



EXECUTIVE SUMMARY 2021

EXPERIENCE

BACKGROUND

- Founded in 2001
- Exclusively acquires directly from credit issuers
- Diverse product purchasing history
- RMAi (Receivables Management Association International)
Certified Professional Receivables Company
- Executive Management team has over 100 years combined experience in ARM industry
- Merged with RAzOR Capital in 2016

INDUSTRY HISTORY

- ARC's Executive Management Team is well known and well respected throughout the ARM Industry
- ARC has had a sitting board member with RMAi since 2001
- ARC was instrumental in the advancement of the RMAi Certification Program
- ARC has been purchasing direct from issuers since our inception-we have strong, long term partnerships with some of the largest financial institutions in the country
- Sellers consistently return to ARC because of our efficient, compliant and balanced approach to business with our partners

COMPETITIVE ADVANTAGE

REPUTATION

ARC's reputation in the ARM industry is excellent, often resulting in exclusive offerings or approval for participation with sellers who have extremely limited buyer lists.

DIVERSE PURCHASING HISTORY

Diverse purchasing history and experience in many asset classes allows ARC to be dynamic in portfolio review, pricing and recovery.

CONSUMER EXPERIENCE

With a focus on consumer experience, ARC's company culture and business practices provide built in brand protection for sellers.

PORTFOLIO SUPPORT/CLIENT SERVICES

Experienced Portfolio Support team provides seamless transactional experience for our partners.

COMPLIANCE MANAGEMENT SYSTEM

ARC's compliance platform is dynamic, proven and at the forefront of our business.

MANAGEMENT TENURE

Management's long tenure provides stability and reliability for partners, staff and consumers.

