

Anne Strong

From: Credit and Collection News [news@creditandcollectionnews.com]
Sent: Thursday, July 05, 2007 9:25 AM
To: astrong@kaulkin.com
Subject: Maryland Collection firm finds turn-key opportunity with Glendale call center & Coalition calls for overhaul of Canada Student Loan Program to Improve Collections

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Maryland Collection firm finds turn-key opportunity with Glendale call center

Receivables Outsourcing Inc., a health care firm from Maryland, has found a turn-key opportunity to create a West Coast presence as Asset Management Outsourcing Inc. found it no longer needed its Glendale call center. "As we open new call centers and shift some of our existing branch locations to new and different labor markets, the end result can be excess capacity," said Michael Chamberlain, President and chief executive of Asset Management Outsourcing, a debt collection agency based in Norcross, Ga. "With assistance from Kaulkin Ginsberg (which advised the company on the transaction), we were able to find the right buyer for the local assets and also transition our experienced Glendale work force to a solid, integrity-oriented company like Receivables Outsourcing Inc." A deciding factor in the deal was the presence of a seasoned collection staff, said Michael Lamm of Kaulkin Ginsberg in an announcement of the deal Tuesday. The call center, located on Olive Avenue, has 8,000 square feet of office space and a capacity of 85 workstations.

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Coalition calls for overhaul of Canada Student Loan Program to Improve Collections

Kim Mundle said collection agents mocked her, called her a bad mother and discussed her lapsed Canada Student Loan payments with her son, when he was eight years old. "I'm being told I was a terrible example to my son, and that surely I could dig between the cushions in the coach and come up with a payment," said the single mother from Spryfield. "I always had the intention of repaying my loans, but I never realized how difficult it would be." Mundle took out a second student loan several years ago to get another university degree. She said she applied for interest relief on the first loan, but was denied several times because of missing paperwork before she was informed she didn't qualify. By then, her loan was in arrears and collections agents were calling. "Finally, I just decided I'm not taking these calls anymore." Mundle finished her degree while working part-time and making small payments on the loan. And while she now has a good job at the IWK Health Centre's child safety prevention program, the whole ordeal has scarred her.

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Billing firm signs Aurora

Health Payment Systems Inc., a Milwaukee company launched last year, has signed a contract with Aurora Health Care for a new service designed to reduce hospitals' and doctors' bad debt expenses and lower costs for employers. Aurora, the state's largest health care system, is the company's first large contract. Health Payment Systems pays the co-payments and deductibles owed by patients who get insurance through their job within 20 days. This spares the hospital or doctor from the expense and hassle of collecting that money. It also eliminates the risk of not getting paid for part of the bill. That risk has grown in recent years as employers have shifted more costs to employees through higher deductibles, co-payments and co-insurance. In exchange, the hospital or doctor agrees to give the health plan its best price and to pay a percentage of the bill to Health Payment Systems.

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Experian announces integrated fraud solution

Experian®, a global information solutions provider, today announced an innovative fraud detection solution that integrates data authentication with consumer challenge questions to create the most comprehensive approach for detecting fraud and managing the associated risk. The new product, Knowledge IQSM, is the first system to merge two essential elements in the fight against fraud. Knowledge IQ resides within, and is powered by, Experian's well-known Precise IDSM suite of identity authentication and fraud detection tools. Knowledge IQ assesses risk by posing a series of challenge questions to an applicant to enable a client to assess the consumer's identity risk. "The integration of a scoring component to assess applicant risk coupled with challenge questions will make for a powerful tool in the detection and prevention of fraudulent activity," said Robert Boxberger, executive vice president, Washington Mutual Card Services. "We've long been interested in the features provided by these individual elements. We're pleased that Experian is taking the lead to develop this integrated solution that addresses business and consumer requirements."

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