# Southwest Recovery Services

**CLICK TO START** 



### Southwest Recovery Services

## Providing Creative Solutions to Common Problems

Established Debt Recovery Specialists Since 2004

Southwest Recovery Services (SWRS) is a nationally recognized, full-service debt collection and financial BPO agency, headquartered in Dallas, Texas, with offices across Texas, Colorado, Georgia, Missouri, Florida, Oklahoma, and Ohio. Since 2004, SWRS has built a reputation as a trusted, on-shore partner in accounts receivable management—ensuring your business gets paid without risking your brand image.

## Our Experience and Reach



With over three decades in accounts receivable (AR) recovery and full-service revenue cycle management (RCM), Southwest Recovery Services has built deep expertise in on-shore, industry-compliant collections. Operating from six U.S. states, SWRS delivers seamless solutions tailored to sectors including healthcare, B2B, utilities, automotive, and more.





#### **Mailed Letters**

Regulation F-compliant Debt Validation letter within five days of initial contact, followed by strategic reminders and credit-report notifications over a structured timeline.

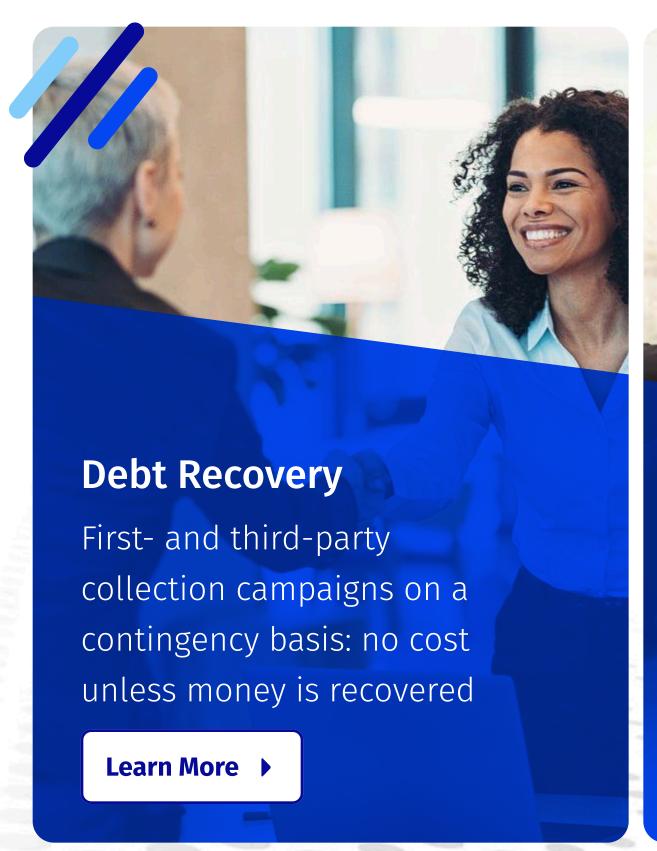
#### **Phone Call**

In compliance with the CFPB in regards to Regulation F our phone call outreach program is set to call each consumer up to seven times per week.

#### **SMS & Email**

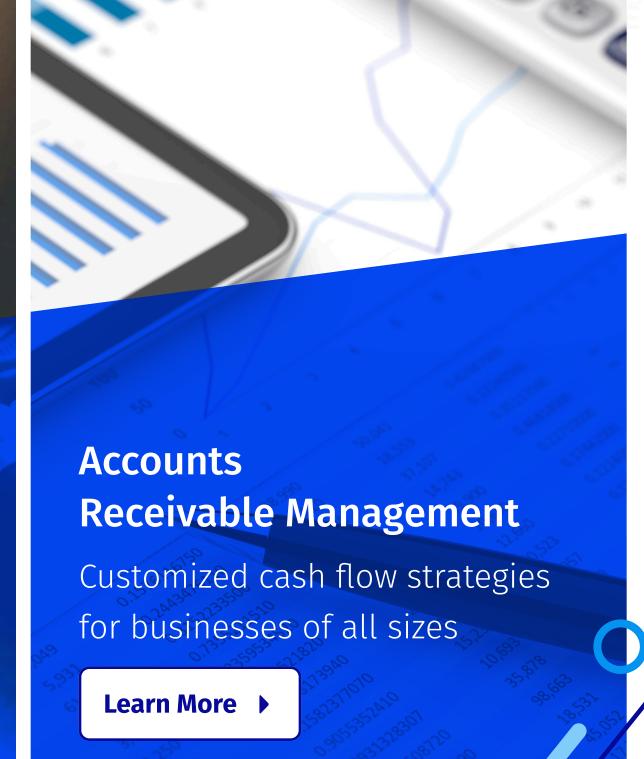
Regulated contact frequency under CFPB rules; eligible accounts begin receiving texts from Day 2.

