

*Recovery Plus® is a two-phase debt recovery program that is effective and economical.*

In Phase I, customers receive a series of up to five highly effective collection letters for a **LOW FLAT FEE** (No Commissions). All dollars collected are sent **DIRECTLY TO YOU** and **YOU KEEP 100%** of the money recovered.

If necessary, Phase II involves the use of trained collection professionals for more intensive collection services for accounts that don't respond to Phase I. For accounts reaching intensive collections, we offer a competitive contingency fee.



## Use Recovery Plus to:

- Maintain control of accounts receivable
- Recover past-due customer accounts
- Reduce administrative costs by substituting our letters for your later internal billings
- **Increase cash flow**
- Deal with problem accounts early, ethically and economically (**LOW FLAT FEE**)
- Encourage customers to make regular payments if they can't pay in full
- Keep the lines of communication open between you and your customers

## With Recovery Plus:

### PHASE I

- You can **avoid paying contingency fees** on your easiest-to-collect accounts.
- You keep paperwork to a minimum by submitting accounts online.
- You are fully protected by a Hold Harmless Agreement, should legal consequences occur as a result of IC System's collection activities.

### PHASE II

- Credit reporting to national bureaus.
- Non-Litigation Attorney Referral for customers that ignore credit reporting.
- Litigation Referral if you decide to take a customer to court.
- Access to **Credit Monitoring** – notification of a change in the consumer's credit status that may signal an ability to pay.





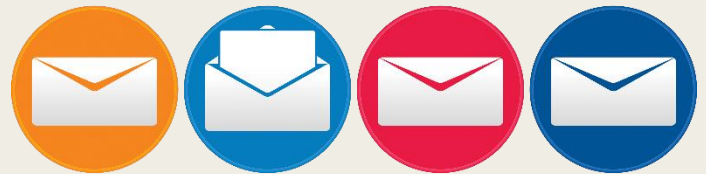
# RecoveryPLUS® Workflow

## PHASE I:

Up to five letters can be used depending on client needs.

In Phase I, for a SMALL FLAT FEE (NO Commissions) customers receive a series of up to five diplomatically worded collection letters. All receivables are sent DIRECTLY TO YOU and YOU KEEP 100% of the money recovered.

Your phone number is listed for customers to call if they have questions or issues to discuss. The letters mail at strategic intervals within Phase I. This "softer" collection approach ensures you maintain your customer relationships. Then, unpaid and qualifying (based on amount) accounts roll into Phase II.



**TRANSFER REPORT:** The client receive a report listing all accounts scheduled to transfer into Phase II.

## PHASE II:

In Phase II, for a competitive contingency fee, accounts receive intensive and comprehensive recovery efforts. This may include:

- more direct letters
- skip tracing
- professional phone contacts
- credit reporting to national bureaus
- and attorney intervention if necessary



IC System

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[www.ICSystem.com](http://www.ICSystem.com)

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