

#### Services We Offer Throughout the Entire Lifecycle of a Consumer Account

- Inbound Customer Care/Customer Service/Back Office
- Accounts Receivable Management
- 1<sup>st</sup> Party Collections (Early/Mid/Late)
- 3<sup>rd</sup> Party Collections
- Credit Bureau Reporting
- Pre and Post Repo Account Management Calls
- Collateral Recovery Locate
- EOT Lease Management









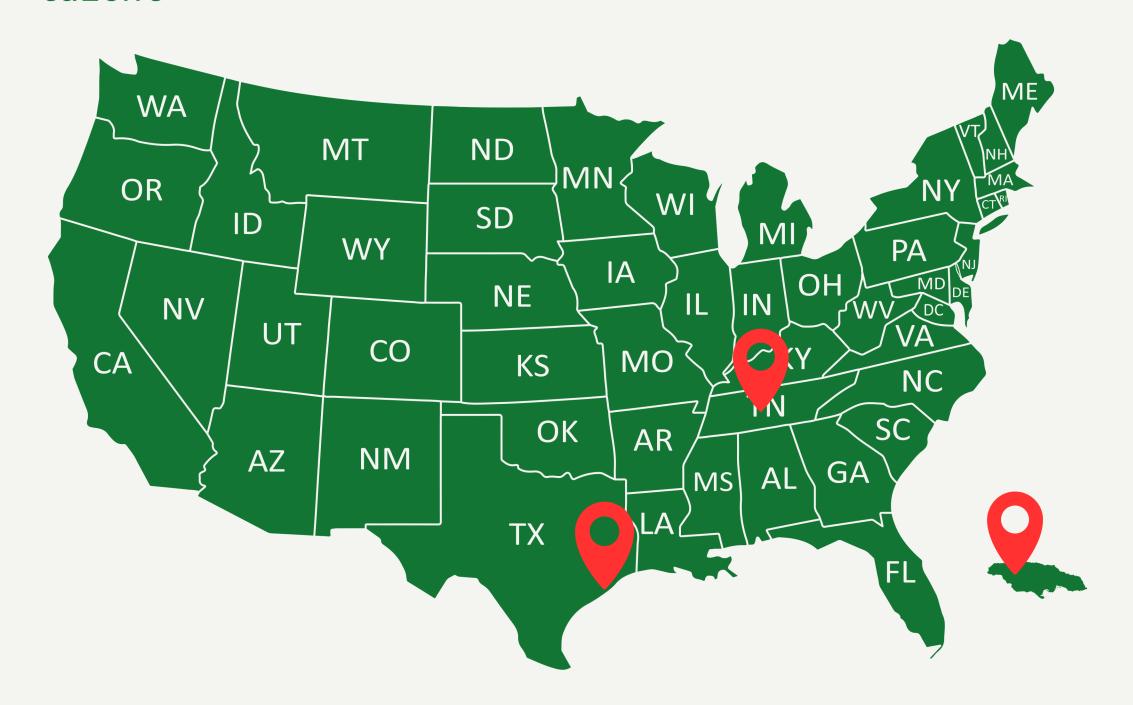




"Driving Success Since 1996: Your Partner in Collection Services and Beyond"

- Established in 1996.
- Syncom is a leader in financial, healthcare, real estate management, and municipal collections, offering expertise in various sectors including first-party, prime, second, and tertiary services.
- Our specialties extend to late-stage strategies, near-statute resolutions, as well as collateral locate and repossession services.
- Additionally, we provide small to medium balance programs covering diverse areas such as demand deposit accounts (DDA), credit cards, cable, and telecommunications.
- Fully licensed and bonded with national coverage.

"Empowering Growth,
Connecting Futures: Our
fully licensed and bonded
locations give us national
Coverage and top tier
talent"



