



**ACCELERATE WITH US**

An aerial, black and white photograph of a boat's wake in the ocean. The water is dark, and the wake is a bright, turbulent trail of white foam and churning water that splits into two main channels, one on each side of the boat's path. The texture of the water is highly detailed, showing the intricate patterns of the wake.

We are driven to **set the standard of outperformance**

in complex service industries by delivering superior industry know-how,  
future-built technology and meaningful services that are **built for speed.**



Vervent.com | 888.486.2509 | Solutions@Vervent.com

**CREDIT CARD SERVICING**

**LOAN SERVICING**

**LEASE SERVICING**

**MANAGED SERVICES**

**CAPITAL MARKETS SERVICES**

**BACKUP SERVICING**

**EVault SOLUTIONS**

# WE'RE SETTING THE BAR

With decades of combined experience, our high-powered executive team brings a full spectrum of insight and expertise – encompassing all industry segments – to create smart, meaningful solutions that accelerate business growth.

**DAVID JOHNSON**  
CEO & Founder, Vervent



**JOEL SOLTMAN**  
Chief Financial  
Officer



**JOSEPH NOE**  
President,  
Vervent Card



**LOU GEIBEL**  
EVP Vervent Services  
& Sales



**PAM JOHNSON**  
Chief People Officer



**DEREK GAMBLE**  
Chief Legal Officer &  
Chief Compliance Officer



**BRAD HERBISON**  
Chief Technology  
Officer



**JANNET ZAMORA**  
Chief Global Services  
Officer



**AARON KNIGGE**  
SVP Client  
Engagement



**TYLER BRENDEN**  
SVP Chief Information  
Security Officer



**MARK PALMERTON**  
VP Capital Markets  
Services



**MARK KINNEY**  
VP Managed Card  
Services



A HISTORY OF SUCCESS



## STONE POINT CAPITAL

Vervent is proud to be part of the Stone Point Capital family of companies.

### OCTOBER 2008

David Johnson founds First Associates and acquires assets of FAMC

### OCTOBER 2019

Launch Vervent brand to accurately reflect our history of success and world-class services

### APRIL 2022

Vervent acquires First Equity Card to continue expanding credit card programs and servicing options

### JULY 2019

Vervent closes a successful funding round with Stone Point Capital and acquires Portfolio Financial Servicing Company (PFSC)

