

AMPAC is a fully licensed, Australian owned and operated debt recovery agency, with a commitment to providing innovative solutions and advice to clients. AMPAC leads the Australian debt recovery industry with its integration of core collection and related technologies specifically designed to engage debtors in the recovery process, thereby reducing the time and costs normally associated with managing overdue debt. This includes the collection system and reporting tools, telephony, debtor payment systems, client online interface (*AMPAC Online*) and redundancy capabilities.

Integrated technology means that AMPAC's people have more time to spend working directly with clients and their debtors', thereby ensuring every matter receives the attention it requires.

AMPAC uses the latest in voice recording and payment management technology designed to give clients a clear advantage in the debt recovery process. All inbound and outbound telephone calls are recorded. Voice recording assists with compliance and provides verification in the event a matter is defended and goes to court.

AMPAC is also able to offer clients the benefit of paperless direct debiting from a debtors' bank account or credit card. Paperless direct debiting means that AMPAC is able to establish an immediate one-off or recurring payment arrangement with a debtor in a PCI compliant environment.

## AMPAC's services include:

- issuing written and telephone demands;
- effectively handling inbound queries resulting from the demand process;
- establishing and managing both formal and informal payment arrangements;
- commencing legal action, carrying out enforcement and managing defended actions where necessary;
- reporting on the performance of matters and portfolios and;
- reviewing and redrafting terms of trade and/or credit application to improve recovery outcome;
- Real-time, online access to all matters via a secure Extranet.

Where a client's terms of trade incorporate a cost recovery clause, AMPAC's collection system is able to calculate all recovery costs (including commission), and add these to the debt amount from the date the debt is referred.