Nashville, TN

Near Shore Office Montego Bay, Jamaica

Houston, TX

# "Syncom's Intelligent Contacts Digital Strategy"

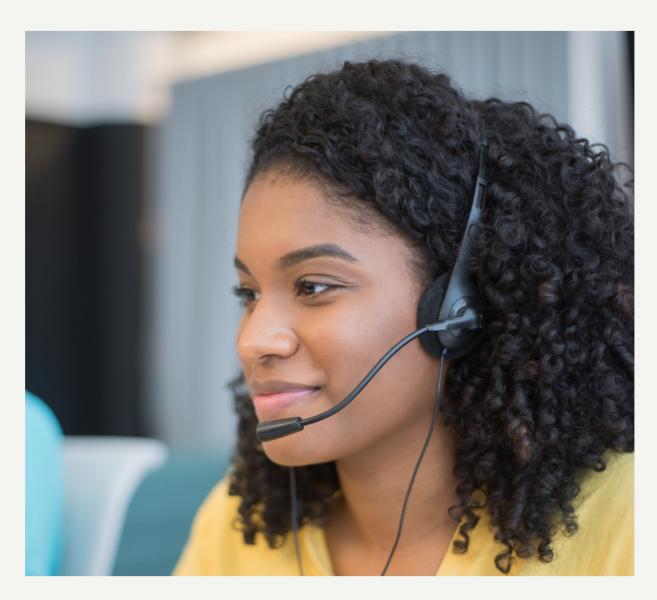


#### Digital Strategy Footprint includes:

- Easy Payment Now
- Hosted Contact Center
- Intelligent Negotiator
- IP Merchant Processor
- Payment IVR
- Intelligent Analytics -
- •Speech IQ
- •Intelligent Speech Analytics Prodigal



### "Ensuring Quality and Compliance in Every Call"



- Ensuring Predictability and Consistency.
- Manual Dialing and Comprehensive Call Recording.
- Regulatory Compliance: Meeting REG F Standards.
- Prodigal Voice Analytics: Centralized Quality Control.
- Enhanced Efficiency: Scripting for Critical Conversations.
- Continuous Training for Every Team Member.
- Focused Compliance through Quality Monitoring Programs.
- Performance-Driven Bonuses: Tied to Successful Scores.
- Team Success Reflects Managerial Bonuses.
- Recognizing Excellence: ACE Calls Award Bonus Points.



"Unlocking Solutions, Maximizing Recovery: Where Expertise Meets Experience, Every Step of the Way."

- End-to-End Collection Solutions: Covering First Party, Primes, Seconds, and Late-Stage Collection Programs, including a dedicated Collateral Recovery Division.
- Decades of Collective Expertise: Our Executive Team boasts a combined 176 years of experience in the Third-Party Collection Arena.
- Hands-On Approach: We prioritize "hands-on" strategy and oversight to ensure effective results.
- Diverse Experience, Unlimited Capabilities: From multiple projects to a wide range of expertise, we're equipped to tackle any challenge.



#### What is Collateral Recovery SkipTracing?

Collateral Skiptracing involves utilizing all available information about an individual and their family to develop a repossession profile. At Syncom, we do not conduct skiptracing like a typical collection agency. Our expertise lies in researching debtors and their families. We go the extra mile to thoroughly analyze the gathered information to ensure well-informed decisions are made regarding the debtor's whereabouts.

- Our search extends to locating the subject, their workplace, relatives, and references.
- We employ tools to investigate vehicle registration through VIN, driver's license records, real estate holdings, business affiliations, legal judgments, and state business registries.
- Utilizing tools, we validate details encompassing addresses, phone numbers, and business particulars, augmented by thorough searches on Google and diverse internet platforms.







#### Compliance, Certifications & Memberships

#### Organization Structure:

- Compliance Independent of Operations
- Comprehensive Cybersecurity Measures: Technology, Policies, and Practices
- SOC II Compliance & Certification: Ensuring Data Security
- Secure Online Payment Solutions
- Utilizing Virtual Negotiation Tools
- ∘ PCI DSS Compliant
- Proud Members of RMAi and ACA



## Syncom IT Infrastructure

- Our custom Collection Software System provides strong and customizable programming features and API integration under CRM.
- The Virtualized Environment is powered by Thin Clients on the Vmware Virtual Platform.
- Monthly Penetration Testing is carried out through Tenable Appliance to ensure regular security assessments.
- Mobile Compliant Dialing is facilitated by Intelligent Contacts.
- Manual Call Management involves manually dialing all calls.
- Compliance is ensured by utilizing Compliance State and Client Appliance for dialing compliance.
- IT Support Partnership involves outsourcing IT support to Uprite Services, which is available 24/7, 365 days a year.

# Steering Success: Meet the Minds Driving Syncom Forward.



Gregory Nowicki, CEO since 2023, has over 30 years of leadership experience in driving growth, orchestrating turnarounds, optimizing operations, and ensuring financial success. He excels in leading teams, developing strategies, and implementing initiatives for double-digit growth. Gregory is committed to future growth, customer satisfaction, and fostering a cohesive organizational culture.



Sean Dickson, COO since 2023, has over 36 years of experience in the ARM industry. Starting as a Collection Representative, he progressed to leadership roles across sectors like Financial Services, Government, Telecom, and Property Management.



Jennifer Zekowski is the Vice President of Client Service/Audit since 2023 with over 25 years of experience in BPO, CRM, and collections. She has worked across various sectors such as banking, telecommunications, and fintech, emphasizing operational excellence, transparency, and client engagement. Jen aims to drive innovation and collaboration to improve employee and customer experiences.