



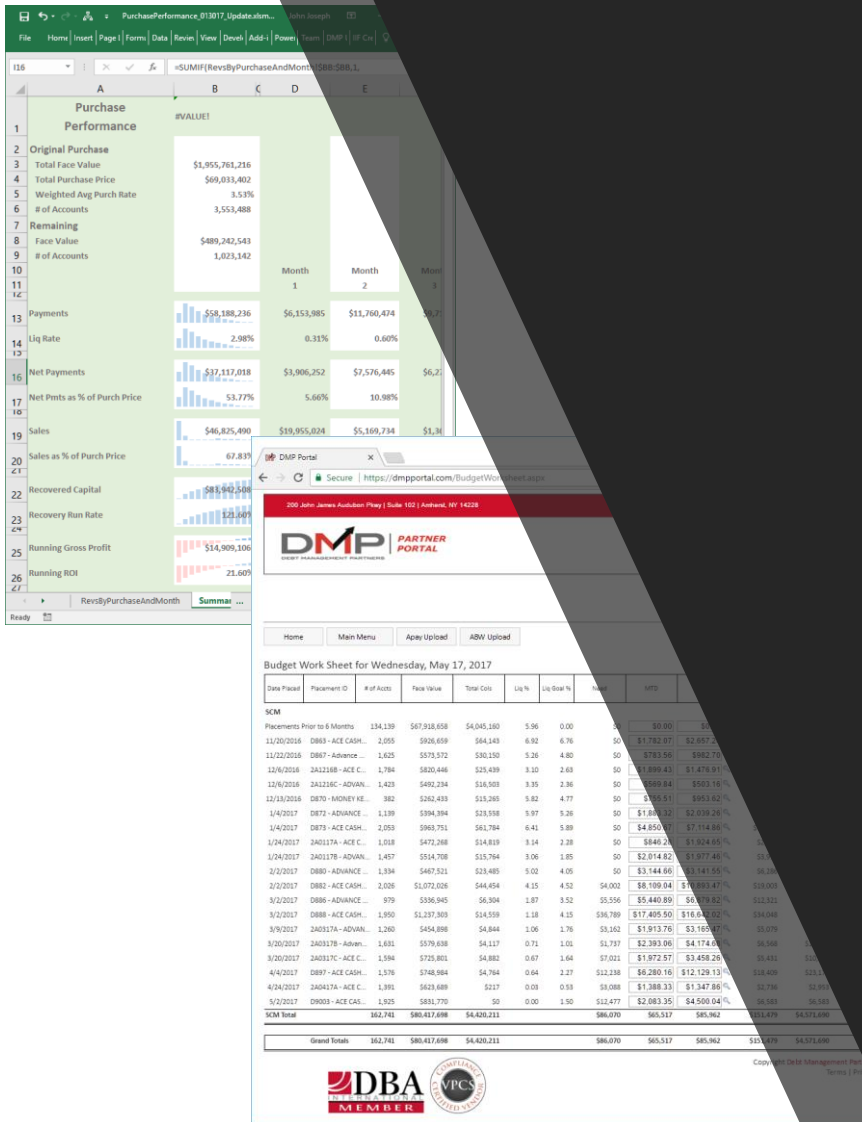
Protecting your brand,  
and your bottom line

# About DMP

- 1,074,990 consumer accounts serviced in 2015
- File liquidation rates in 2015 (min \$1mil face value; avg 120 liq cycle):
  - Lowest: 1.11%
  - Highest: 24.4%
  - Average: 5.54%
- 83 customer complaints in 2015; about 1 in 13,000 accounts under management
- Strong customer reactivation and rehabilitation focus – giving our lenders payment data for their option to relend, minimizing our partners' cost of customer acquisition
- Chief Compliance Officer oversees every facet of recovery; continuous vetting of DMP legal compliance by dedicated law firm
- Personal information data security managed full time by dedicated Coded Logistics staff and Chief Technology Officer
- OLA, ACA, DBA, CFSA memberships
- A+ rating from BBB
- Call recording transcription and scoring using Watson – every call, every time
- Compliance manuals, due diligence applications, and internal protocols all available upon request for review

# Operational Transparency and Analytics

- end-to-end, bi-directional, secure information integration
  - lender-specific, secure file transfer tools hardened to stringent industry standards
  - automated workflow and systems for compliance, customer re-activation, and file transfer receipt confirmation data
- near-real-time performance and compliance reporting
- a technology team committed to understanding and meeting the unique information needs of each lender-partner



# Sell or Collect?

When determining whether to sell or internalize collections, consider:

## Sell

- Fixed, fast return
- low operational cost
- minimal ongoing maintenance

vs

## Internalized

- unknown return
- up front investment/ongoing cost
- Daily maintenance/operation

# Why DMP, cont'd

- Experienced - DMP outsources to over 3,500 active CCRs nationwide specializing in PDL and underbanked products since 2007.
- DMP and our agency network members both
  - Indemnify our lenders against any litigation, and
  - Carry E&O insurance policies in the event of any issues arising.
- DMP has neither been fined nor cited for illegal collection activity by a state or federal body; we maintain an A rating by the BBB; and we have a strong history of low to no complaint volume from our account holders.
- Our innovative call transcription software utilizes IBM Watson to transcribe and score calls for real time compliance scrubs on 100% of communication.
- Upon a sale, revenue is quickly injected into your model allowing for immediate deployment of capital for new loans.



# Proposed Trial

- 3 month flow agreement for sale of delinquent accounts
- Varied aged files with pre agreed pricing to test profitability for lender (eg: 0-3 months from delinquency; 4-6 months; older)
- Early recall option for lender to discontinue at their discretion
- Our Goal: Earn opportunity to purchase long term not only your newest delinquencies on a monthly flow basis but also any back inventory built up over time in a bulk sale