THE DELTA DIFFERENCE

Delta capitalizes on more than 31 years of collection industry experience to provide clients with a comprehensive, strategic solution to their collection and portfolio management needs. Focused on providing innovative solutions, Delta utilizes advanced technology to streamline the collection process. Instead of a "one size fits all" solution, Delta provides clients with a customized tactical plan for account resolution that develops work standards designed to best serve the needs of the client's portfolio.



Solutions.

As a collection industry expert, Delta maximizes client profits by being more efficient and cost effective in handling the accounts receivable management process. We specialize in delinquent collection, skip tracing and default management solutions so our clients don't have to.

Synergy.

Achieving exceptional results is Delta's top priority, and we are proud of our ability to respond quickly and effectively to our clients' needs. Realizing the success of each client partnership is contingent upon both client satisfaction and account resolution, Delta's dedicated team of highly skilled, cross-trained client service representatives establishes and maintains outstanding communication with our clients to ensure exceptional support, while Delta's financial literacy approach works with the consumer to understand his repayment obligation and identify a manageable and affordable repayment solution.

Success.

Delta's use of best practices and lessons learned to continually improve the collection process, coupled with our dedication to investing in our employees and the latest technology solutions, has resulted in Delta's consistent ranking among our clients' top performers.

- Rigorous compliance standards and policies that ensure strict adherence to all applicable federal, state and local legislation, including the Fair Debt Collection Practices Act and Consumer Financial Protection Bureau regulations.
- Stringent information security controls
 established to safeguard client and consumer
 information, including Federal Information
 Security Management Act certification and
 compliance with Payment Card Industry Data
 Security Standards.
- Dedication to consumer sensitivity that has resulted in a historically low complaint ratio in comparison to the industry average. This approach preserves the consumer's rights, while upholding the client's image.
- Live monitoring of accounts and quality control audits conducted by a dedicated team to ensure due diligence efforts and established performance measures are met.

