

Deferred Payment Credit (DPC) Collections & Customer Support Solutions

Supporting Buy Now Pay Later (BNPL) portfolios through the transition to FCA-regulated Deferred Payment Credit (DPC), while protecting customer outcomes.

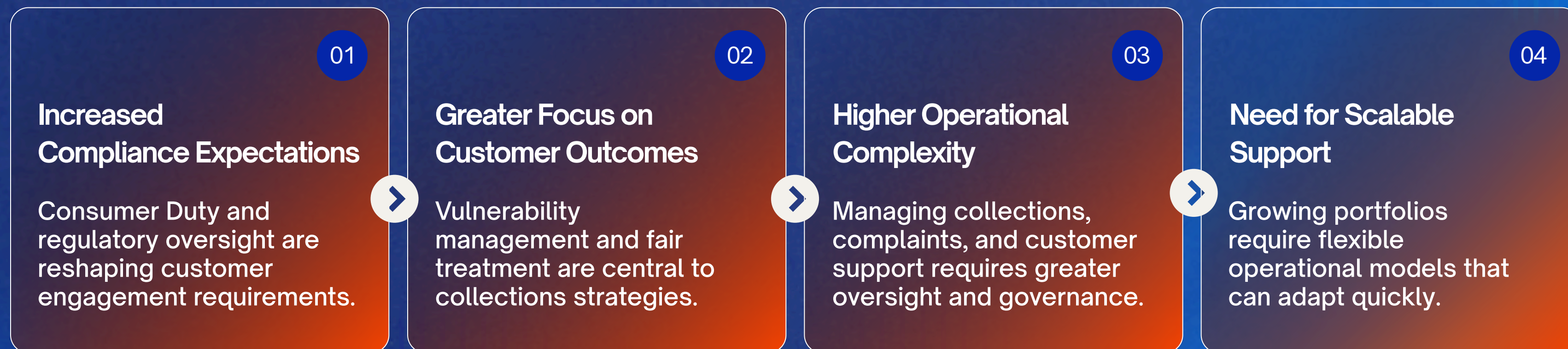
Key Business Achievements

- Established in 1995
- 430+ UK-based colleagues
- FCA Authorised & Regulated
- CSA Member
- 1 Million+ Customer Interactions
- 98% CSAT Score
- Regulated and licensed across multiple countries



The Deferred Payment Credit (DPC) Landscape Is Changing

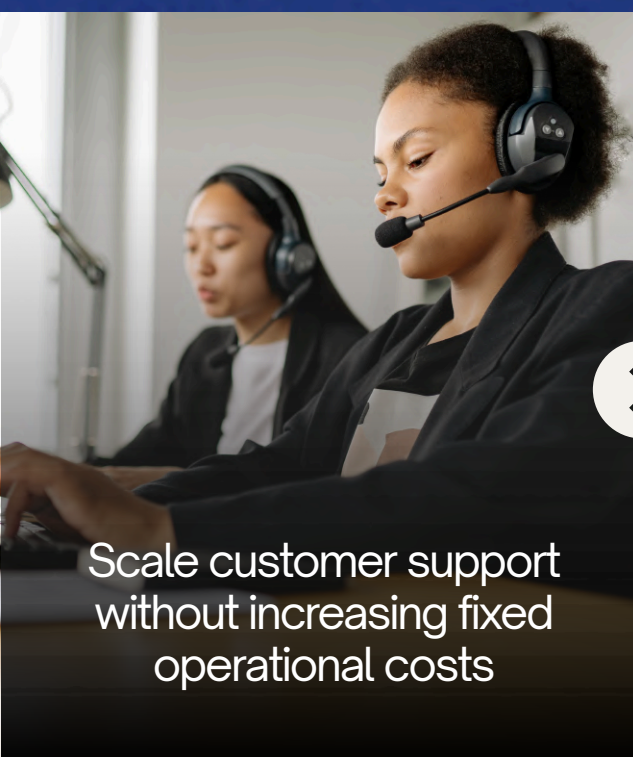
The introduction of FCA regulation marks a significant shift for “*Buy Now, Pay Later*” providers. As lenders adapt to new expectations around affordability, customer outcomes, collections, and complaints management, operational readiness becomes critical.



Built For The New Lending Environment

5 solution pillars:

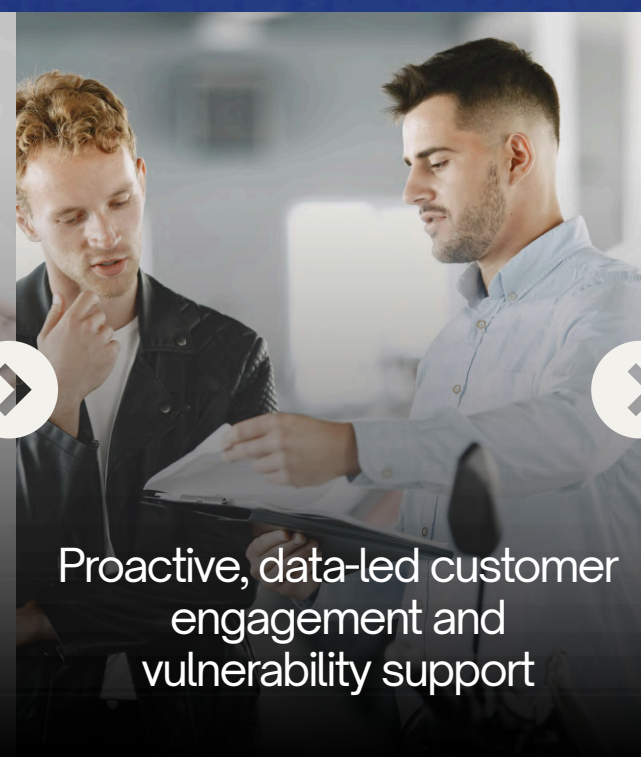
A key aspect of BNPL is the requirement for providers to report relevant information (example: payments, charges, defaults) to credit reference agencies.



