



# Paladin

COMMERCIAL GROUP

POWERED BY

**ALTUS**  
RECEIVABLES MANAGEMENT

AN ARMSTRONG RM COMPANY

# About Us

Founded in 2004 by Dan Duncan, Paladin Commercial Group was created with one sole purpose: to outperform all other firms in debt recovery results.

Having over 40+ years of collection experience at the time of inception of PCG, these two professionals dedicated their first year of their business to create a foundation of successful sales and collection platforms.

ARBORETTUS

# Meet the Paladin Team



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President & CEO

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**Traci Noffsinger**

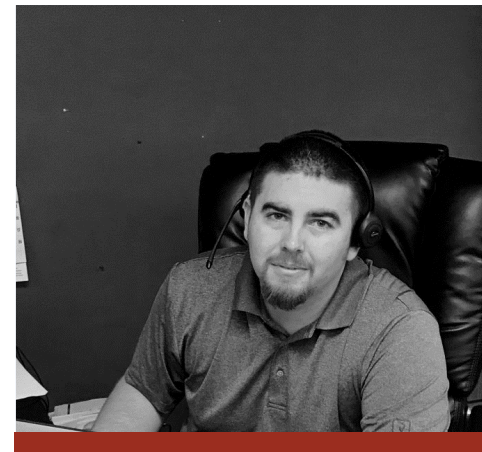
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# Paladin & ALTUS Partnership

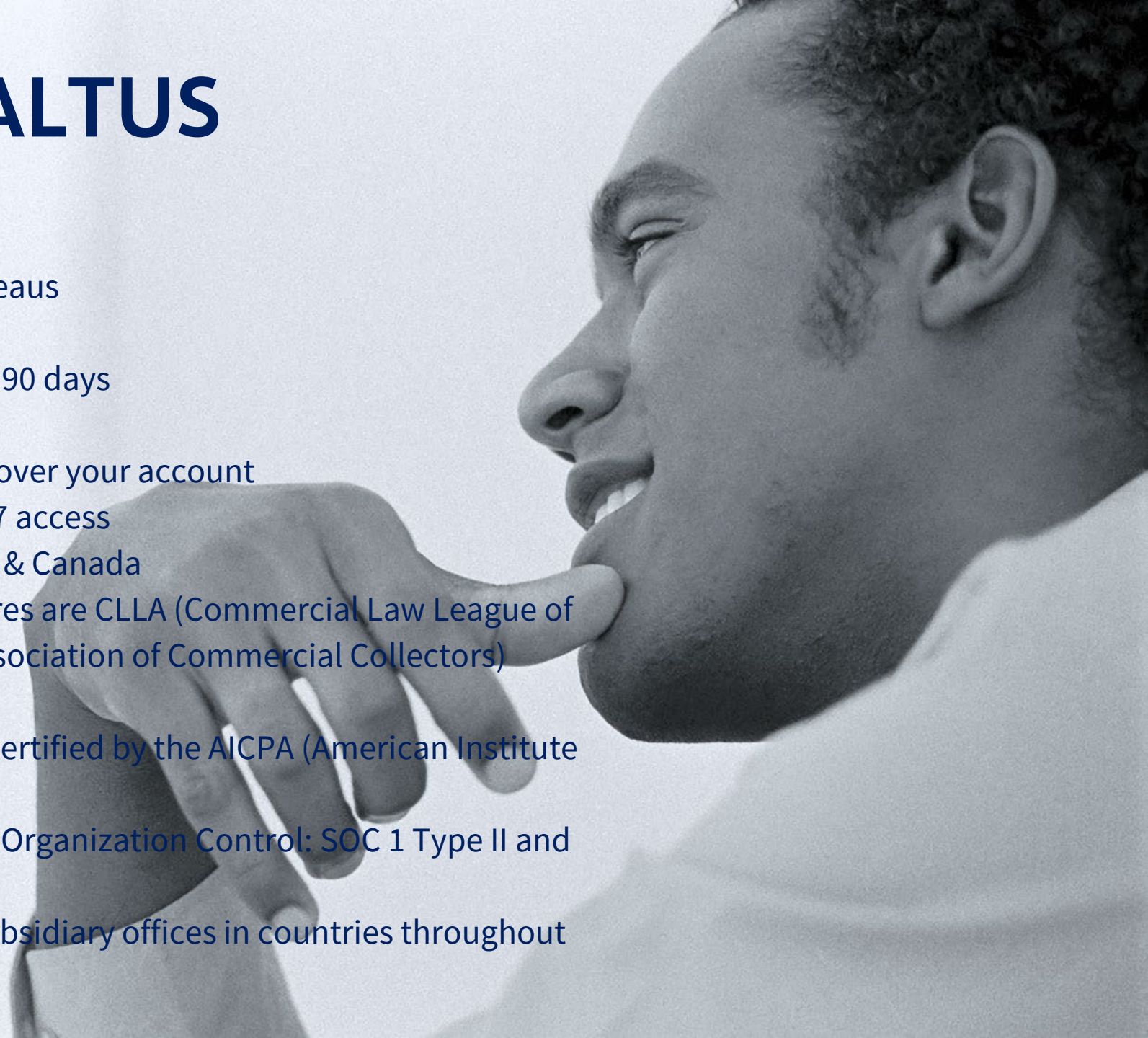
**PALADIN COMMERCIAL GROUP FORMED A STRATEGIC AFFILIATION WITH ALTUS RECEIVABLE MANAGEMENT IN 2018.**