## Comprehensive Receivables and Consulting Solutions

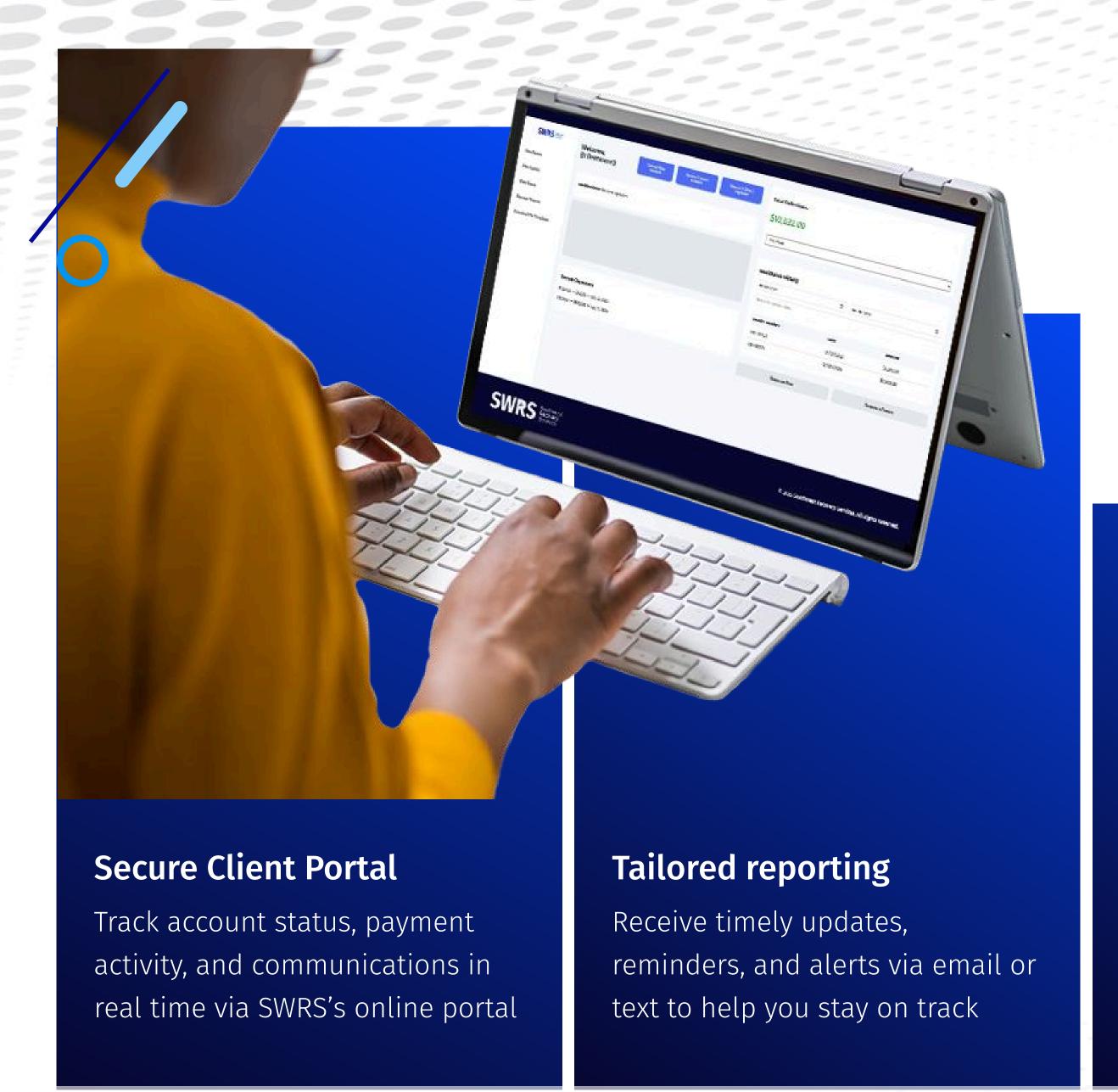












## What's in It for You: Features & Resources

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Transparency, Technology, and Peace of Mind

#### Zero Obligation Consultations

Reach out at any time. We're here to help you make informed choices

#### **Dedicated Specialist**

Work one-on-one with a trained professional who understands your case and offers personalized care.



### **SWRS** Standard Workflow

#### **Preprocessing** and Data Enrichment

We use several vendors to find, locate assets, and determine best communication avenues for each account placed in our office.

#### Account Assignment

We review your accounts individually and compare the geographical data as well as propensity to pay scoring to determine which department is best suited to recover your funds.

#### Communication **Attempts**

We strictly follow guidelines set by the CFPB in regards to communication with a consumer as defined by Regulation F.

#### Credit Reporting

If applicable after the standard debt validation period of 45 days, we will place a tradeline on the consumers credit to reflect the balance in our office.

#### **Payment Plans and Pre-Litigation Settlement Offers**

We'll offer client-approved payment plans and settlement options so financially strained consumers still have clear paths to resolving their debt. These offers, while not our primary approach, typically re-engage the consumer and prompt further

discussion.

#### Litigation **Review**

If we cannot recover your funds or secure a payment arrangement, we'll assess your assets to determine whether the account qualifies for legal action. If so, we'll transfer it to our legal department to initiate court proceedings

RESTART PROCESS (IF UNPAID)



## Why Partner with Southwest Recovery Services?

### **Expertise and Efficiency**

SWRS's team is wellversed in debt
recovery, utilizing
industry best practices
to maximize
collections.

### **Cost Effective**

Operating on a contingency basis means your businesses incurs no upfront fees, paying only when funds are recovered.

#### Legal Compliance

SWRS adheres to all relevant laws and regulations, ensuring ethical and legal debt recovery practices.

### **Customized Solutions**

SWRS offers tailored debt recovery strategies, including early-out recovery programs and pre-legal collection strategies, to suit the specific needs of each business.

### **Comprehensive Services**

swrs provides revenue cycle management, accounts receivable management, and consulting services, offering a holistic approach to financial management.



