

A Solution for First Party Creditors



Maximizing recovery.

Seems simple enough, although many first party creditors can testify it's not as straightforward as it might appear.

If your existing vendor interfaces are a patchwork of one-off integrations, if reporting and data exchanges still require dedicated headcount, and if you manage critical applications using numerous and varying administrative interfaces — it might be time to make a change.

Imagine a debt collection and recovery environment seamlessly communicating with disparate internal and external sources, processing critical business data and accelerating key operational functions. Imagine all of this being done using a single, expansive solution with customizable debt purchasing management and ROI tools to meet your specific needs.

Dynamic. Seamless. Complete. That's the *Latitude Software* solution.

Best place to start? With the basics...

Latitude Center is the core application of the Latitude Software product suite. It's a powerful stand-alone debt collection and recovery solution capable of managing all of your pre- and post-charge-off accounts as well as your entire collection of workflow processes. The Latitude Center solution gives you:

- Powerful import/export and reporting tool with *Latitude Exchange*
- Visual flowcharts that drive collection processes and account treatment strategies with *Latitude Workflow*
- Pre-built interfaces to industry-leading data, letter, payment and dialer vendors with *Latitude Fusion*
- The ability to manage agency contractual relationship parameters and the account placement lifecycle with *Latitude Agency Manager-AIM*
- A framework built using Microsoft .NET development tools and Microsoft SQL server database technologies

Offered as a cloud-based or on-premise solution, Latitude Center's open architecture provides a clear competitive advantage. Complete access to data — free of restrictions — and designed with the ease of pre-built interfaces, yet easily customized to satisfy evolving business requirements.



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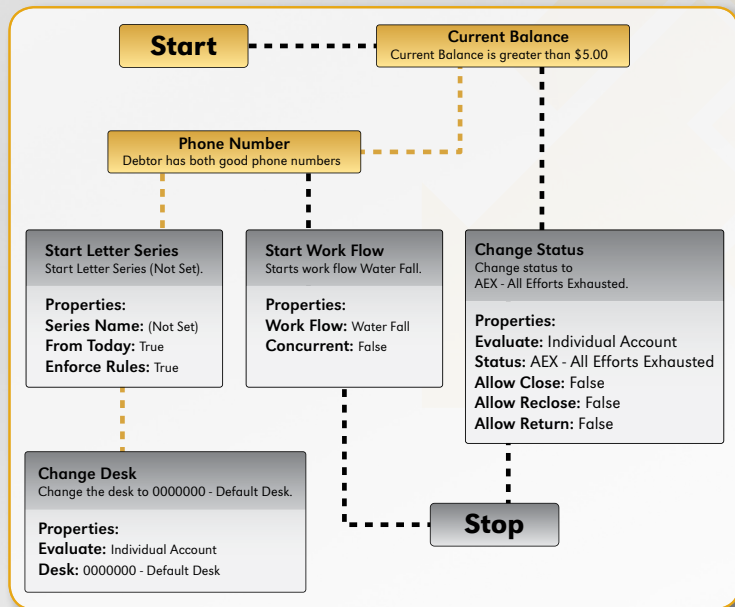
How easy are your data imports and exports?

The pressure for real-time data exchanges continues to grow. Business needs necessitate new or expanded integration to service providers, business intelligence engines, data warehouses, lock boxes and accounting systems.

Latitude Exchange is a comprehensive, full-service import/export tool capable of handling even the most complex data exchanges. Exchange is easily customized, has open access to all data fields with Microsoft SQL technologies, and provides rapid development of ad hoc or regularly scheduled import and export jobs through its powerful data mapping tool and intuitive GUI interface.

Are your workflows clearly defined... efficient, effective?

Latitude Workflow enables you to systematically manage account-level strategies and compliance, ensuring strategy compliance through uniform treatment of your accounts and exceptions. Similar to a typical if-then diagram, Workflow contains steps and activities associated with processing or evaluating collection accounts. As accounts are processed, they are moved to the next available activity based on defined business conditions, providing tremendous savings versus manual handling, at the same time maximizing process efficiencies.



Integrating to a data, letter, dialer or payment vendor?

Here's a typical scenario: IT resources are scarce or allocated to another business unit. You've just been informed you're adding a new payment vendor, which requires custom integration. Your option...?

Latitude Fusion. It comes with pre-built interfaces to leading letter, dialer, payment and data providers. More importantly, each pre-built interface — or "plug-in" — is easily customized to meet your specific business requirements. Fusion's intuitive design and GUI interface make modifying so easy you won't need to rely on the help of scarce IT resources.

- *Data* – plug-ins built specifically for Equifax, Lexis Nexis, First Data, and TransUnion, in addition to several other industry leaders
- *Letter* – vendors include CompuMail, Renkim, Lason, Dantom and many others
- *Payment* – includes all major credit card vendors, Western Union and ACH debit transfers from checking/savings
- *Dialer* – plug-in integrates with industry-leading dialer vendors, including Interaction Dialer® from Interactive Intelligence®

Need help managing your outsourced partners and vendors?

Latitude Agency Manager (AIM) integrates with Latitude's core collection system enabling creditors and debt buyers to manage the entire receivable outsourcing process. Industry-standard data formats and flexible tracking reports generate clear communications between credit grantors and their outsourced collection agencies, collection attorneys and/or skip-and-locate companies.

The right business is sent to the right partner with Agency Manager's sophisticated reporting and tracking. It manages the agency contractual relationship and the account placement lifecycle, and provides a comparison of collection results among internal and outsourced partners. Agency Manager automates account placements, recalls, remittances, reporting and distribution.

