

# Master Servicing & Portfolio Optimization

## End-to-End Post Default Management Strategy, Recovery & Compliance

*BPA delivers master servicing solutions powered by proprietary technology and automation. We centralize back-office operations, optimize recovery performance, and embed compliance controls across the full post-default lifecycle, reducing client overhead while increasing transparency and results.*



### Strategy & Recovery Optimization

- Recovery & Liquidation Optimization
- Settlement Campaigns
- Payer Base Development & Retention
- Penetration & Conversion Tracking
- Omni-Channel & Champion Challenger Collection Strategy

### Compliance & Risk Oversight

- Collection Agency Oversight
- Regulatory Compliance Audits (FDCPA, FCRA, UDAAP)
- SOL Calculation & Tracking
- Reg F Balance Reconciliations
- Bankruptcy, Military & Deceased Checks
- Complaint Management & Monitoring

### Operations & Portfolio Management

- Rigorous Placement & Recall Processing
- Daily Balance Calculations & Data Management
- Bank & Inventory Reconciliation
- Portfolio Database Access
- Executive Reporting
- Bankruptcy Monitoring & Support

## PERFORMANCE SNAPSHOT

**\$155+ Million**

Portfolio Collections  
Administered

*Optimized Recoveries*



**573,000+**

Defaulted Accounts  
Managed

*Proven Scale*



**3,700+**

Compliance Audits  
Conducted

*Embedded Compliance*



**21%**

3-Year Gross Collection  
Curve

*Measurable Outcomes*



### PROPRIETARY TECHNOLOGY PLATFORM



Built-In  
Compliance  
Controls



Centralized  
Asset  
Visibility



Automated  
Workflow &  
Recovery  
Execution