PURCHASING STRATEGY

US BASED

MIXED AGING

SPECIALTY

NATIONAL
STATE
REGIONAL

FRESH
AGED
WAREHOUSE

CEASE & DESIST
JUDGMENT
SKIP
INSOLVENCY

DIVERSE PURCHASING APPETITE

BANK CARD

INSTALLMENT LOAN

PURCHASE FINANCE

UTILITY

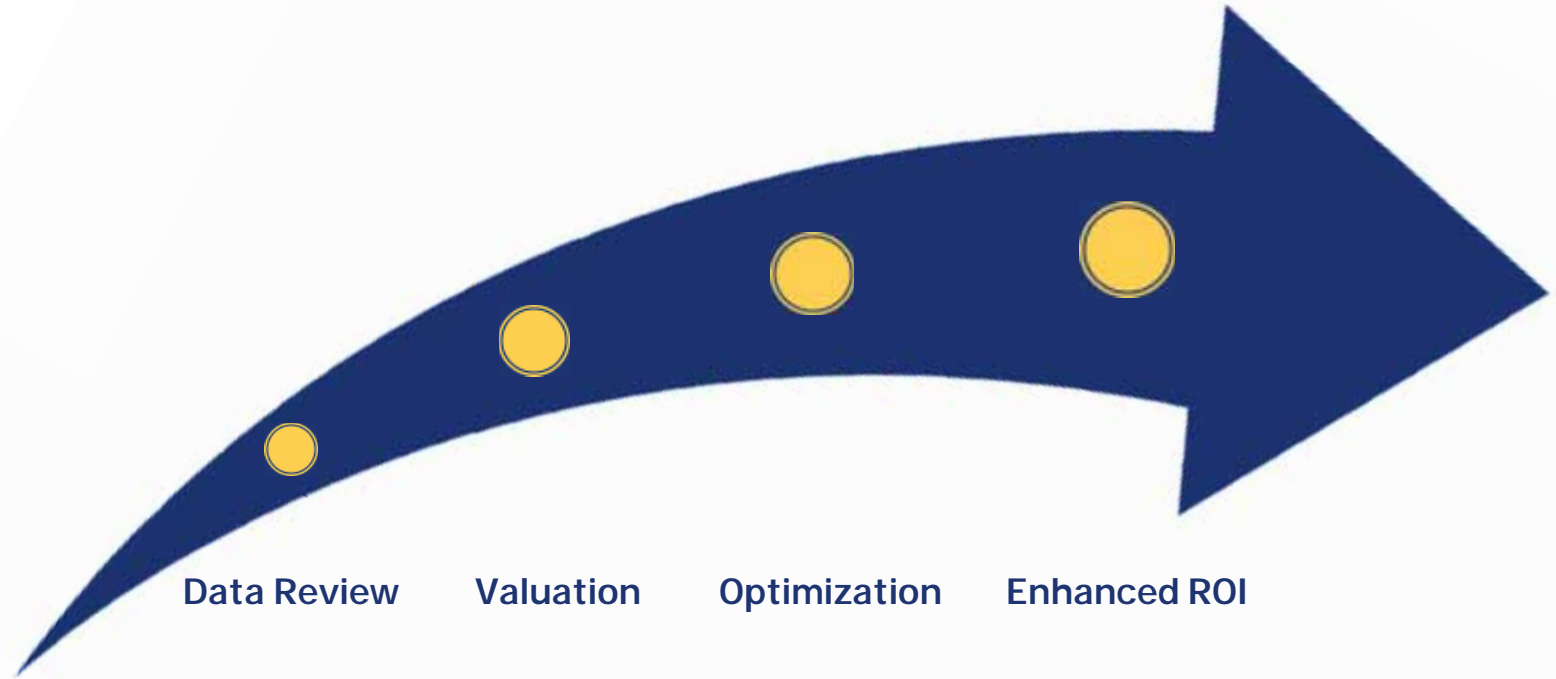
AUTO

**COMMERCIAL
LOAN/LINES**

ANALYTICS

PURCHASE RATIONALE

ARC maintains a disciplined approach to purchasing using tested proprietary analytics to evaluate portfolios and optimize recovery.



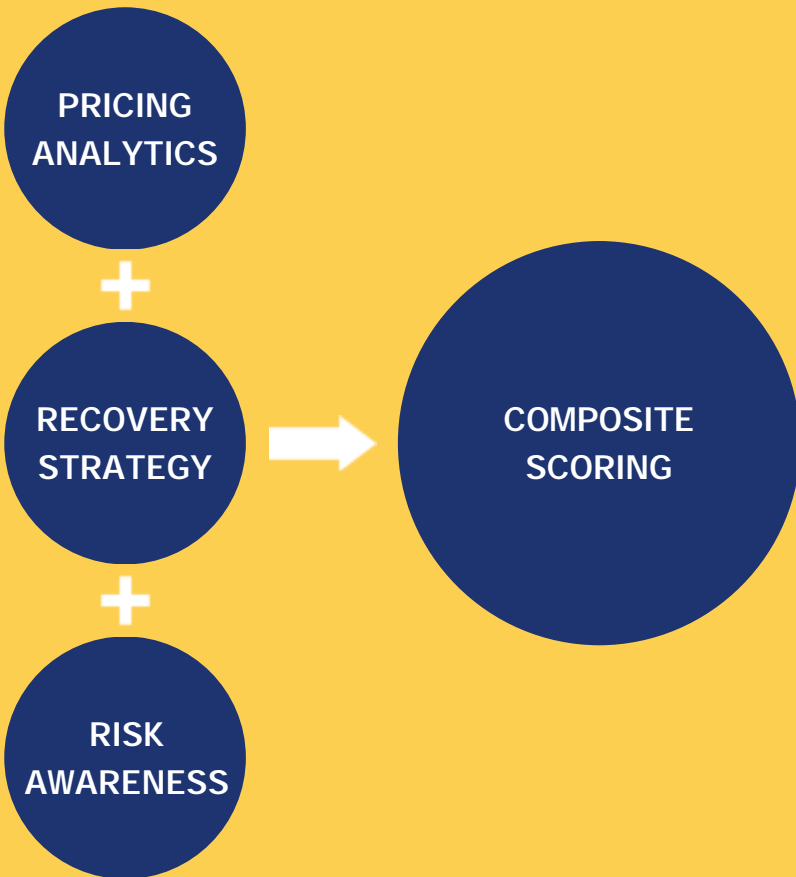
Data Review

Valuation

Optimization

Enhanced ROI

PORTFOLIO VALUATION



Pricing Analytics

ARC's proprietary scoring model provides baseline pricing valuation by analyzing key collectability indicators of underlying receivables.

Recovery Strategy

Pricing analytics are layered into available recovery channels based on product type, statute aging, balance, propensity scoring and other important account level metrics.

Risk Awareness

ARC evaluates portfolios for risk associated with various product types, account metrics and regulatory requirements to determine risk tolerance related to valuation.

Composite Scoring

Final portfolio valuation combines additional criteria including strategic fit, financial value, partner alignment, contractual terms and regulatory environment.

RECOVERY OPTIMIZATION

- Robust, secure and compliant best in class inventory management system
- Data driven placement strategy
- Multiple recovery channels
 - Agency
 - Pre-Legal
 - Legal
 - Insolvency
- Debt Management Servicing
- Specialty vendors and service support for unique and high-risk inventory segments

COMPLIANCE

COMPLIANCE OVERSIGHT

- RMAi Receivables Management Certification & Certified Compliance Executives
- Best in class Vendor Risk Management program with rigorous qualification and ongoing eligibility requirements
- Best in class Compliance Management System
- Exceptionally low complaint occurrences compared to peers
- Nimble management process means compliance policy changes can be implemented quickly and efficiently

