

FEATURE/BENEFIT ANALYSIS

FOR

GENERAL AUDITING BUREAU

<u>Feature</u>	<u>Benefit</u>
Laser-Printed Letters	People feel "someone," not a computer, is sending the letter, thereby increasing quick responses.
Hand-Signed Letters	People feel "someone," not a computer, is sending the letter, thereby increasing quick responses.
Forty Day Cycle	Enough time to respond, but not too long to belabor the issue. Enables creditor to make decisions quickly because the process moves swiftly.
Competitive Rates	Much less costly than immediate collection agency use, and even less costly than most internal collection efforts.
Perforated Letters	Allows customer to track success of GAB and easily identify payments with the attached account numbers.
"Remit Direct" Feature	Client gets the money or response directed to their office, immediately accelerating cash flow.
Diplomatic Series	Collects money quickly without offending customers.
Standard Series	Supplements internal efforts as a cost-savings device alternative to direct agency action.
Audit Confirmation Series	Clears us "problem" receivable portfolios by requesting either payment or documentation to resolve balances quickly.
Third Party Letterhead	Creates additional impact to get action swiftly, though the element of the unknown.
"General Auditing Bureau" Name	Takes an "auditing" approach to collections to aid creditors in resolving matters quickly and professionally.
Flexible Placement Policy	Gives customers effective time-saving alternatives to filling out our standard placement forms, by using their own source documents to place claims.

Feature

Benefit

Proven Track Record

A company-wide average recovery rate of 60% on claims placed between 60 to 120 days past due in a variety of industries.

No Purchase Expiration

Clients need not worry about forfeiting purchased accounts and can freely take advantage of price-per-unit volume discounts.

"Test" Offer

Allows prospective customers to actually place accounts into a letter series at no cost to prove its worth to them.

"Crediting" Purchases

Customers may have competitor purchases credited toward a GAB purchase, relieving them of the old purchase, while giving them immediate access to the more valuable GAB Service.

Immediate Payment Updates

Payments are updated every 24 hours, eliminating the probability of customers receiving additional letters after payment is received.