Preserve Student Relationships and Keep Revenue Flowing

Higher education institutions face a difficult business challenge — keep students enrolled and progressing towards degree completion even while those same students are often struggling to keep their accounts current. Fortunately, balancing accounts receivable management and customer relationships no longer requires as many trade-offs.

HigherEDGE™ services from Trellis Company can help. Over our 40-year heritage, we have honed a consultative, educational approach to working with student borrowers that leverages leading account and relationship management practices to guide them towards successful repayment and a positive experience. The Trellis model has proven it is possible to have high-performing portfolios while maintaining positive relationships with student borrowers.

Simply stated, Trellis is able to efficiently deliver top tier student account recovery services for colleges of all sizes.

**HigherEDGE Advantages**

» 4.38 out of 5 borrower satisfaction rating (3 yr. avg.)
» Exemplary audit and compliance history/No negative judgments
» Deep experience and expertise in higher education collections
» Well-run, transparent, and extremely responsive operations

**Key Highlights**

» Consultative contact center/collections operations
» Licensed in all 50 states and U.S. territories
» Bilingual services
» High volume capacity
» Embedded culture of compliance and data security
» FISMA/NIST compliant (facilities & systems)
» Strong portfolio and fiscal management
» Growth-designed 250,000 square feet of facilities
» Nonprofit 501(c)(3)
» Founded in 1979
HigherEDGE™ by Trellis At A Glance

**Full Service Contact Center/Default Aversion Operations**
- Averted $2.1 billion in potential defaults (2018)
- Certified contact center management
- 100% of all pre-default and claims activities conducted in-house
- Extensive employee knowledge: 13 years average experience

**Full Service Collections Operations**
Large in-house collections operations
- 100% of all collections conducted in-house
- $1.2 billion collected over the past 2 years
- 5-year avg. recovery rate = 30%
- Low re-default rate (29% vs. industry average 40–60%)
- 125 high-performing agents
- Average tenure > 5 years

**Technology**

**Privacy/Security**
- Meet or exceed US Gov’t security requirements:
  » FISMA, NIST, PCI-DSS
  » Robust cybersecurity

**Scalable infrastructure**
- Quickly deploy desktops, applications, and scalable virtual storage via private or hybrid cloud

**Telephony services**
- Automatic Call Distributor (ACD Elite) Predictive dialer
- Call recording
- English and Spanish speech analytics
- Capacity: available growth to 5,000+ agents

**Compliance & Audit Operations**
- Exemplary compliance record: No negative judgments across the life of the company
- 3 tiers of regulatory management and defense:
  » In-house Ombudsman
  » Independent Compliance Department
  » Embedded operational experts
- Periodic compliance reviews with institutions and lenders

**Memberships and Certifications:**

- FISMA
- NIST
- PCI
- NACUBO
- NASFAA
- ACA International
- EFCC
- NCHER
- USAID
- SMSDC

Trellis Company is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education. We remain invested in the success of students and higher education institutions.

Today, we’re drawing on our history, expanding into new sectors, and delivering the same level of exceptional care and service that our customers have come to depend on. Trellis employs nearly 400 team members.

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