CORPORATE COMPLIANCE OBJECTIVES

GUIDING PRINCIPLE

Balancing consumer benefits and positive business results effectively during account resolution

**MINIMAL CONSUMER
COMPLAINTS**

**REDUCED
REGULATORY AGENCY**

**DISTINGUISHED
PROGRAM DURING
SELLER AUDITS**

COMPLIANCE MANAGEMENT SYSTEM (CMS)

- Internal Compliance
 - Employee oversight
 - Policies, procedures & work guides
 - Data security
 - Training & development
- Vendor Compliance
 - Vendor due diligence
 - Vendor on boarding
 - Standards & requirements
 - Exception Reporting
 - Vendor audits

COMPLIANCE MANAGEMENT SYSTEM (CMS)

- Legal Compliance
 - Statute & regulatory updates
 - Compliant & dispute management
 - Licensing & insurance management
 - Purchase & sale agreement management
- Compliance Committee
 - Change control management
 - Internal audit results & corrective action oversight
 - Vendor audit results & corrective action oversight
 - Policy & procedure review & approval
 - Data security vulnerability & threat assessment review

Rigorous Vendor Oversight

- Monthly, Quarterly, Semi Annual and Annual vendor audits
- Areas audited include, but are not limited to:
 - Language/Disability
 - Escheatment Policies
 - Mail handling
 - Cash payments
 - AML compliance
 - Insurance and licensing
 - Fourth Party oversight
 - Quality assurance
 - Letter management
 - Call monitoring
 - Compliant & dispute management & oversight
 - Dialer management

Internal Compliance Oversight

- Monthly, Quarterly, Semi Annual and Annual vendor audits
- Areas audited include, but are not limited to:
 - Vendor onboarding/offboarding
 - Direct payments
 - Mail handling
 - Recourse
 - AML compliance
 - Affidavit processing
 - Vendor file processing
 - Letter management
 - Insurance & licensing
 - Complaint & dispute management & oversight
 - Overpayment handling

COMPLIANCE CERTIFICATIONS



- RMAi Certified Professional Receivables Company
- Multiple RMAi Certified Receivables Compliance Professionals:
 - Gregory Woodford, General Counsel
 - Monica Johnson, Chief Compliance Officer
 - Mark Naiman, President, ARC
 - Laura Jensen, Chief Acquisitions Officer
- Data Security Certifications
 - SSAE 16
 - SOC1
 - SOC2
 - PCI DSS

EXECUTIVE MANAGEMENT

CHRISTOPHER WINKLER

- Graduated from the University of Wisconsin-Madison in 1993
- Career in the ARM industry began in 1994 with Triad/GMAC/RFC
- Started Big Ten Capital Management (a debt buyer) and People First Recoveries (a collection agency) in 2004 - Sold companies to IDT in 2006
- Co-founded RAZOR Capital, LLC in 2008, merged with ARC in 2016
- Core Competencies:
 - Identifying & forming business strategies in the U.S. Market
 - Entering new geographical markets
 - Portfolio Sourcing & Assessment

ROBERT JOHNSON

- Graduated from the University of Minnesota in 1997
- Career in the ARM industry began with Triad/GMAC/RFC
- Started Big Ten Capital Management (a debt buyer) and People First Recoveries (a collection agency) in 2004 - Sold companies to IDT in 2006
- Co-founded RAZOR Capital, LLC in 2008, merged with ARC in 2016
- Core Competencies:
 - Best in class financial acumen
 - Developing & deploying successful portfolio & business strategies
 - Investor Relations Management

MARK NAIMAN, CRCP

- Graduated from the University of Arizona in 1999
- Co-founded ARC in 2001, becoming President in 2013
- RMAi President 2017-2019
- One of the original RMAi Certification Task Force Committee Chairs
- Respected Speaker at Industry Events
- Core Competencies:
 - Operational Best Practices
 - Data Security & Encryption Methodologies
 - Risk Analysis & Mitigation

J. GRESS HICKMAN

- Graduated from the University of South Alabama
- Began working in the ARM industry in 1995 for a small creditor's right attorney in Alabama
- Has filled a wide variety of roles within the industry including compliance, client servicing, operations, strategy, inventory and product management, and senior/executive leadership
- 13 years with Resurgent Capital Services
- Joined ARC as President of Outsourcing and Vendor Management in May, 2018
- Core Competencies
 - Relationship Management
 - Inventory Management
 - Business & Operational Strategies
 - Senior/Executive Leadership

LAURA JENSEN, CRCP

- Graduated from the University of Northern Colorado in 1999
- Began working in ARM industry in 2002 with First Data Corp.
- Joined ARC as Director of Business Development in 2012, ultimately promoted to Chief Acquisitions Officer in 2019
- Elected to the RMAi Board of Directors in 2020
- Core Competencies:
 - New Business Development
 - Relationship Management
 - Marketing Strategies
 - Creative Business Solutions

