Higher Education Services Overview

Windham SM
Professionals

windhampros.com
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“We believe that a handshake can be the beginning of a long-term relationship, that teamwork can surmount most obstacles, and that every honest relationship is built on trust. Loyalty, fair play, and integrity still belong at the forefront of every business relationship.”

— Edward M. Sheehan, Jr.  
Founder, Windham Professionals, Inc.
Who We Are

Windham Professionals is a privately owned corporation, with over 35 years of experience. Our headquarters are based in Salem, New Hampshire, less than an hour from Boston and within driving distance of dozens of higher education institutions. Our office benefits from a rich pool of qualified call representatives, as we are able to attract and retain a diverse range of talented professionals.

Further, the teams assigned to your portfolio will work hours that align with your time zone, ensuring your students have the assistance they need, when they need it. All student contacts, whether for debt recovery or first-party calling, are conducted by professionals whose only focus is the higher education world, so they understand fully the nuances that govern this sector.

Corporate Stability

Windham operates on a strong and ethical financial foundation, allowing us to stay focused on our clients’ needs and maintain their trust. As further evidence of our stability and financial strength:

- Windham is not in default on any loan agreement or financing agreement with any bank, financial institution, or other entity.
- Our financials have been audited annually for the past 20 years by an independent CPA firm in accordance with the auditing standards for accounting and review services of the American Institute of Certified Public Accountants adhering to Generally Accepted Accounting Principles.
- We have achieved 13 consecutive years of a perfect score for the Compliance Attestation Examination of the Federal Title IV Student Financial Assistance Programs.
- Windham’s Chief Financial Officer is responsible for ensuring our financials are audited annually.

At all levels of our organization, we are committed to conducting our business according to a strong corporate moral compass and have seen our business thrive because of this commitment.

Summary of Services

For over 35 years, Windham Professionals has met the rapidly growing demand for reliable and compliant debt recovery services of higher education accounts nationwide. We specialize in the recovery of the full spectrum of collegiate debt, including:

- Perkins Loans
- Nursing Loans
- Private Student Loans
- Institutional Loans
- FFELP Loans
- Student Accounts
- Tuition and Miscellaneous Fees
- Health Professional Student Loans

We are also on the forefront of delivering highly customized first-party calling solutions to our campus partners, aiding Financial Aid Offices, Bursars, Admissions, and Registration with their student success programs. Our teams of representatives field inbound calls from students, spearhead outbound calling campaigns, and serve as a seamless extension of your student contact efforts.

Our client base encompasses higher education institutions of all sizes, from regional community colleges to multi-branch statewide university systems. We also provide recovery solutions for the United States Department of Education and multiple guaranty agencies.

We recognize how vital the relationship is between students and their schools, because today’s student is tomorrow’s alumni.

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The Windham Collection Process:

Information Security
As a current vendor to the United States Department of Education, Windham maintains a comprehensive security program to safeguard our operations and the sensitive data entrusted to our care.

We are compliant with:
- Federal Information Security Management Act (FISMA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Payment Card Industry Data Security Standards (PCI DSS)
- Office of Management and Budget (OMB) Circular

We currently have an Authorization to Operate (ATO) from the Department of Education, which we were granted after undergoing an arduous Information Technology security assessment conducted by a third-party independent firm. Our clients benefit from these rigorous security standards, as they are applied throughout our entire organization.

Professional Staff
Windham representatives are specialists in higher education. They receive extensive training on the nuances of higher education debt, including the regulatory limits on collecting campus debt, as well as client-specific expectations. Perkins accounts are worked by a dedicated team in Salem, while tuition accounts and institutional loans are assigned to our dedicated team based in Las Vegas.

All accounts are worked through proper and lawful means regardless of value, source, age, or previous assignment for collection. We do not overburden our representatives with large volumes; instead, each representative works a reasonable-sized portfolio. This ensures that every one of your accounts will receive the personalized, soft-touch attention that it requires.

We believe that all students deserve a second chance. Our mission is to work with your students, and help them align their obligations with their current financial situation.

Client Services
Time and time again, we hear the same thing from our clients: Windham has the best, most responsive, Client Service team in the industry.

Account Placement
Windham accepts all accounts for collection regardless of balance, type, or previous collection efforts.

Skip Tracing and Scrubbing
Your accounts go through our extensive skip tracing and scrubbing process, through which we find students that might have fallen through the cracks, to increase our recovery rates for you.

Student Contact
We use a full range of contact methods to reach your students, including letters, calls, and text messages.

Repayment
We meet each student where they are financially, offering payment-in-full, payment plans, or administrative resolutions to fit their unique situation.

Resolution/Close and Return
Windham’s reputation is founded on our ability to deliver professional and friendly collection services. While we are firm in our approach, we do not, under any circumstances, use threats, intimidation, or harassment of the borrower in the collection of accounts, and we review our calls regularly to ensure your borrowers are treated with dignity and respect.

At Windham, we regard every contract as a partnership. As your institution’s partner, we maintain the delicate balance of increasing your revenue stream while preserving your relationship with current and future alumni. Your satisfaction is our top priority, which is why we provide you with a dedicated client services specialist. We address all client contacts immediately if received during business hours, and by the next business day if received during evening hours, on the weekend, or during a holiday. We work around your hours, not the other way around.

