American Recovery Service expands Smartphone applications for Repossession Agents and Clients

March 29, 2013 (El Dorado Hills, CA) American Recovery Service (ARS), the premier national repossession servicing firm, marks the one year anniversary of the launch of its Smartphone app **ARS**.*mobileAgent* with significantly expanded functionality and a companion app called **ARS**.*mobileClient*.

ARS.*mobileAgent* is a highly secure and easy to use Smartphone app available on the iPhone, iPad and Android phone and tablet platforms. It's designed for automotive repossession agents in ARS's network to streamline the information flow to and from the agents, which greatly benefits the automotive lenders utilizing ARS's services. The functionality includes GPS-based agent updates to the clients, reporting of repossessions, acknowledging hold and close requests from the clients, and other useful features.

"As the Original National Repossession Company, ARS's core focus is leading the way forward in the industry. Operational Compliance is a huge topic for the lending community and service providers alike. ARS Mobile's security protocols meet the highest Information Security standards in the industry, all while allowing an unprecedented amount of access for our agents" reports Steven Schelk, Chief Risk Officer of ARS. "ARS Mobile brings about a number of key benefits for our clients like Time and GPS coding of each update, real-time hold & close management, and mobile access to pictures, repossession reporting and vehicle condition reporting."

One key feature is **OutForRepo**, which allows a repo agent to enter a vehicle's license plate or VIN and receive instant awareness of whether that vehicle is a wanted unit by one of ARS's clients, and if so, receive an immediate call from the ARS 24x7 dispatch center with the order of repossession. Repo agents have an sixth sense about vehicles that they suspect are wanted by lenders and this extends their ability to secure these units quickly all while protecting any NPI and allowing the lender to maintain their chosen assignment placement strata.

The infrastructure designed and built in-house by ARS's software team supports all moderns phones and tablets based on the Android and Apple platforms as well as nearly all cellular networks across the US. Its highly secure provisioning database and architecture ensure compliance with auto lender's data requirements. A significant percentage of ARS's network of independent repossession agencies has adopted ARS.mobileAgent as another tool in their technology. Many agencies provided feedback and beta testing throughout the year-long ramp-up of the apps and this contributed to a robust and easy to use set of apps that continues to grow.

ARS is now in final preparation to launch **ARS**.*mobileClient* – a set of Smartphone apps based on the technology architecture of **ARS**.*mobileAgent* but intended for the automotive lenders doing business with ARS. ARS recognizes that many companies are starting to incorporate Smartphones, iPads and Android-based tablets into their daily technology usage and ARS is out in front of that curve for the lenders. ARS.mobileClient provides the lenders with a full suite of functions to manage repossession assignments given to ARS in real-time. The lenders are able to monitor updates submitted by ARS, send in hold and close requests and supply additional information to ARS as it becomes available. By untethering the lender's staff from their PCs in this way – ARS is helping them to be more dynamic.

ARS provides nationwide servicing of asset repossessions, skip-tracing, impounded asset retrieval, license plate recognition (LPR) recovery, and online remarketing, to automotive lenders including banks, captive lenders and credit unions. Every 3 minutes, all day, every day ARS repossesses a vehicle somewhere in the United States.

ABOUT ARS:

ARS is a leader in the national repossession industry through technology and business processes which deliver top-tier results for the nation's leading auto lenders including the largest banks, captive finance companies, portfolio managers and, now, credit unions. ARS's success has translated into \$2B in wholesale asset value for its clients over the past year, visit ARS's website at www.PKWillis.com

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