Through this Partnership, Paladin is now able to:

- Enhance all back-office processes
- Provide additional collection personnel with over 100 collectors available
- Enhanced security and certifications
- Attorney relationship with ALTUS's full-service, in-house law firm

# The Paladin+ALTUS Advantage

- Debtors are reported to Credit Bureaus
- No fees until we are successful
- Most collections completed within 90 days
- Highly competitive rate structure
- One-on-one personalized services over your account
- Easy to use online system with 24/7 access
- Fully licensed & bonded in the U.S. & Canada
- All collectors & collection procedures are CLLA (Commercial Law League of America) certified & IACC (Inter. Association of Commercial Collectors) endorsed
- All ALTUS accounting procedures certified by the AICPA (American Institute of Certified Public Accountants)
- ALTUS has certifications in Service Organization Control: SOC 1 Type II and SOC 2 Type II.
- Offices throughout the U.S. & 66 subsidiary offices in countries throughout the globe



# How does the partnership with **ALTUS** help you?

## EXPERIENCE

ALTUS, founded in 1994, has 25+ years of experience in the commercial collections industry.

## KNOWLEDGE

ALTUS delivers the required skill set, languages, and tenured professionals to support all collection aspects.

## ALTUS IS CERTIFIED BY THE INDUSTRY'S MOST RESPECTED ASSOCIATIONS.

This is an important distinction, as very few agencies would not meet the requirements to be fully licensed and bonded meeting the requirements for CCAA Certification. You can take comfort that ALTUS follows the law completely.

## TECHNOLOGY

ALTUS employs industry leading technology, innovative software platforms & solutions powered thru Salesforce.com.

## COMPLIANCE

ALTUS is fully licensed & compliant with enhanced data security certifications.



ALTUS

# The ARMStrong Portal

The Best-in-class Commercial Collections Technology - Built in partnership with Salesforce.com

## SECURE PLATFORM

All client data is encrypted and protected.

## CUSTOMER PORTAL

24/7 access from anywhere, including mobile devices.

## TRANSPARENT

You see what we see. Access all collector notes, emails, and call recordings in real-time, so you have instant access to information regarding your account.

## EASY PAYMENTS

We process electronic payments, debit, credit, and ACH through our encrypted platform.

From the industry's #1 commercial collections firm, you'd expect the industry's #1 collections technology.

***ALTUS delivers.***

# 24/7 Full Service Online ARMStrong Portal. All in Real Time.



Get Real-Time Placement Updates.



View Collection Notes & Call Recordings.



Access Detailed Reporting.



View Invoicing & Trust Statements.



Communicate directly with the Altus Team.

