

# HostPay with DebtResolve

HostPay with DebtResolve delivers the best of self service, on-line payments and debt negotiation via a secure and hosted web portal. Providing a self-service solution creates immediate cost savings and increased profits.

Allowing debtors to review and pay their debt in private, on-line collections services overcome the embarrassment often felt by debtors while providing 24-hour access to the service.

Consumers can negotiate debt and securely process on-line payments in private. Creditors can quickly set payment options and collect funds, without ever picking up the phone.

Some of the capabilities of HostPay with DebtResolve include:

- Negotiation of debt on-line
- Secure payment processing over the Internet
- Customized debt resolution options, including varied payment plans
- Contact preference updates
- Cross-selling of alternative financial services

## HOSTPAY WITH DEBT RESOLVE ADVANTAGES

- Reduce collections cost by moving consumers to self-service channel that cost is less than 50% of traditional collection agency process
- Provide a positive tool for communicating with customers
- Gain faster and larger recoveries recent history indicates up to 14% improvement over typical agency recoveries.

- Through automated negotiation, work more accounts, including those with smaller balances like insurance co-pays
- Assure legal compliance with FDCPA (US) & DPA (UK) through a controlled website presentation
- Follow up with debtors who don't settle online using updated contact information
- Easily direct debtors to other cross-marketed

Hostpay with DebtResolve is one of the best web based payment acceptance tools in the industry. We can work with your company to make sure you are accepting more payments each day.



- DebtResolve is the Internet channel for creditors and collectors, easily customized to support your brand.
- DebtResolve's patented and market-tested software makes use of the Internet as an alternative channel to work out payment arrangements or settlements with your customers based on your unique treatment strategies.
- Runs on a fully hosted solution that integrates seamlessly and easily with your current systems
- Works at all stages of collection, from 7 days to post-charge-off
- Operates multiple currencies and languages



# HostPay with DebtResolve

## HISTORICAL RESULTS

### 53% Settlement Rate

Over 42,800 people have logged into the system, and of those, over 24,600 reached a successful settlement.

### High Bump Rate

Customers are settling at an average premium of 14% over the floor price. Meaning higher percentage settlements instead of automatically offering the lowest percentage acceptable.

### Off-Hours Settlements

Approximately 20% of settlements occur after business hours, and on the weekends.

## MARKET ACCEPTED

Consumers are ahead of the collections industry...they are ready to resolve delinquent debt over the Internet.

In a FiSite (a U.S. Research Organization) study:



## IMPLEMENTATION TIMEFRAMES

A typical implementation takes about 10 - 30 days

Time dependent on clients commitment

The steps taken during the process are:

Description	Overall timing	Estimated hours	Department involved
Security approval	5 days		Compliance
Site Layout	7-15 days	20 hours	Marketing
Site Language	15 days	40 hours	Marketing / Legal
System configuration	7 days	8 hours	Business
Data integration	15 days	20 - 40 hours	IT
Payment integration	5 days	2 hours	IT
End to End Test	1 day	All 8 hours	All

## STEPS IN THE PROCESS

### Debtor Facing Site

- Use a subdomain of your existing website  
<https://resolve.YOURDOMAIN.com>
- Create a new URL
- Submit Digital copy of your logo
- Determine settlement parameters
- Review / Change language on site

### Payment Processing

- Determine payments
- Credit/Debit Cards, ACH, Check by mail, Money Gram, Western Union & others
- Currently Integrated with the Regal Payment Gateway

### Data Integration

- Upload placement files to server and download payment files from server to your system on your own schedule
- DR handles many different file formats, such as CSV, XML and Excel files

### Communication with Debtors

- Simply add one extra paragraph to the letters you already send to your debtors directing the debtor to your 24/7/365 online solution

### Data Security

- Schedule security review
- The system has passed strict security review by 4 top 10 domestic banks and 1 top 5 International bank



scan the QR code with your smartphone to learn more about HostPay with DebtResolve.



**REGAL**  
technologies  
the future of payments