



# Credit Solutions by CU Revest Connector

Integrated to the Collection  
and Recovery Modules

## Outsource Collection Accounts to Credit Solutions

The **Credit Solutions** connector by CU Revest allows financial institutions to take advantage of collection services to manage delinquent accounts during pre and post-charge-off stages. Reduce charge-off, lower delinquency and save on internal overhead by using the Credit Solutions connector.

### Key Features

#### Transfer Account Information Automatically

At the start of every day, accounts are automatically sent to Credit Solutions based on the criteria your financial institution sets within the system. There is no need to manually send or retrieve data from Credit Solutions, as the connector was developed with the goal of driving efficient outsourcing services.

#### Track Results within the Platform

Each evening, Credit Solutions transfers the results of their collection efforts, including any payments, promises, comments and account audits, back to the financial institution, allowing progress to be monitored and reported directly within the collection and recovery modules. The connector's two-way integration allows for complete transparency and confidence in the collection activity performed.

#### Transmit Sensitive Information Securely

Feel confident that all account information is being securely sent through the Credit Solutions connector. By using the connector within the system, users can rest assured that all data is sent through a SFTP site, allowing Credit Solutions to safely retrieve all the necessary data with no hassle for you.

### Benefits

#### Minimize Charge-Off, Maximize Relationships

CU Revest recognizes that effective recovery involves more than just collection on outstanding debts. The account holder is more than just a number, they are a relationship, and as such require adept communication driven by training, technology and accurate reporting. The Credit Solutions connector not only supplies a team trained in each of these areas, but moreover a team focused on minimizing charge-off by returning account holders to a good standing.

#### Let Credit Solutions Work for You!

The CU Revest team of loss prevention experts will make outbound phone calls to the account holders while posting comments, documenting promises, scheduling next contact dates, updating demographic information and, most importantly, collecting past due balances on your behalf! You don't need to change any of your procedures, the CU Revest program complies with your internal policies and procedures, creating a seamless account holder experience.

## Benefits (Continued)

### Increase Activity Without Overloading Staff

As delinquency volume fluctuates, CU Revest is there to help! Engage the Credit Solutions connector to assist during times of high volume or for off-hours support – reducing the need to hire additional internal part or full-time employees. This flexible outsourcing solution allows you to increase the amount of time spent working other priorities without having to increase staffing expenses.



## More Information

### System Requirements

Version 14.02 or higher must be installed.

### Provider Highlight



In business since 1997, Credit Solutions Corporation has developed a predictive analytics model based on the payment attributes of more than 1 million debtors and \$4 billion in consumer debt. The patent-pending model updates itself

daily and identifies, within one standard deviation, the amount of capital that can be restored to the institution and the number of former account holders that may be immediately eligible for reinstatement by their financial institution. Armed with leading-edge intelligence and highly experienced special asset officers, Credit Solutions provides a unique and unparalleled risk and account management solution to today's financial institutions.

*For more information about the Credit Solutions connector, contact your Temenos Account Manager or Mike Hales, EVP and Director of Strategic Relationships at Credit Solutions, at 858.467.7251.*