**Best-in-class Commercial Collections Technology.**  
Built in partnership with [Salesforce.com](https://www.salesforce.com)

	A (0-180 Days)	B (181-360 Days)	C (>360 Days)
<b>Total Principal Placed:</b>	\$17,094,022.14	\$378,072.12	\$3,580,509.05
<b>Total Net to Client:</b>	\$1,490,481.59	\$600.51	\$24,524.03
<b>Total Case Count:</b>	5020	88	146
<b>Total Open Cases:</b>	911	21	24
<b>Total Closed Cases:</b>	4109	67	122
<b>Avg Client Collection Rate:</b>	33.59%	6.07%	20.95%
<b>Avg Bal Placed:</b>	\$600.51	\$4,296.27	\$738,113.00
<b>Total Net to Client:</b>	\$65,373.62	\$104,506.24	\$46,212.66
<b>Avg Contingency Rate:</b>	17.33%	15.40%	12.16%
<b>Avg Liquidation Rate:</b>	728.78%	20.47%	28.29%
<b>Insolvency %:</b>	6.38%	9.95%	27.68%

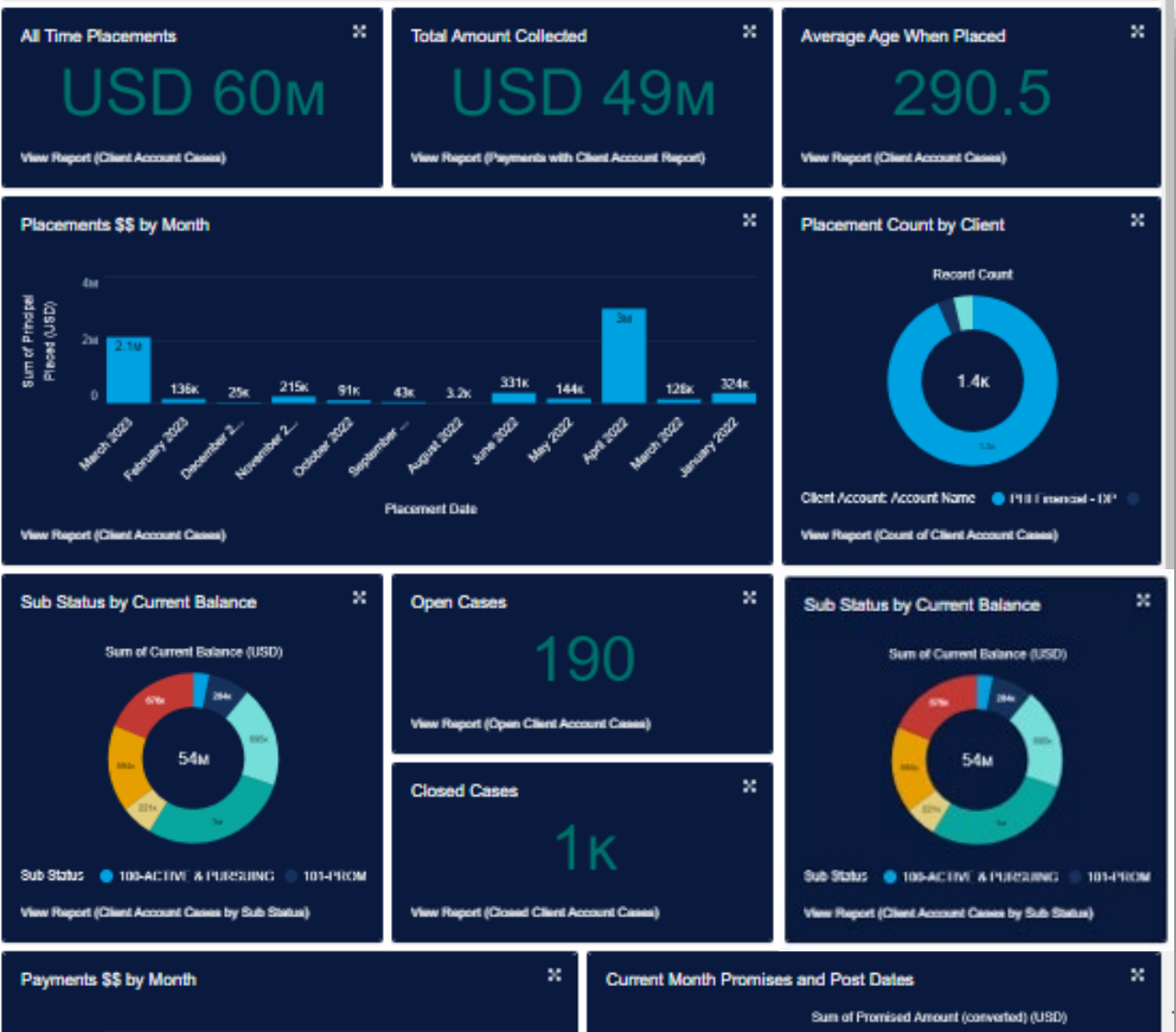


# Fully Customizable Reporting thru the ARMStrong Portal for your business' needs.

The results for you: lower costs and faster cash flow at every level.

