FACT SHEET

Empowering Organizations With Smarter, Secure Data Exchange

Upgrade to Agency Network in the Cloud

According to 2020's third quarter data collected by the Federal Reserve Bank of New York, national consumer debt rose for 24 out of the last 25 consecutive quarters and surpassed \$14 trillion. As the years go by, with debt growing across industries, creditors are adapting new tools and technology to improve their collection practices. But compliance and security remain huge issues, and most creditors are actively looking for a solution that provides:

- An easy way to validate and securely exchange customer data with collection agencies and other partners
- Reliable, scalable, and cost-effective assistance while remaining compliant when exchanging data
- Less reliance on costly, internal IT infrastructure and the need for IT support that often causes delay

Agency Network has been completely rearchitected and relaunched to address these critical industry needs and more, providing creditors with a single, secure channel to exchange data with collection agencies, credit bureaus, debt buyers, attorneys, and other vendors. Deployed in the Cloud, Agency Network offers iron-clad security, reliability, and business continuity, enabling client and creditor to efficiently and inexpensively exchange valid information with the right partners. "Many agencies are already familiar with Agency Network, and it's significantly easier and faster to onboard new agencies."

Major US Bank

C&R Software

C&R Software's vision is to provide systemically complex systems which simplify collections and recovery for our clients. We deliver solutions which are simple to deploy, implement, configure and use, enabling collections operations to drive process automation and easily adapt to change.

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Benefits of the new and improved Agency Network

	FEATURES	BENEFITS
Modern Technical Architecture	Deployed in the cloud	Secure, scalable, and performant — business continuity, high availability, disaster recovery
	Cloud-based architecture with open source technology stack	Provides a rapid, flexible, and more measured service
	End-to-end secure encryption of data at rest and in flight	Safeguards highly sensitive data
	Fully compliant with latest industry security standards	Ensures data security with the latest data encryption standards
	Multi-tenancy support	Segregates and processes data, while reducing onboarding time and cost
	Greater automation and streamlined processes for customer onboarding and deployment to production environment	Improves ROI with reduced setup costs and time to value
Enhanced File Processing	Support for legacy file formats, such as Format B	Delivers seamless upgrades for clients using legacy formats
	Support for Debt Manager XML file formats	Reduces onboarding time and cost for Debt Manager users
	Comprehensive core and custom data validation of client and partner data	Assures data is completely valid before delivery
	Enhanced custom data validation via embedded decision rules management system	Enables more sophisticated validation rules specific to business needs
Upgraded Integration Capabilities	File Exchange Utility (FXU)	Automates secure file uploads and downloads
	File status interrogation capabilities in File Exchange Utility	Provides easier automated monitoring of file transfer status
	Secure public REST APIs for file upload and download, and file status interrogation	Offers reliable API integration
	Early error diagnosis capability during file uploads	Rejects files prior to upload dependent on error conditions
Enriched User Experience	Online portal for file uploads and downloads, file history, status, and statistics information	Provides an enhanced user experience with Agency Network
	Event-based email notifications, such as files ready for download, or a file failing validation	Enables proactive alerting for timely interventions
	Updated daily processing reports, displaying summary information of files processed	Produces a clear and concise reflection of data exchanged
Vast Partner Network	Tightly integrated into a huge network of 300+ active collection agencies, attorneys, debt buyers, skip tracers, repo agents, and more	Offers access to numerous potential partners with lower onboarding time and cost
	Data Provider Connectivity (LexisNexis)	Integrates easily with LexisNexis—and many more data providers in the near future

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Why you'll want to make the leap into the cloud

Agency Network has been architected for the AWS Analytic Cloud, a complete and fully managed services platform deployed in the public cloud. It gives organizations the ability to:

- Utilize a rapid, scalable, and more measured service
- Ensure data security with disaster recovery
- Access a huge network of 300+ third-party providers
- Adhere to regional compliance and privacy laws
- Eliminate IT infrastructure and reduce IT dependency

More reasons to upgrade

- Proven data exchange
- The latest technology
- Better security and compliance
- More robust infrastructure
- Disaster recovery

- Superior reliability
- Cloud-based architecture
- Faster customizations
- Future improvements
- 24/7 support



"The biggest benefit to Agency Network is secure data exchange. There's no other product that allows us to house and remit data securely."

Major US Auto Manufacturer

To learn more about smart, secure data exchange, go to **crsoftware.com** or email us at **inquiries@crsoftware.com**



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