff offer a mix of customer care and recovery services for consumer debts. From messaging to invoice delivery to more intense collection efforts, Aptara has the staff, space and technology systems in place to reap maximum ROI at best-in-the-industry values.

Aptara's credit and collections services for credit issuers deliver:

- reduced transaction times and administrative costs
- 100% recording and quality control processes
- increased customer satisfaction
- deep domain knowledge of the credit issuers market
- increased turn around times
- reduced operational costs
- top tier workplace and knowledge management principles
- full compliance with FDCPA, TTC and all federal and state government requirements.



Credit Card Processing, Customer Service, and Collections Solutions

Aptara commits to the most up-to-date technology services for speed, accuracy and client alignment, as well as real-time monitoring and analyses for full client control. The highest levels of IT and network security means your databases are secure.

Aptara considers itself an extension of your brand and operations. Being a mid-sized company enables us to offer clients the best of both worlds—the resources to provide a scalable environment combined with an infrastructure that allows nimble and customer-focused credit and collections services.

Aptara's digital content, learning and performance, and business services solutions are in place at market-leading companies worldwide. Our industry specialists design and implement strategies that capitalize on new digital and mobile technologies for information providers in IT, law, healthcare, pharmaceuticals, insurance, financial services, and publishing. Aptara solutions uncover new revenue streams, improve operations, and realize cost savings for enterprises. Founded in 1988, Aptara is headquartered in the United States and has offices on four continents. Our parent company, iEnergizer, is publicly traded in the UK. ■ ■ ■

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