You ask, we deliver fully customized reporting specific to your needs.

Accessible through our client portal 24/7 at no extra cost.



# ALTUS offers services that are specifically designed to accelerate cash flow.

## 1st Party Collections

ALTUS can extend your internal collections team to enhance portfolio coverage and A/R performance. ALTUS can handle everything from hiring and training to coaching and collection practices. They have a comprehensive team of professionals to enhance partners existing staff.

## 3rd Party Collections

Put ALTUS on your most troublesome A/R challenges and achieve a higher level of liquidation. With third-party collection services, you gain access to the largest commercial collections company in North America. ALTUS has the resources to improve returns for every client in any industry.

## Legal Services

ALTUS legal forwarding services accommodate our partners accounts that require legal action. ALTUS has an extensive national network of highly experienced commercial collection attorneys who can represent cases, to drive the most favorable resolution. Trust ALTUS' team to handle the entire legal process when normal collection efforts are exhausted.

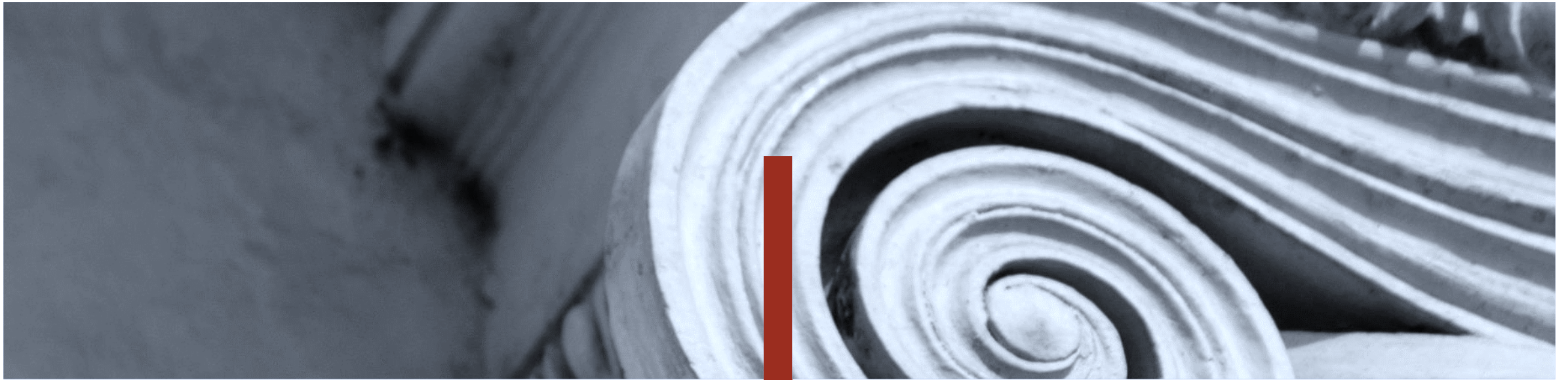
## Business Credit Reports

Altus's Business Credit Report data is compiled from reputable credit reporting agencies — so you can rest assured that you're receiving accurate, comprehensive information. Our trained professionals can make sure you understand every line of your report through our business credit report analysis.

# Global Resources Available from ALTUS

Through a longstanding partnership with Coface, ALTUS can collect in countries wherever your debtor is located. This advantage drives higher performance on international debt placements. ALTUS's in-country resources, combined with its U.S.-based International Team, ensures the best service level on your international placements.

North America | South America | Europe | Asia | Africa & Middle East



# The Paladin + ALTUS partnership is a winning combination for your business!

For over 25 years, ALTUS has leveraged top talent and technology to assist businesses in some of the most complex industries. And for the last 5 years, the partnership between Paladin & ALTUS means faster, better results for clients!

We do our due diligence to operate within relevant regulations while realizing the return you deserve. Over the years we've mastered our debt collection practices so we can serve you better.

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**THANK YOU**

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