

CSC

FIRSTSEARCH

DEBT RECOVERY SOLUTION

About CSC in Financial Services

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world.

We bring more choices to the industry. We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners.

Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients. More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.

FirstSearch — Because Most Debtors Don't Leave a Forwarding Address

While consumer debt is hitting an all-time high, it seems as if cost-effective, expeditious tools to find debtors and improve return on debt recovery efforts have been harder to come by. Until now.

FirstSearch™ by Equifax® is a unique solution designed to help you maximize effectiveness while reducing your costs. FirstSearch delivers the highest percentage of right point of contact results among skip-tracing tools.

A Skip-Tracing Tool Unlike Any Other

A front-end skip-trace tool designed specifically for collection professionals, FirstSearch returns new location information from various proprietary sources who are among the first to know when a consumer has moved or requested service associated with a physical address — providing the freshest possible contact information available on delinquent debtors.

- Increase recovery rates by locating hard-to-find individuals before other collection entities make contact. FirstSearch accesses unique, previously untapped data sources on billions of consumers daily to deliver the right point of contact a high percentage of the time.
- Expedite locate processes by accessing unique, current consumer contact data. FirstSearch returns the following contact data elements:
 - Possible cell phone numbers
 - Previous and current addresses
 - Published phone number
 - Social security number
 - Date reported
 - Address status code
 - Deceased indicator.
- Streamline collection processes and realize greater efficiencies with simplified access to multiple sources of contact data
- Decrease costs by paying only when contact data is delivered.

Now Includes Portfolio Monitoring

FirstSearch with Portfolio Monitoring continuously monitors your collections portfolio for name changes, new addresses and telephone numbers on those consumers who are hard to find due to unavailable, inaccurate or outdated information.

With daily updates to our vast and proprietary collections database, you'll receive contact data as quickly as 24 hours after it's linked to a consumer or when data on previously unmatched individuals surfaces. Even better, you won't expend resources, time and money by repeatedly running traces on the same consumers.

The FirstSearch Difference

Better Return on Debt Recovery Efforts

- Access proprietary and unique data sources
- Get the most current information based on 4 million daily updates
- Use filters to obtain the precise data you need and control costs
- Save time with automated portfolio monitoring
- Ensure that you have the right point of contact
- Find more cell phone numbers with the No. 1 skip-tracing data source

Recovery Report

- Leverage industry best real-time, cost-effective credit data
- Eliminate FACTA surcharges

Collection Triggers

- Prioritize accounts by collectability
- Access 46 credit/collection triggers identifying consumer's ability to pay
- Monitor delinquent portfolios
- Re-engage with debtor when in credit recovery

For More Information: FirstSearch is part of the Equifax Debt Recovery Solutions suite of products. For more information, contact CSC's debt recovery solutions at 800.345.7672, e-mail inforequests@csc.com or visit us online at www.csc.com/credit_services.

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About CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 45 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