### DECEMBER 2020

Vervent acquires Total Card to build the Vervent Card division

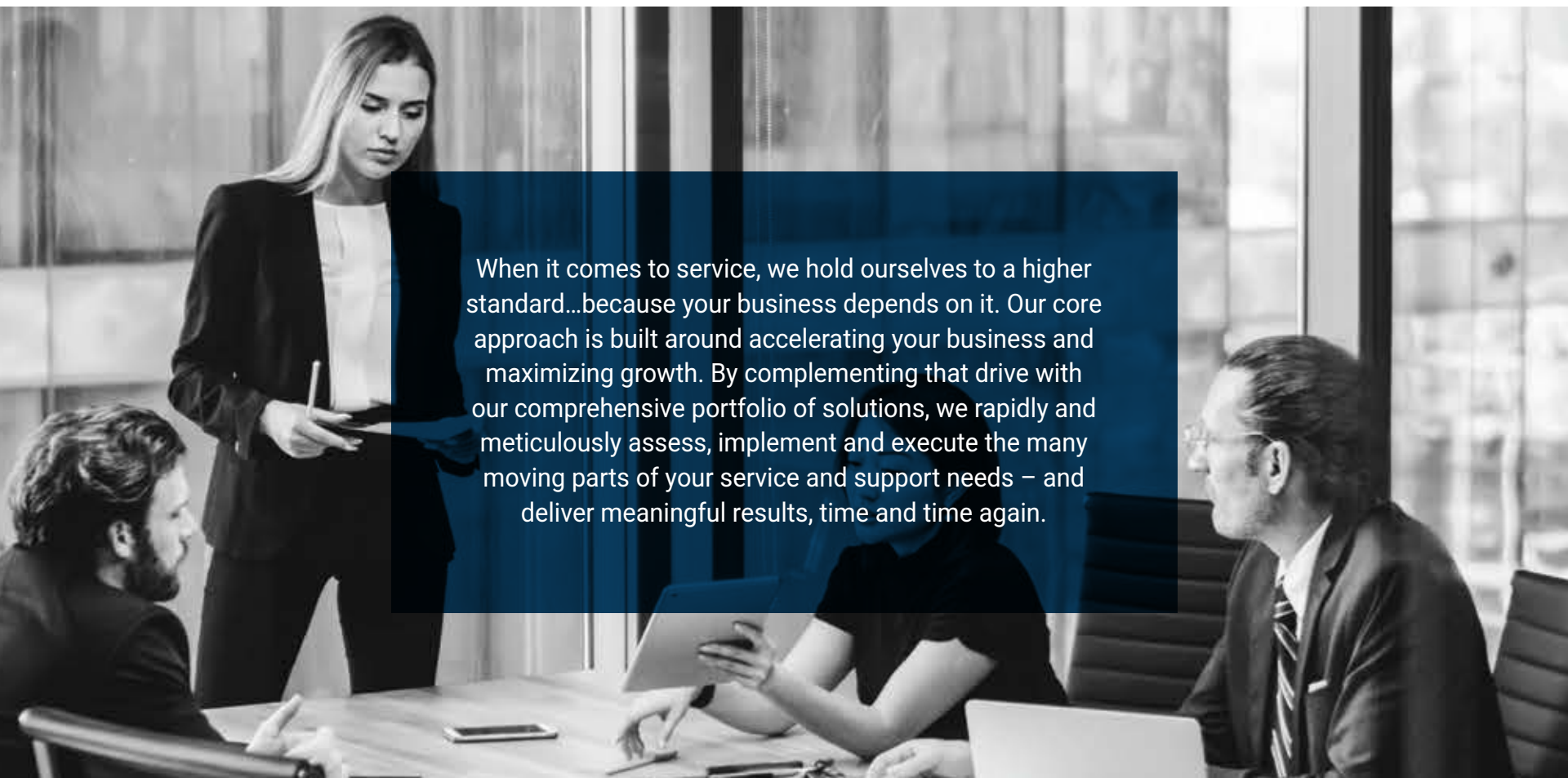
### FEBRUARY 2023

Vervent acquires Smiles on Demand to form Vervent Philippines and expand BPO services

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# SETTING THE STANDARD FOR SERVICE

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When it comes to service, we hold ourselves to a higher standard...because your business depends on it. Our core approach is built around accelerating your business and maximizing growth. By complementing that drive with our comprehensive portfolio of solutions, we rapidly and meticulously assess, implement and execute the many moving parts of your service and support needs – and deliver meaningful results, time and time again.

A hand is shown with a glowing blue palm vein scanner over a laptop keyboard. The scanner is a dark, curved shape with a bright blue light emanating from it. The background is dark and blurry, showing the keys of the laptop. A yellow horizontal bar is at the top left, and another is at the bottom right.

# THE AI ADVANTAGE


By leveraging platform-wide Artificial Intelligence to analyze every customer interaction, we help your business boost overall service quality, implement precise compliance controls, present a unified and consistent brand message, and tap into a deep pool of valuable customer insights.

We also monitor, record, and analyze 100% of calls, not just a sampling like most other servicing partners, to ensure our optimizations are data driven and proven to deliver results.

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# COMPLIANCE FOCUSED


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A man wearing glasses and a light-colored shirt is standing in a server room, holding a laptop. The server racks are visible in the background, with some lights glowing. The image is in black and white with a blue tint.

From compliance to technology to due diligence, we create the standard for navigating highly regulated industries. Using industry-leading technology, we safeguard every interaction – from interface to backend – with a protocol that’s innovation-forward and hedged against risk.

