

Consulting Services

Portfolio Management Associates is a leading credit management consulting firm that provides credit risk, portfolio management and analytic and information management services to the consumer and small business lending, leasing and related industries.

Our consulting work spans the full portfolio life-cycle, including new account acquisition, underwriting, portfolio management and collection. Our assignments are both strategic and tactical and cover a wide-range of issues.

We have a long history of providing solutions that improve the quality and the profitability of our customers' portfolios. This success results from our understanding that each organization is unique in terms of its opportunities, products, and risks. As such, in every assignment we tailor solutions to match each client's particular needs. Furthermore, we leverage our client's actual experience and data to generate real profit improvement, while being mindful of the practical business issues that can affect execution.

Significant recent assignments have included:

- Credit bureau preference analysis
- Underwriting scores and policy development
- Credit limit assignment strategy and policy
- Product launch policies
- No preset credit limit strategy and authorization policy
- Portfolio purchase and sale due diligence
- Private label card portfolio analysis
- Collection scoring and strategy development
- Program tracking, MIS and test design

While some assignments require qualitative assessment and interpretation, many of our projects are quantitative in nature. We have been extremely successful in transforming detailed "raw" data about a client's customer behavior into decision strategies and tools to improve profitability. Our ability to leverage large amounts of often unwieldy and disparate data in a timely, analytically effective, and cost-efficient manner has brought millions of dollars payback to our clients.

In conjunction with our consulting services, we also provide outsourced, turn-key risk policy management and

portfolio tracking services on either a short-term or long-term basis.

To complement our work approach, we have built a team of creative, experienced and service-oriented professionals who are focused on the success and satisfaction of our clients. When you hire PMA you get strategic insight coupled with tactical know-how.

Clients

Our clients range from the largest and most sophisticated lenders to small organizations looking for a basic understanding of risk management issues.

Consumer Finance/Small Business Finance

Advanta
American Express
AT&T Universal Card
BancOne
Bank of Hawaii
Barclays Bank
BMW Financial Services
Citigroup
Credit Acceptance Corporation
First National Bank of Omaha
First USA Bank
Fleet Financial Group
Ford Motor Credit
G.E. Capital
Harris Trust and Savings Bank
Household International
HSBC
International Credit Union Services
JP Morgan Chase
KeyCorp
Manufactures and Traders Trust Co
MasterCard International
Mellon Bank
Morgan Stanley Discover
National City Bank
One United Bank
Police Fire Federal Credit Union
US Bank
Wells Fargo Bank

Industry Suppliers

Edgar Dunn & Company
Equifax, Inc.
Experian

Insurance

Overseas Partners Capital Corp.
RTW, Inc.

Investment Banking

Chase Ventures
Electra Kingsway
Nordic Capital

E-Commerce

MoneyUnion.com
Payments.com
Priceline.com

Retail

Ashley Stewart
Barneys New York
Dress Barn
Helzberg Diamonds
Nordstrom
Sears, Roebuck & Co.

Telecommunications

AT&T Consumer Communications
Pacific Bell

Collection

Convergent Resources, Inc.
Debt Collectors, Inc.
Equifax
OSI Corporation

Real Estate Management

SAFERENT, Inc.

Visit our website pmacorp.com or contact PMA at (212) 581-4200 and let us help your organization achieve its profit potential.



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PMA is a leading credit management consulting firm that provides risk management and analytic services to the consumer finance, small business finance, collection, telecommunication, and insurance industries.

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