

# Debt Buyer Software



## BEAM™ provides unparalleled visibility into your portfolio data and gives you real-time insight and control, online reporting, and comprehensive debt buying and sale information.

BEAM integrates a powerful array of functionality tying together the tools and data sources required to track, measure, and improve performance and increase net portfolio income. From the analysis of potential purchases to the sale of whole portfolios and tranches, now you can track every phase of your acquisition lifecycle.

Because of BEAM's flexibility, it can meet the needs of debt investors, hedge funds, debt buyers and debt sellers as well as collection agencies.

### Support Simple or Sophisticated Repayment Structures

Funding arrangements for debt purchases are not typically straight loans. They often consist of back-end participation or front-end favoritism for the investor. BEAM provides you with the tools to handle intricate debt investment instruments and supports multiple investors from individual lenders to complex fund structures.

With BEAM's Venture Center feature you can define a repayment schema using rules based on return to basis, cumulative netback, legal expenses, rates of return, and APR interest calculations. Payout rules can also include late stage and back-end distributions to investor partners or non-investors using specific trigger conditions and end dates.

BEAM enables you to track the state of each venture. The system can track loan balances, capitalized loan interest additions and pay-downs, one-for-one basis with portfolios and lenders, accumulated recapture, repurchase remittances and any portfolio expenses.

### Save Time with Automation

- Implement a comprehensive yet easy-to-use solution
- Take advantage of existing Microsoft™ Office tools
- Facilitate future, recurring debt purchases by the same investor mix
- Customize your analysis and asset evaluation through the Venture Center
- Monitor results and define strategies with our Champion-Challenger feature
- Manage post-sale requests and recourse with our suite of supporting tools
- Experience comprehensive reporting for better business intelligence
- Enjoy your very own dedicated support representative assigned to your organization

### Meet Compliance Requirements and Protect Consumer and Investor Information

Securely hosted in Microsoft Azure, BEAM uses multi-layered security provided across physical datacenters, infrastructure, and operations to protect your business assets and data. From incremental 30-minute database backups and geo-redundant failover to multiple encryption protocols, BEAM users are assured that their data is highly available and safe.

Microsoft offers the most comprehensive set of compliance offerings of any cloud service provider including:

- SOC 1 Type II
- SOC 2 Type II
- SOC 3
- ISO/IEC 27001
- PCI DSS
- HIPAA

### Gain Visibility Into Agency Production

BEAM's Synchronization Suite gives you a clear understanding of your BEAM collection agency's production and performance. Mirroring agency payments and postdates in your database allows you to see current liquidations without having to wait for an update or remittance. Synchronizing consumer information and account restrictions like bankruptcies, cease & desists, and disputes provides actionable information and visibility into the performance of your assets.

### At Beam Software, Customer Success Matters

At Beam Software our approach is to put forth a collaborative effort focused on fulfilling your business-critical needs. The result allows your organization to benefit from a wealth of industry expertise, insight, and proven best practices.



### Integrated Tools

Readily identify potential purchases and effectively manage your ventures and SPVs



### Real-Time Metrics

Easily track performance metrics using BEAM's Synchronization Suite and extensive library of portfolio reports



### Inventory Control

Effectively manage portfolio outsourcing, recourse, recalls, putbacks and agency keeps



### Payout Rules

Create & track sophisticated payout rules that use netback, IRR targets, and flat-fee or percentage-based distributions



### Payment Synchronization

Mirror agency payments and postdates in your database to maintain consistent account balances and to see real-time and future liquidation statistics

## Why choose Beam?

- Effectively manage your relationships with investors, buyers, sellers, attorneys, and agencies
- Easily track performance metrics and see portfolio liquidations in real time
- Streamline the entire debt investment, purchase, and sale process