Vervent is PCI (Payment Card Industry) Data Security Standard Level 1 compliant and SOC 1 and 2 certified.





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# FUTURE-BUILT TECHNOLOGY

Technology is – and will always be – a cornerstone of our business. Whether it's state-of-the-art communication platforms featuring progressive Artificial Intelligence capabilities or the very latest PCI (Payment Card Industry) Data Security Standard Level 1 compliance certification, our technology expertise encompasses a full range of secure, cloud-based advancements that are built for what's next.

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# OUR SOLUTIONS

# CREDIT CARD SERVICING

With decades of deep servicing experience, the Vervent team has the knowledge and organizational systems to grow your revolving credit portfolio. Experts at originating accounts, Vervent has processed more than 25 million applications with precision and speed. Our comprehensive hands-on approach includes back-office administration and customer-facing support for the entire card lifecycle from account onboarding to close outs, and everything in between.



# LOAN SERVICING

Our cutting-edge primary loan servicing is designed to drive your business forward, faster. We help you maximize returns on consumer and commercial portfolios with our unwavering commitment to speed, precision, and service, combined with progressive contact center technology and platform-wide artificial intelligence. As your behind-the-scenes partner, we expertly manage your service needs, freeing you to focus on your business's core competencies.





# LEASE SERVICING

As the industry leader with over 35 years of experience, we expertly service billions in assets across a range of asset classes and products. Our extensive experience in this complex space allows us to provide unparalleled service solutions to lessors, meeting all their unique needs. We have refined our consumer and commercial leasing processes to cover accounting, reporting, collateral, insurance, and taxes so that you don't have to.





# MANAGED SERVICES

Vervent's Managed Services bring you best-in-class contact center services without the cost or commitment of full servicing.

Customer Service is essential to your business, and our Managed Services perfectly complement your existing operations with innovative contact technology and proven process to help drive your business forward.



# CAPITAL MARKETS SERVICES

Vervent is an industry leader in providing Capital Markets Services. We have a seasoned team with decades of combined knowledge and vast experience protecting your assets. Vervent is your partner during times of strong performance and when unforeseen challenges happen within your portfolio. We are ready to step in with proven solutions to preserve your investment.

- Backup Servicing
  - > Warm Backup
  - > Hot Backup
  - > Transition Manager
  - > Inventory Backup
- Verification Agent
- eVault Solutions
- Collateral Management
  - > Document Custody
  - > Collateral Agent
- Remittance / Paying Agent
- Calculation Agent
- Independent Director

# BACKUP SERVICING

When it comes to backup servicing, having an experienced partner you can trust makes all the difference. Vervent has 35+ years of experience, helping businesses prepare for the unexpected by exceeding industry standards in speed and efficiency. We offer backup servicing across the Warm and Hot Backup spectrum.

With our proprietary **Warm Backup** model, Vervent ensures the security of having an experienced primary servicer available for successor servicing and delivers monthly confirmation of backup reporting and reconciliation requirements.

Our **Hot Backup** service delivers heightened readiness for a potential servicing transition with deep dives into the operations and processes of the primary servicer. Basically we do everything except contacting the borrower, so that in the case of a trigger event, our skilled team is ready for a smooth and seamless transition to primary servicing.







# CALCULATION AGENT SERVICES

Our Calculation Agent Services integrate and automate data operations throughout the life of asset-backed financing, across all stakeholders. As an industry leader, we continue to set the bar higher for Capital Markets Services, delivering a next-generation tool with speed and precision. Say goodbye to pivot tables, macro-laden excels, and sending PDFs by email, and hello to simple, robust, time-saving automation.

Whether it is securitizations, warehouses, credit facilities, or other structures in specialty finance, our Calculation Agent Services enable seamless data operations with best-in-class analytics and insights.

# EVault SOLUTIONS

eVault is an innovative Capital Markets focused solution built to securely manage financial documents and accelerate operational efficiency. Seamlessly access original authoritative copies securely, via an encrypted connection and drive powerful automation for financial assets in transit and at rest.

