



Trusted by leading
organisations to manage
their outstanding
accounts and collections



ARC Europe – What We Do

Blended strategy tailored to customer and client type



Double Award-Winning DCA
CICM & CSA recognised



Digital-Led Collections
41% via digital channels in 2025



Human Expertise
Complex & sensitive cases



End-to-End Collections
Pre-default to litigation



In-House CRM
Built for speed & flexibility



Trace & Analytics
Smarter targeting



Vulnerable Specialists
Positive outcomes focus



API Integration
Seamless client connectivity



UK Contact Centre
FCA-aligned agents

Clients include...

Finance



Health & Fitness



Non-Regulated Clients



South Staffs Water



ARC Recent Highlights

Delivery, conduct and digital progress

New Partnerships

- Approved to Crown Commercial Services DRS2 Platform
- Awarded NHS Contract commencing May 2026
- On-boarded 3x Credit Unions during 2026, increasing our portfolio to 6x Unions and more in the pipeline

IT Projects

- ISO27001 Accreditation commencing Q2 2026
- Cloud-based CRM developed
- EvaluAgent Trial
- Integration Projects with CreditClear commenced

2025 Collections

- £27m recovered for our clients, who placed 340,000 debts with us
- 14.86% average liquidation rate across all portfolios

Double Award-Winning Agency

- Winner of the CICM DCA of the Year Award – February 25
- Winner of the CSA Team of the Year Award – September 25
- Winner of Best Training Initiative – April 26

Customer Engagement Improvements

- 4.6 Google Rating achieved in 2026, over 1000 5* Review
- 45% of transactions via digital channels
- Enhancements made to Vulnerable Customer Strategy

Payments and Digital Experience

- Apple Pay and Google Pay enabled across digital channels
- Faster, lower-friction customer journeys
- Over 70% of card traffic now via Apple Pay, with 99% of payments successfully transacted