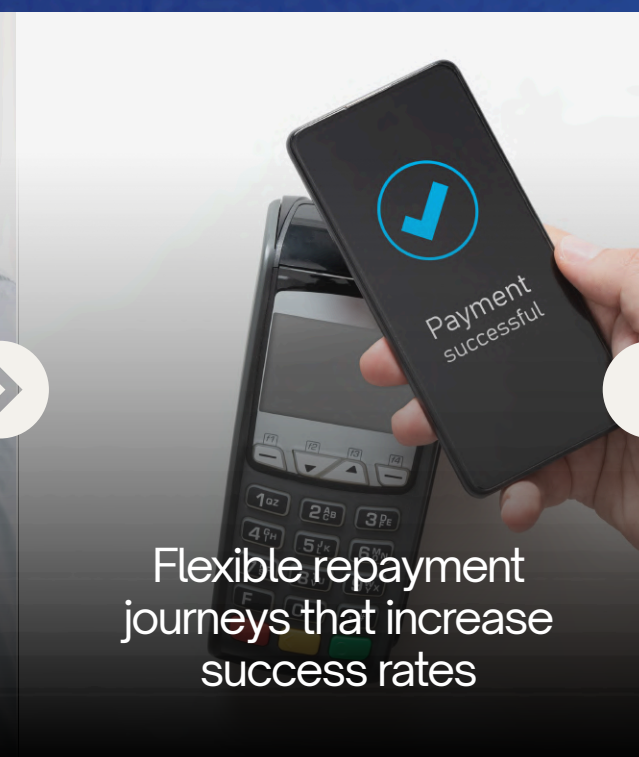
Scale customer support without increasing fixed operational costs



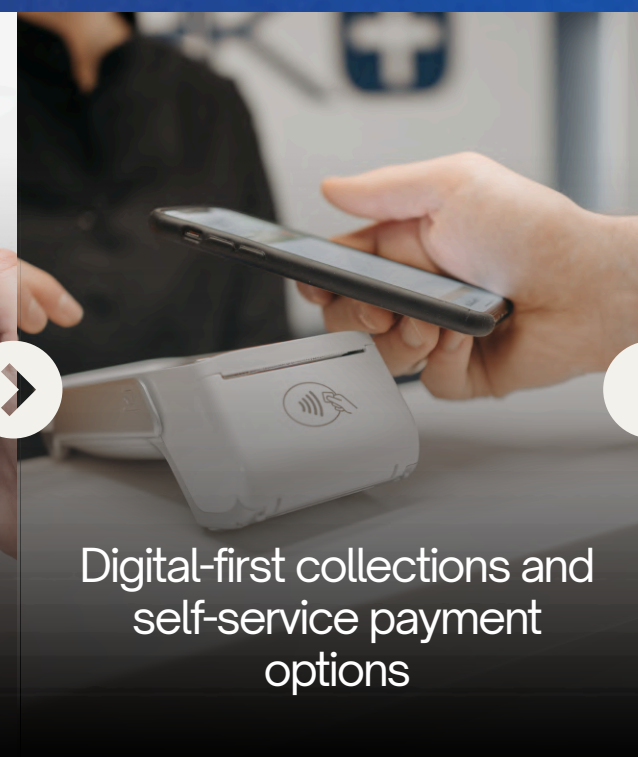
Improve early-stage recoveries while reducing cost-to-collect



Proactive, data-led customer engagement and vulnerability support



Flexible repayment journeys that increase success rates



Digital-first collections and self-service payment options



Supporting compliant credit reporting through proven regulatory expertise

"Combining customer-first engagement, operational excellence, and regulatory expertise to support sustainable growth."

Why NCO Europe?

End-to-End Solutions for Modern Lending Businesses



Longstanding FCA Regulated Experience

Supporting Buy Now Pay Later (BNPL) portfolios through the transition to FCA-regulated Deferred Payment Credit (DPC), while protecting customer outcomes.



UK-Based Operations

Locally managed teams delivering greater oversight, consistency, and customer understanding.



Consumer Duty Aligned

Helping businesses achieve fair customer outcomes through every stage of engagement.



Digital-Enabled Delivery

Modern communication channels and self-service payment solutions are designed for today's customers.



Scalable Resource Model

Flexible operational support that adapts to changing portfolio volumes and business demands.



Customer-First Approach

Balancing recovery performance with fair, respectful, and customer centric engagement.

What we can do for your business

- Customer Service Outsourcing
- Digital Collections Support
- Payment Plans
- Vulnerability and Hardship Support
- Third-Party Recoveries
- Regulatory-Focused Customer Engagement

Scan to learn more



**Taking great care of your
customers helps ensure they
continue choosing you.**

Let's talk

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