EMMANUEL DEMONCUIT

- Graduated from Drake University in 2008 with a BSBA in Accounting & Management
- Graduated from University of Auvergne (France) in 2005 with a 3 year degree in Economics and Finance
- Joined RAzOR Capital, LLC in 2016 as Financial Controller, promoted to EVP Finance & Accounting in 2019
- Began his career in Accounting/Finance in 2008 and introduced to the ARM industry in 2014 with Bluestem Brands
- Core Competencies:
 - Financial Modeling
 - GAAP Accounting & Economics
 - Financial Planning & Analysis
 - Continuous Process Improvement
 - Credit Risk
 - Excel & Data Expert

TODD ANDERSON

- Graduated from University of Minnesota - Morris in 1997
- ARM industry veteran since 1997
- Successfully moved up the ranks from Manager, to Director, to Vice President, ultimately to C-level executive and partner
- Joined RAzOR Capital, LLC in 2009
- Core Competencies:
 - Analytical portfolio assessment & management
 - Developing & executing successful & profitable agency & legal strategies
 - Developing & maintaining successful servicer & vendor relations

MONICA JOHNSON, CRCP

- Graduated from Western Governors University, Austin, TX with BS and MBA in Business Administration
- Began career in the ARM industry in 2001 with Citibank N.A.
- Employed for 15 years with Citibank in variety of compliance, risk assessment, and audit roles within the Auto, Cards, and Mortgage industries
- Joined RAZOR Capital, LLC in 2016 merging with ARC
- Core Competencies:
 - Third-party vendor compliance oversight
 - Internal Risk Assessment & Mitigation
 - Process Development & Management

GENERAL COUNSEL

GREGORY WOODFORD, CRCP

- Graduated from Lawrence University in 2001
- Graduated from Hamline University, School of Law in 2007
- Joined RAZOR Capital, LLC in 2012, because ARC's General Counsel after 2016 merger
- Core Competencies:
 - Risk Analysis & Mitigation Strategies
 - Analysis & Management of Compliance & Legal Requirements
 - Development & Management of Compliance Strategies
 - Maintenance of Client & Servicer Relationships

GENERAL COUNSEL

JASMINE DAHLSTROM

- Graduated from the University of Minnesota
- Graduated from William Mitchell College of Law
- Joined ARC in May 2019
- Core Competencies:
 - Litigation Management
 - Regulatory Compliance
 - Risk Analysis & Mitigation
 - Relationship Management

GEOFFRY MEISTER

- Graduated from Arizona State University in 2003
- Began career in ARM industry in 2000
- Previous experience in senior leadership roles with collection agencies (NCO) and creditor's rights attorneys (Square Two) in first and third party recoveries
- 6 years previous experience in outsourcing and vendor management with Resurgent Capital Services (servicing arm for Sherman Financial Group)
- Joined ARC in November 2019
- Core Competencies:
 - Law Firm Network Outsourcing
 - Agency Network Outsourcing
 - Relationship Management
 - Recovery Strategies & Management

TANYA LUPIEN

- Graduated from the University of North Dakota in 1996
- Seasoned executive with 20+ years of experience in Sales, Leadership and Business Operations from small scale start-ups to mid and large size corporations.
- Past experience includes working with FINRA as a licensed Principal, assisting Registered Representatives with file audits / responses
- Joined Absolute Resolutions team in 2019 as Executive VP of Business Development to drive implementation of corporate initiatives.
- Core Competencies:
 - Senior/Executive Sales, Management & Operations leader
 - Establishing and executing business plans
 - Identifying and developing workflow efficiencies

CHAD LEMKE



- Graduated from St. John's University in 1994
- Career in the ARM industry began in 1994 with Triad\GMAC\RFC
- Senior Operations Leader with Alliance One from 1997 through 2006
- Chief Operating Officer of Array Companies - a diverse group of large-scale collection companies including the award-winning agency, JC Christensen & Associates (JCC). - Sold businesses to United Recovery Systems, (URS) in 2014
- Chief Operating Officer, URS (rebranded Alltran) 2014 to 2020 - Sold businesses to TSI and Meduit in 2020
- Joined Absolute Resolutions team in 2020 as Chief Recovery Officer, as an operations leader.
- Core Competencies:
 - Extensive executive-level management experience across numerous types and stages of consumer debt
 - Two decades of experience operating large-scale, award-winning debt collection operations
 - Experienced in early-out, primary, secondary and late stage collections tactics as well as specialty strategies for Debt Settlement, Bankruptcy, Judgment and Probate collections

OUR LOCATIONS



BLOOMINGTON, MN



SCOTTSDALE, AZ



SAN DIEGO, CA

CONTACTS



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