

# Case Study

## Pinpoint – Pinpoint Workplace



### Product Line

Pinpoint

### Product

Pinpoint Workplace

### Product Compliances

Standards of Consumer  
Financial Protection Bureau  
(CFPB)

Telephone Consumer  
Protection Act (TCPA)

Fair Debt Collection Practices  
Act (FDCPA)

### Product Impact

Our Pinpoint product line allows clients to gain accuracy in the search and verification for consumer information.

Pinpoint Workplace helps clients search for and confirm the correct place of employment for individuals.

### Client Discussion

Our client is a publicly traded auto financing company with a 2016 annual revenue of more than \$900 million. The client's name cannot be revealed due to confidentiality and security in a highly compliant industry.

### Client Need

Our client needed to collect on accounts from consumers who are unlikely to pay. Because the client offers credit to those who are unable to get credit elsewhere, the risk of extending credit is higher for the client, making collections efforts and accurate contact verification more necessary.

The client had a verification process involving data vendors and several contact centers, and we became part of the process to help achieve better results.

### Client Challenges

Our client needed to collect on defaulted loan debt. Because consumers had already reached the point of default, they were less likely to agree to pay up front, so the client had to begin a wage garnishment process. For wage garnishment, the place of employment of an individual must be verified and then the garnishment can begin.

### Our Solution

After extensive discovery and attention to our client's situation, we found that Pinpoint Workplace is well-suited to our clients' needs.

For our Pinpoint Workplace product, we search for the place of employment for an individual, and then call to find out if the workplace information is current. If not, we gain information through compliant calling methods to find out the current place of employment for the individual. Once we call the current employer and confirm that it is the place of employment for the individual, it is considered a verified place of employment.

### Pinpoint Workplace Process

To begin our Pinpoint Workplace process, we receive a file from our client with names and identification information of individuals. We search through our databases for the most likely place of employment for the individual, then call the company with compliant scripts to verify the place of employment. If the individual has changed employment, we gain information and then call to verify the most current place of employment.

Once we deliver the list of Verified Place of Employment hits to our client, the wage garnishment process can begin and the loan will be paid back over time.

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### Results

Category of Figure	Client's return figure	Client's return (%)
<b>Verified POE Rate</b>	781/5,748 listed	13.6% of listed accounts
<b>Return on Investment</b>	\$207,285	489.8% of investment
<b>Annualized ROI (for 2 years)</b>	\$207,285	142.8% of investment

By verifying 781 accounts from our client's list of 5,748 we achieved a verified place of employment rate of 13.6%.

Our client provided a total collections figure of \$242,430. The total revenue earned for the client was \$207,285.

We billed our client \$35,145. Because the client collected an additional \$207,285 past the cost of our services, our client's return on investment will be 489.8%. For each dollar spent on Accutrac's services, the client collected \$5.90 in additional revenue.

Because our client will not collect the \$242,430 immediately, we estimated the total return to happen gradually over the course of 2 years. These numbers are conservative estimates. If the conservative amount of \$242,430 is collected over the course of 2 years, the annualized ROI for the client is 142.8%.

### Information

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