ARC – Digital Engagement Stats

Digital Convenience

41%

Digital Activity
from our customers

65%

Transacted via
Apple Pay

19%

Online Payments

16.7%

Digital Arrangements

Human Expertise

49%

Payments made to Agent

17%

Call Success Rate
Outbound = Promise to Pay

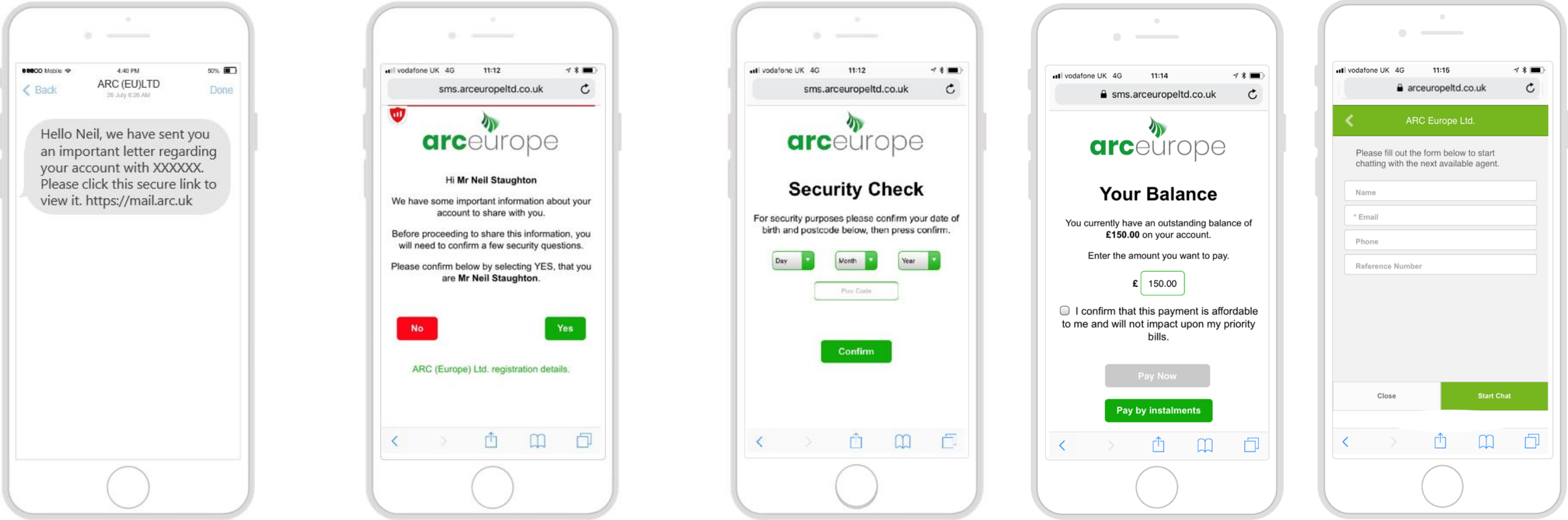
96%

QA Score

72%

Clever Nelly Agent
Competency Score

Digital Communication Journey



Web Portal for Customers to Self-Serve

www.arceuropeltd.co.uk

My Dashboard

Easy Budget Calculator

PAY NOW

Currently showing details for ARC reference 1613161 (Test Batches Ltd) ▼

Outstanding Balance

£238.80

PAY NOW

Your Transactions

VIEW

⚠

Repayment Plan

Inactive

Setup Now

£61.20

Paid

£238.80

Outstanding Balance

Customer Help

We are committed to working with you, our customers, to understand your circumstances and to work together to agree solutions that are sustainable. Please visit our Help Centre for details on

✓ How to Pay?

✓ Help Information

✓ Free Debt Advice

✓ How to Make a Complaint

✓ Consumer Advice

Are your details up to date?

EDIT

Name

John Clarke

Email

dhiten@gmail.com

Mobile

07545388953

Landline

Address

Kent House

Churchfield Road

Walton On Thames

Surrey

KT122TU

Pay your balance in full now?



You may be eligible for a discount

Live Chat

Hello, thank you for visiting our website. How can I help you?

Webchat

www.arceuropeltd.co.uk



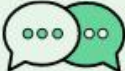
How It Works Help Centre About Us

Here to help you resolve your debt

We work with you to resolve your balance and get your finances back in order.

Payment options



 **Need help?**
Chat Now

 **Call us on**
01932 251 000*

Live Conversation

Start Of Conversation

Hello, Please can you confirm the first line of your current address, postcode & date of birth?

Amelie - 10:56

0 / 1000

Enter your message

Powered by Connex One

Cycle Letter 1

- Initial Re-engagement
- First, low-pressure contact for returned vulnerable cases
- Supportive, non-judgemental tone designed to encourage engagement
- Invites disclosure of changed circumstances or support needs
- Readability score: 77.74 ("Easy")
- Plain English, clear structure, minimal cognitive load
- Establishes trust and sets the tone for proportionate, needs-led engagement



Mrs Test Customer
1 Test Road
Test Town
Test County
AB12 3CD

Dear Mrs Customer,

Why you are hearing from us

We understand that it may have been some time since you were last contacted about this account. Because of this, things may have changed for you.

Santander has appointed us to get in touch, listen, and see how we can help you move forward.

There is no expectation that everything can be resolved straight away - the first step is simply a conversation. We have a dedicated team to listen and see how we can help you.

We understand

We know that people can experience changes in their circumstances, such as health issues, caring responsibilities, changes in income, or other personal challenges. We're here to listen and support you, not judge.

To help us understand how best to support you, please get in touch. We can talk through anything that may affect your ability to manage this account and explore options that may help reduce stress or worry. We can discuss flexible payment options or guide you towards **free debt advice services**. (Information about these services are also on our website).

How to get in touch

You can choose the way that suits you best:

- Manage your account online - register on our website www.arceuropeltd.co.uk using your reference 1234567 to complete an income and expenditure form to work out how much you can afford to pay.
- Speak to our team by phone on **01932 251090** or **live chat** on our website. We can take things step by step and explain things clearly.

What happens if you don't contact us

If we don't hear from you, we'll still try to get in touch. But the best way forward is to **talk to us early** - we want to support you in finding a manageable solution.

Yours <<Salutation>>,
ARC (Europe) Ltd.

Contact Us

 **Live Chat**
www.arceuropeltd.co.uk

 **Call Us**
01932 251090

 **Email Us**
customers@arceuropeltd.co.uk

1 January 2026
Regarding
Santander
Account number
123456789
Our reference number
1234567

Balance due
£1,100.00

Pay Online

Manage your account online
24/7 at:
www.arceuropeltd.co.uk

- ✓ Make a secure payment
- ✓ Set up a payment plan
- ✓ Complete an income and expenditure form
- ✓ View your balance and payment history

New! You can now pay using
Apple Pay or Google Pay



Use the QR
code to
quickly
access your
account!



