



FOR IMMEDIATE RELEASE:

CMC FlexCollect® Smart PDF Solution Increases Payments While Dramatically Reducing Paper and Postage Costs

Clients Can Expect Individual Letter Cost Reduction of 75% or More

Wilmington, DE., February 24, 2012—Collections Marketing Center, Inc. (CMC), the leading provider of comprehensive self-service collections strategies, today announced that its Smart PDF solution is in pilot with a number of its clients. The solution uses the power of email to notify past due customers coupled with PDF attachments designed to replace standard dunning notices, policy disclosures, program offers, charge-off notifications and even billing statements.

The solution is supplemented with form submission right within the PDF document to facilitate transactions like bill payments, customer surveys submissions or contact information updates. Customers making a payment, for example, would open the PDF and simply fill in the accompanying form fields for the source and amount of the payment and press a "Pay Now" button.

"We are expecting our pilot clients to see dramatic reductions in their letter costs," said Vytas Kisielius, CEO, CMC. "This is particularly timely with consistent postage increases, continually falling phone contact rates and increasing percentages of captured email addresses. Coupling those savings with potential for browser-less payments further augments the value of this innovative solution for collections."

To ensure that only the intended recipient accesses the attached PDF, the document is protected with two layers of authentication. First, access to the user's inbox of course requires password access, and secondly, another password is required to open the attached document – an authentication token chosen by the sender.

FlexCollect is delivered as a managed service solution with no hardware or software to install. It is pre-packaged to allow organizations to be up and running in weeks, not months or years. The solution leverages the FlexCollect platform, which combines rapid integration to client's existing collections and billing systems with ease of use and adaptability geared towards all types of account holders spanning credit cards, mortgage and home equity loans, student loans, phone and utility bill payments.

About Collections Marketing Center, Inc.

Collections Marketing Center, Inc. (CMC) offers a pioneering adaptive collections service that enables lenders to deploy completely synchronized collections offers, contacts, and treatments across credit card, real estate, student, and installment loan products. The company's FlexCollect® managed services solution is helping a rapidly growing number of top lenders collect more and spend less by increasing the efficiency and effectiveness of their charged off, delinquent, and pre-delinquent portfolio operations. For more information, visit www.cmccagile.com or call (302) 830-9262.

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