

Comprehensive Loan Servicing Solutions

SST, powered by Alorica, delivers end-to-end loan servicing solutions—from origination to resolution—designed to drive efficiency, reduce costs, and enhance portfolio performance.



Industry-leading Servicing and Portfolio Management

With 25+ years in loan servicing, Alorica offers clients an ideal combination of performance, value and trusted partnership. As the industry's leading loan servicing organization, we've serviced over 1M accounts and transferred over \$28B in active loan servicing across the entire spectrum.

With extensive experience servicing prime, near prime, and sub-prime loans, we have approximately \$70 billion in primary and backup servicing under management. Our Financial Services capabilities are unmatched in our industry, with over 50 clients with a 96% client retention rate, and an average client tenure of 12+ years.

Our financial services capabilities include over 32K dedicated financial specialists, with over 600 loan servicing experts across three continents, united by a loan servicing Center of Excellence. We support over 50 BFSI clients and 250+ lines of business and can ramp up or down at scale with ease.



Expanded Portfolio Capabilities Backed by a Center of Excellence

Our depth of experience in end-to-end loan servicing, combined with the scale of a global BPO, ensures consistent, high-quality service across diverse portfolios.

Our expanded portfolio includes the following loan types:



We deliver comprehensive 24/7 support across all channels, integrating omnichannel platforms, payment/IVR self-service, and back-office automation to provide expert solutions in early intervention, first-party collections, fraud prevention, credit services, payment processing, account resolution, customer contact, special services, client/investor reporting, and deficiency management.

Dedicated Primary and Backup Loan Servicing with Extensive Back Office Expertise

The breadth and depth of SST's loan servicing capabilities—empowered by Alorica's global footprint that spans 17 countries, and 10 time zones—extends across nearly every loan type and need.

We use proprietary loan servicing technology and partnerships with industry-leading, innovative, modern lending platforms. Our backup loan servicing provides portfolio security with a two-pronged approach.



Reliable Servicing Readiness

We maintain resources necessary to effectively meet portfolio servicing needs, offering clients the assurance of an experienced primary servicer who can step in as a successor with ease.

- To ensure a smooth transition, we can assume the role of the primary servicer within as little as 30 days if needed.



Consistent Monitoring and Validation

We regularly review loan data to verify accuracy and ensure alignment with primary servicer records and deliver backup reporting monthly to ensure readiness and maintain transparency.

Our back-office expertise is unrivaled—we process over 1B pieces of content annually—delivering industry-leading document custodial, contract verifications, and more.



Document Custody Services

Safeguarding critical loan documents, we ensure that they are stored securely and efficiently and are readily accessible whenever needed.



Data Integrity Checks

We ensure that data associated with loan documents matches the terms of the contracts and remains consistent across all records.



Contract Verification

We conduct thorough reviews and validation of contracts to confirm compliance with legal and regulatory requirements.



Compliance Monitoring

We provide continuous monitoring of documentation to ensure ongoing compliance with evolving industry standards and regulatory changes.



Loan Documentation Audits

We conduct regular audits of loan documents to ensure completeness, accuracy, and consistency with agreed terms.

360° Regulatory Compliance

When it comes to maintaining strict regulatory compliance, we always go the distance. As a licensed loan servicer in all required states, we reduce operational risks through adherence at the local, state, and national levels.

Our services maintain optimal compliance across **TCPA, UDAAP, PCI, FCRA, OFAC, FCPA, GLB, CCPA, GDPR**, and other relevant federal and state regulations.

And we don't just talk the talk—our Compliance team is staffed with dedicated Chief Legal and Compliance officers with over 45 years of experience. Strong partnerships across Alorica's Legal and Operations teams keep our clients compliant at all times, even as regulations change.

Why Trust Us for Your Servicing Loan Needs?

- Deep, **end-to-end loan servicing experience** with the **scale of a leading global BPO**
- **Rapid-scale, global staffing**—nearshore and offshore—for agile economic delivery that can be onboarded and scaled **within as little as three weeks from contract sign off**
- **Proven track record for fast and successful client implementations**, reducing costs and improving performance
- **Unique geo diversification market position** that drives efficiency, scalability, and cost savings
- **Low delinquency and default rates**, exceeding performance across every portfolio, with **stable funding, robust risk management, and dynamic pool remittance** for investors
- **Trusted, long-standing BFSI relationships** leading Wall Street lenders and investment groups, and multinational banks, with sub-agency agreements in place with multinational, national, and regional banks and lenders
- **Leadership you can trust**, with a tenured **leadership team and an established Center of Excellence**

Real World Results



Onboarding 119K active and 50K charged-off unsecured consumer loans to a proprietary servicing platform, **staffing and training 172 bilingual servicing professionals** for a tech-powered, community development financial institution



Onboarding ~50K unsecured secured loans to a proprietary system **in 30 days**, and identifying and training 50 financial specialists for an online lending company



Servicing 200K loans and assets valued at over \$2B, with **inbound conversion rates at nearly 50%** and a consistent **NPS of over 70%** for a financial services company

Recent Awards and Industry Accolades

Gartner

Recognized as a Leader by Gartner for Completeness of Vision and Ability to Execute (2022, 2021)

NelsonHall

NEAT Assessment Leader for Social CX/Content Moderation (2021, 2020)

Everest Group

CXM Peak Matrix® Americas Leader (2022, 2023); CXM Services PEAK Matrix® Leader (2020); Global BPS Top 20 (2017 – 2020)

Stevie Award for Sales & Customer Service

Achievement in the Use of Data & Analytics, Gold (2023)

Stevie Award for Business & Professional Services

Employer of the Year, Gold (2021)

American Business Stevie Award

Minority-owned Business Leader, Silver (2022, 2021)

Ragan

Top Places to Work (2022)

Great Place to Work

Great Place to Work - Philippines (2022)
Great Place to Work - Guatemala (2021)

Comparably

Best Operations Team (2022)
Best CEOs for Women (2022)
Best Company for Diversity (2021)

Ready to Experience Next-Level Loan Servicing?

Discover how easy loan servicing can be with Alorica by your side. Connect with us to find your optimal solution.