

**Collections Management is not New!**  
**Use of Social Enterprise Facilities in the Collections Environment is.**  
**There is a Balance between Risk and Reward.**

The latest edition of a collections management and Payment Assurance process is now available using Automatic and Passive **Social Software Contact** (*e mail, texting, IVR calling*) methodology. The process is in line with current collections practices and regulations. Crossbow Group, Inc. is your source for the systems and developments that matter most to market leaders in the challenged credit vehicle finance arena. Their systems are designed to help lien holders successfully navigate risk and opportunity, to fully embrace change, and thrive in their specialized role as finance and collections professionals.

In the past 30 months, **Social Software** and the collaboration tools for the finance enterprise have come on strong. Crossbow and its partners are providing new platforms that many believe will change the very nature of how this market works. Using **Social Software to Remind...Collect...Protect®** (ReCaP®) is an opportunity for your business. It is now available in conjunction with track, trace, and starter disable technologies. **Not as a compliment, but as the driver of your success...**while changing customer payment habits.

In many shops, handling this credit class is an accident waiting to happen? Like most underwriting advancements, it can be both hero and question mark. On the upside, customer payment/reminder centric & collaborative activities will be richer and more rewarding. This will allow the lien holder's business insights to be more targeted and timely. The downside: would be not following compliance guidelines, safeguards, and end-user buy-in, (*disclosures*). If these guidelines are not ingrained, the business value that Social Software can deliver...simply won't be there.

Now more than ever, it's crucial to find a balance between risk and reward for your organization. That's why the objective, well-reasoned insight of Crossbow Group's **ReCaP® Extreme** has so much value. It's the must-use system for underwriting and senior origination executives, which delivers results for the collections and recovery executives...every year. Crossbow management and founders monitor trends, plan initiatives, sit on boards, and evaluate both short- and long-term strategies; all with the unbiased, grounded guidance of industry analysts. This latest edition of **ReCaP** based systems is just a preview of the benefits you'll find when using **Extreme**.

Don't look now, but social software has crossed the enterprise threshold. **It is touted by many as a game-changing communications tool** destined to alter how collectors work...forever. But while there is much to gain from embracing the social phenomenon, organizations should be asking themselves some tough questions: who in the organization will use social software tools and why? What results can we realistically expect from our investment? How do we support Social Software success in this culture? By listening to experts in **Social Software** and taking an objective look at the future of Social Software platforms—and what they can and can't do to add lasting business value to collections management.

Since we started the Payment Assurance/Behavior Changing business in 1994, we've come a long way from code driven systems and the "crude" desktop clunky PCs and their inherent communication obstacles. The path has been anything but smooth. Today's world of ultra-connectivity and 'tracking technology-as-commodity' has been a long time coming—and there are more promises of the past two decades coming to fruition.

**Why the concern?** At the AFSA conference in early 2008, CxO level executives said in panel: *'auto dialers and other technologies aren't working, we need different technology, where is it?'* This Q&A session caused heads to turn and discussions commenced about the wonders—and disappointments—of recent collections history.

Because of that discussion Crossbow Group, Inc. designed and reveals what the original soothsayer/questioner will most likely consider **the next big thing in the technology evolution**, or is it Revolution.

We suggest you see for yourself. [www.crossbowgps.com](http://www.crossbowgps.com) or 949 856 0449.