Capabilities:

- Meticulous audits and version control to maintain enforceability of original authoritative documents
- Securely encrypt, send, receive, and transfer documents
- Dashboard and management reporting catered to maximize results
- Robust access controls with customizable role dependent reporting
- Powerful search and drill-down capabilities across multiple vaults, based on content or associated business data

## **Robust Compliance Protocols Protecting Your Assets**

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- ✔ Uniform Commercial Code Section 9-105 (UCC 9-105)    ✔ Data Security Standard (DSS) Level 1
- ✔ Electronic Signatures in Global and National Commerce Act (ESIGN)
- ✔ Uniform Electronic Transactions Act (UETA)    ✔ SOC 2

Reduce time and risk with our eVault solution built for originators, warehouse lenders, custodians, securitizations, investors and servicers.



### **Capture, Secure & Transfer**

We drive the standard of vault-to-vault transfers to seamlessly secure, distribute, and retrieve documents from multiple sources and formats



### **Maintain Authenticity & Integrity**

Preserve and secure assets with meticulous version control to track every document touchpoint



### **Innovative Discovery**

Utilize business driven rules, processes, and policies to classify documents and easily extract data



### **Robust Management & Retention**

Secure document repository management via proven retention and disposition processes

Compliment your eVault with our **Document Custodial** services for one comprehensive solution for your storage and custodial requirements.

## **DOCUMENT CUSTODY**

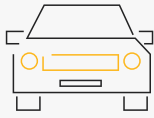
Providing Complete Confidence with:

- Secure, on-demand access to your documents
- Seamless integration with client origination and servicing platforms
- Superior encryption and automation
- Secure, on-demand access to your documents
- Full transparency and a robust reporting platform

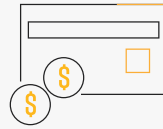


# ASSET CLASSES

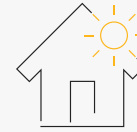
At Vervent, we leverage deep servicing expertise, unmatched focus, and commitment to service to manage a multitude of portfolios and services across many asset classes. With experienced agents and five geo-diverse Contact Centers, our highly trained team delivers exceptional service solutions designed to meet your unique business needs. Our Goal: To provide custom support that drives your business forward, faster.



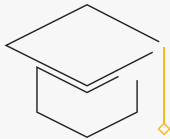
**AUTOMOTIVE /  
POWERSPORTS**



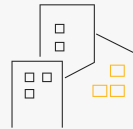
**CREDIT  
CARD**



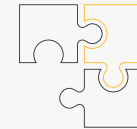
**SOLAR / HOME  
IMPROVEMENT / HVAC**



**STUDENT  
LOANS**



**COMMERCIAL  
EQUIPMENT**



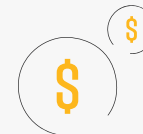
**STRUCTURED  
SETTLEMENTS**



**PREMIUM  
FINANCE**



**SMALL  
BUSINESS**



**MARKETPLACE  
LENDING**

# SECURE GLOBAL OPERATIONS



- Company HQ
- Non-Voice Operations Center



- Global Operations Center
- Training Hub
- 1,100+ seat capacity



- Non-Voice Operations
- IT Command
- 150 seat capacity



- Credit Risk Management
- Operations Center
- 200 seat capacity



- BPO Operations & Contact Center
- Customer Service, Back Office & Logistics Support



- Global Capability Center



Vervent specializes in accelerating the growth of companies in complex, highly regulated service industries. Whether we are handling Backup, Primary, or Credit Card Servicing, our state-of-the-art Operations Centers are the best in the business.



24/7 physical, biometric, and digital security



Leading-edge technology



Bi-lingual and bi-cultural customer service agents



Central locations for optimized recruiting and staffing



Custom-built training centers





At Vervent, we drive the solutions your business needs to exceed maximum potential and realize your vision for the future.

To discover how we can help accelerate your business, connect with us today.

**888.486.2509**  
**[Solutions@Vervent.com](mailto:Solutions@Vervent.com)**