

Since 1993, NARS has evolved from its roots in 3rd party recovery into a leading business process outsource partner to many of the most respected companies in the U.S. NARS' acquisition of Pinnacle Financial Group in November 2010 adds 16 years of 3rd party recovery experience and increases NARS' domestic footprint to 5 call centers and an additional 300+ professional 3rd party staff. NARS and Pinnacle Financial Group have come together to truly deliver a **One Call Center Solution** in both the domestic and nearshore arenas.



### Our Credentials – Your Edge

- NARS and Pinnacle have a combined 36 years delivering call center solutions
- Leadership team with an average of 20 years call center experience
- Ability to leverage the newest technologies in computer, call routing, and dialer environments
- An organization that meets and exceeds compliance and certifications levels for
  - PPMS, SAS 70 Type II, ISO 27002, PCI-DSS and HIPAA
- Encryption of data at rest
- Track record of successfully supporting large FTE projects for numerous Fortune 100 Companies
- Customizable reporting to measure all KPI's



### Our Global Presence - Your Advantage

- Eight strategically-located call centers that offer unique benefits
- Workforce of 3,500 call center professionals
- Nearshore centers managed by expatriates with extensive call center experience
- High ratio of bi-lingual agents culturally familiar and comfortable with U.S. consumers

**Services**

- First and Third Party Collection Programs
- Customer Service and Support
- Welcome Calls
- Over-Limit Calls
- Unlimited Reporting Capabilities
- Customized Calling Programs
- Dedicated Teams

**Education**

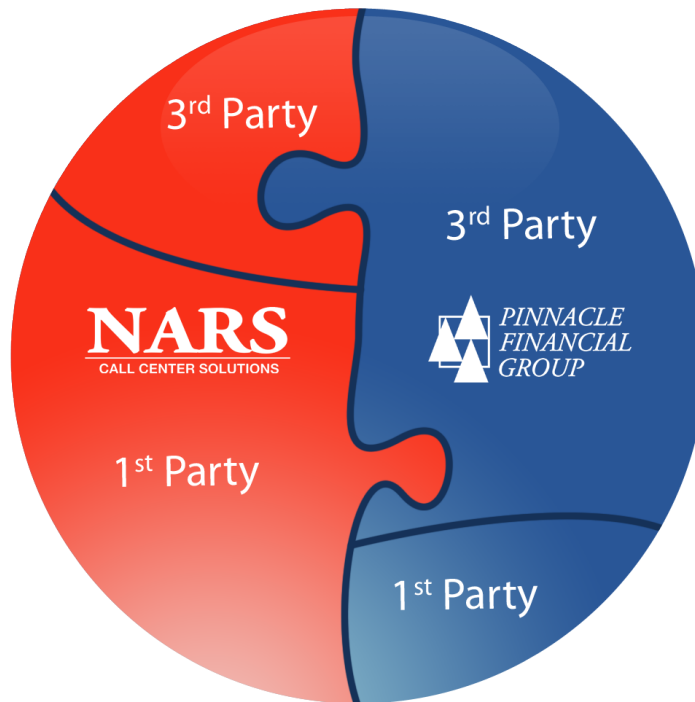
- Student Care
- Student Retention
- Reminder Messaging Campaigns
- Early First Party Recovery
- Third Party Collection

**Cable / Telecom**

- Order Processing
- Cross Selling Services
- Billing Inquiry
- Payment Processing
- Collections
- Customer Service

**Auto**

- Collections
- Customer Service
- Welcome Calls
- Third Party Collections



**Health & Fitness**

- Renewals
- Reminder Calls
- EFT Processing
- Service Options
- Outbound IVR Calls

**Mortgage**

- Collections
- Customer Service
- QA Management
- Loss Mitigation
- Gain / Loss Processing
- Escrow Management
- Default Resolution

**Medical**

- First Party Collections
- Third Party Collections
- QA Management
- Loss Mitigation
- Default Resolution
- Customer Service

**Consumer / Finance**

- Early Stage Collections
- Customer Service
- Third Party Collections
- Skip Tracing
- Account Activation
- Fraud Detection