Collection Overview

Our Client Service philosophy is simple: We strive to support your institution’s legacy by partnering with you, being accessible to you, and treating your students with the utmost dignity and respect.

The Windham Collection Process:

As a longtime member of ACA International, the leading professional organization for collection agencies, Windham strictly adheres to the ACA’s Code of Ethics. At all times, we operate within the constraints of the Gramm-Leach-Bliley Act, the FDCPA, and all applicable federal regulations.
Reporting
Your institution will receive a full suite of reports, which provide comprehensive analytics on our collection efforts on your portfolio. Reports can be provided daily, weekly, monthly, or on the schedule desired by your institution, and in the format (electronic or hard copy) that best suits your needs.

Our on-staff report writers can create custom reports and invoices tailored to your exact specifications at no cost to you. We welcome your suggestions and input, as our goal is to tailor a report suite to your institution’s exact specifications. Available formats include: Excel, Text, Access, Word, or PDF.

Client Portal
Windham’s DM9 collection system has a richly featured, secure Client Web Portal providing access to search and retrieve account level information for review and monitoring purposes.

The Portal includes extensive capabilities to search and locate accounts and then view borrower information such as account detail, demographics, contact history, and status.

Call Center
At Windham, we put students first. Their success is our clients’ success, increasing retention rates by increasing student satisfaction with key departments. Our Student Experience Specialists understand that they will often be one of the first impressions many students and parents will have of your institution—and we want it to be a positive one that builds trust and drives long-term student success.

We appreciate that responsibility and understand the importance of protecting the public image of your school.

We adhere to all compliance regulations, such as FERPA, when discussing student information with students and/or their parents. Our Student Experience Specialists undergo our Core Training Program as well as instructions on the culture, mission, and information unique to your institution.

Our suite of services at Windham’s Call Center is completely customizable to meet your unique needs. Some of our featured services include:

Inbound Call Support
Windham’s Student Experience Specialists take inbound calls on behalf of our clients’ Admissions, Registrar, Financial Aid, and Bursars offices. The agents assigned to your program will have complete knowledge of your institution’s FAQs, are FERPA certified, and are true customer service professionals.

Outbound Call Support
Windham can designate a team of contact center agents to make outbound calls to students and parents for various departments at your school. Outbound call campaigns are most effective when the institution has a specific, personalized message they need to relay, such as missing financial aid documentation.

Same-Day Messaging
Windham provides customized messages (phone or text) that your institution can create, which provides an ideal way to alert students to pending deadlines or other time-sensitive information. Messaging is a cost-effective way to deliver information in a format that most students prefer.

+ We use sophisticated voice analytics to examine the caller experience, identifying trends in service, as well as strengths and weaknesses in individual representatives.

+ We analyze metrics such as handle time, wait time, and talk time to ensure a consistent high-quality call experience. We strive to create a “360 view” of the caller experience, and each metric is central to Windham’s Continuous Improvement expectations.

+ We recognize the importance of learning your service, processes, and culture so we can become a seamless extension of your staff – a part of your team. It is our goal to serve as a brand ambassador for your school.

Our motto is People. Results. Trust. That’s more than marketing buzz, it’s our true north.
Compliance is at the heart of all we do at Windham. From our business processes to our technology infrastructure to our day-to-day interactions with your students, all levels of our business operations are geared towards ensuring we adhere to the rigorous standards that govern our industry.

The purpose of our Compliance Program is to promote honest and ethical behavior, and to ensure we meet or exceed all federal, state, and local regulations applicable to the recovery of higher education debt. FDCPA is one of the first areas covered in our training program and the first core compliance topic studied, demonstrating the seriousness and importance of the subject.

We highlight common and uncommon violations, the proper actions representatives need to take to avoid making them, and why avoiding them is important not just to our agency, but to our client and the student as well. The major regulations, legislative acts, and best practices that oversee our industry include:

- Fair Debt Collection Practices Act (FDCPA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Fair Credit Reporting Act (FCRA)
- Credit Bureau Reporting Act
- Family Educational Rights and Privacy Act (FERPA)
- Privacy Act of 1974
- Gramm-Leach-Bliley Act (GLBA)
- FTC Red Flag Rules
- Electronic Communications Privacy Act

So why should you choose Windham as your business partner?

+ Stable corporation with nearly four decades of experience in higher education recoveries
+ Responsible, world-class customer service focused on your needs
+ Data security measures that meet or exceed the levels mandated for Federal business partners
+ Friendly and professional interactions with your students that are designed to preserve the student’s relationship with their school
+ Secure, online client portal gives you access to your accounts, and enables you to monitor our progress on your portfolio
+ Online payment options for your students
+ High recovery rates balanced by exceptionally few complaints
+ A recovery solution that is compliant, effective, and efficient

We know each school is unique, so fully understanding every client we partner with ensures a customized student interaction plan designed to achieve their specific goals.

We’d be honored to apply our expertise, solutions, and results on your behalf and earn your trust.
Built from 35 years of forward-thinking accounts receivable management experience, our first- and third-party programs offer a collaborative and comprehensive way to address your AR and customer retention challenges. Our focus on customer centricity combined with the development of highly skilled and professional account specialists optimizes each customer interaction. We reduce costs, increase efficiencies, and improve the customer experience to optimize financial performance across your entire business lifecycle.

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