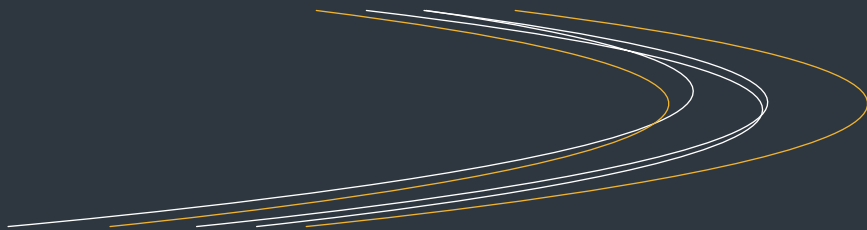




JB Debt  
Recovery



simplifying **Collections**



Collections  
Trace  
Outsourcing  
Consulting

# Technology at work for you



## DEBT COLLECTION SOLUTIONS

- 1<sup>ST</sup> PLACEMENT
- 2<sup>ND</sup> PLACEMENT
- TERTIARY PLACEMENT
- TRACE & COLLECT
- TRACE ONLY.
- CONSUMER COLLECTIONS
- COMMERCIAL COLLECTIONS.
- OUTSOURCING
- DOORSTEP
- DEBT MANAGEMENT

## “Your customers are your biggest asset”

At JB Debt Recovery we understand how sensitive it can be for your business to try to recover its debts while trying to maintain an otherwise good business relationship with your customers. That's why JB Debt Recovery is so focused on each and every company's reputation when we collect debt on their behalf. As the old adage by Warren Buffett goes – “It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently.”

That's why at JB Debt Recovery we like to do things differently for you. Our debt recovery and outsourcing business model allows us to tailor our services specifically to your requirements. This is a step-away from the industry norm where a one size fits all approach is taken. By using our dedicated approach you and your customers all round will gain a more positive experience with dealing with their debt.

# CONNECTING YOUR BUSINESS TO THE COLLECTION RESOURCES YOU NEED



## BUSINESS APPROACH

At JB Debt Recovery we have a combined wealth of over 70 years collections experience from the senior members of management. This has been gained through being the customer and being the supplier. When dealing with JB Debt Recovery we aim to be an extension to what you already do. We aim to set up long term business partnerships that are mutually beneficial for our clients and ourselves alike.

## Prime Collections

Prime Collections is a company operating under the JB (Ventures) Group, capable of managing high volumes of accounts efficiently, while maintaining a highly competitive rate of liquidation for our clients. Prime Collections services are completely tailored to the client's individual needs and requirements, below are some of the services that we currently operate for our clients.

- Courtesy Call Programmes
- Credit Control Solutions
- Consultancy Services
- 1<sup>st</sup> Placement Recovery

## 2nd & Tertiary Placement Collections

As the pioneers of Tertiary & Secondary Collections we understand the key elements to unlocking payment on these types of debt. Our processes have been created, and are subject, to our commitment to continuous improvement reflecting our expanding knowledge and experience in collecting secondary and tertiary debt.

It is also a feature of this type of debt that a certain percentage of your debtors will have 'gone away' from the given address without you necessarily being aware of their removal. All new accounts that are listed with us will be run through our address verification process and if required will be transferred to our tracing department at no extra cost.

## Third Party Debt Management

During the course of our business we will inevitably liaise with organisations and firms appointed to represent and manage the financial affairs of your customers. Indeed we are all duty bound to do so under the terms of the Office of Fair Trading Debt Collection Guidance and the Banking Code to deal with these organisations.

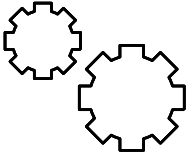
With the increase in the number of people suing debt management companies, Third Party Debt Management can be a time consuming process requiring the distraction of much needed resource. JB Debt Recovery can relieve this burden through our in-house debt management department to assist you in dealing with all the debt management and advisory services out there.

The department has developed good working relations with all the main Debt Management & Advisory agencies and has been fully endorsed by Trading Standards amongst others. The Agencies themselves have commented that they appreciate and value the relationship which benefits our clients in quicker and more successful settlement of accounts without causing the debtor any further undue stress.

## Tracing

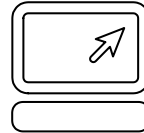
Over the years that we have been operating we have seen a steady rise in the number of people absconding from their address that they have given to their creditors. This could be down to forgetfulness, however we are seeing more of a rise in the professional debtor, these are debtors who have deliberately absconded from their creditors in the hope that they will not be pursued for their debts. With the specialised approach that we take we are able to re-locate your gone-away customers and get them to realise their financial commitments again

## DEBT COLLECTION THAT PROVIDES A TOTAL END TO END SOLUTION



### Collections Software

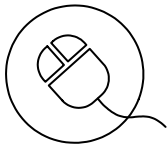
JB Debt Recovery has developed its own bespoke collections software. By doing this we have managed to create a flexible and dynamic system for our clients that allows us to drive high volumes of accounts through it. It also enables us a high degree of adaptability to meet all our clients collection and reporting requirements.



### Contact Hardware

JB Debt Recovery uses Noble ATOMS contact centre technology products. The features of the ATOMS package installed within JB Debt Recovery enable us to do the following:

- Blended Call Management
- Digital Recording System with Voice Archive Server
- Automated Call Distribution
- Integrated Relational Database
- Computer Telephony Integration
- Real Time Reports for agent monitoring
- Perfect Script
- Interactive Voice Response
- SMS



### Client Account Access Solutions

Our collections platform has been specifically designed to match our clients requirements. This enables us to offer you a fully customised approach from our letters through to the collection and reporting process.

## COMPLIANCE FOR YOUR PEACE OF MIND

### LICENCES & CODES OF PRACTICE

- Oft Consumer Credit Licence
- Member of the Credit Services Association
- Member of the Debt Buyers & Sellers Group
- Data Protection Act Registered
- Department of Trade & Industries Guidelines on debt collection
- Banking Code
- Ofcom's call centre guidelines
- Rigorous employee screening programme
- Anti-money laundering responsibilities under the Terrorism and Proceeds of Crime Acts



### TRAINING

At JB Debt Recovery we take our training seriously. All our staff must undertake training on all legislation, debt collection call handling, data protection, money laundering etc prior to them and then sit assessments prior to them being allowed to go live on our system. They are then teamed up with an experienced collector and supervisor that will ease their transition into becoming a full time collection agent.

### COMPLAINTS

We have to face the inevitable when it comes to debtor complaints. With the volumes of business that we deal with we are at some point going to receive a complaint from one of your customers due to the nature of our business. The key to this though is to have a proactive and responsive approach to dealing with them. By maintaining a rigorous complaints policy in guidelines with the Financial Ombudsman Service we are able to resolve the issues within the set time frames and bringing a satisfactory conclusion to all complaints.

COLLECTIONS  
TRACE  
OUTSOURCING  
CONSULTANCY

For further information on how we can help you please contact the following people:

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