Draft 1234567

Cycle Letter 2

- Follow-up Engagement
- Second written contact where no response has been received
- Reinforces support, options and willingness to listen
Clear explanation of what happens next, without threat or escalation
- Encourages engagement whether circumstances have changed or not
- Promotes affordable repayment planning and completion of an I&E
- Signposts free, independent debt advice and additional support
- Maintains a calm, proportionate tone to avoid disengagement



Mrs Test Customer
1 Test Road
Test Town
Test County
AB12 3CD

Contact Us

 **Live Chat**
www.arceuropeltd.co.uk

 **Call Us**
01932 251090

 **Email Us**
customers@arceuropeltd.co.uk

1 January 2026
Regarding
Santander
Account number
123456789
Our reference number
1234567

Balance due
£1,100.00

Pay Online
Manage your account online
24/7 at:
www.arceuropeltd.co.uk

- ✓ Make a secure payment
- ✓ Set up a payment plan
- ✓ Complete an income and expenditure form
- ✓ View your balance and payment history

New! You can now pay using
Apple Pay or Google Pay



Use the QR code to quickly access your account!



We're checking in to see how you're getting on

Dear <<Dear>>,

We recently wrote to you about your account, which **Santander** has asked us to manage on their behalf. We understand that things can be difficult, and we want to work with you to resolve the **outstanding balance of £1,100.00** on your account. But we can't do this without hearing from you.

What should I do next?

Talk to us

Whether your situation has changed or stayed the same, we're here to listen. You can call us on **01932 251090** or speak to us via live chat on our website www.arceuropeltd.co.uk. We'll work with you to find a way forward that feels manageable.

Set up a payment plan

If you're able to make payments, you can set up a plan that works for you. To do this, visit our website www.arceuropeltd.co.uk to complete our Easy Budget Calculator with your offer. This helps make sure the payments are affordable for you. Once completed you can choose to pay by Direct Debit or debit card.

Struggling to pay?

If you're having financial difficulties or other challenges that we are not aware of which make it hard to manage payments, please let us know. These things matter, and we can take them into account when discussing your account. We can also talk you through flexible options to make things easier for you or guide you to **free, independent debt advice** services. You'll find more details about these services on the back of this letter and on our website.

What happens if you don't contact us

If we don't hear from you within 10 days, we'll continue trying to contact you by letter and phone. We're doing this because we want to understand your situation and help you find a solution - but we need your help to do that.

Yours <<Salutation>>,
ARC (Europe) Ltd.



Registered Office Kent House, Churchfield Road, Walton-On-Thames, Surrey, KT22 2TU. Registered in England No. 4214145 Authorised and Regulated by the Financial Conduct Authority - permissions number 716072. Member of the Credit Services Association. Calls may be recorded for training and quality purposes.

Draft 1234567

Outstanding Conduct and Vulnerable Customer Outcomes

Our commitment to vulnerable customers is measured not just in policy, but in outcomes.

12K

Customers Supported

Vulnerable customers actively supported throughout 2025

9,497

Breathing Space Holds

Customers granted protected Breathing Space to stabilise their finances

3,300

Sustainable Plans

Vulnerable customers entered affordable, long-term payment arrangements

2.48%

Default Rate

Industry-leading average default rate among vulnerable customers

"We've proudly partnered with ARC Europe since 2022, building a strong, collaborative relationship to support customers facing financial difficulty. Their team goes above and beyond, regularly attending training to strengthen agents' skills and confidence in handling debt conversations. By integrating PayPlan support throughout the customer journey, ARC Europe demonstrates a genuine commitment to positive outcomes. We're proud to work together to reshape the narrative around debt collection and customer support."

Zoe Townsend — Partnership Development Manager, PayPlan



Customer-First Approach

Every interaction is guided by fairness, empathy, and a commitment to identifying vulnerability early in the customer journey.



Collaborative Partnerships

Working alongside organisations like PayPlan, we embed specialist support directly into the collections process to improve outcomes.



Sustainable Resolutions

Our focus is on long-term financial resilience — not short-term recovery — ensuring customers can maintain plans without further hardship.

Santander Case Study

5.47%

3 Month Liquidation

Highest ever achieved

£153.08

Average
Arrangement Value

9.78%

6 Month Liquidation

98.4%

Account Level
Control Score

""Although it's early days, the outcomes to date, paired with conduct and QA scores, are nothing short of fantastic. Santander haven't onboarded a new DCA in four years, and the last attempt was so painful that expectations were cautious — but ARC have completely transformed that experience. Seamless onboarding, proactive communication, and excellent early performance."

Client Representative – Feb 2025

Trusted by Customers, Evidenced Publicly

Independent feedback that reflects our culture and conduct in action.



"The agent was incredibly kind and patient. They helped me set up a payment plan I could actually afford."

"It's never ideal having debts but he was incredibly friendly throughout and helped me set up a plan that means I'm now debt free."

"I was really worried about calling, but the person I spoke to was calm and respectful. They made everything so much easier."

"They are an incredible company , very understanding and patient and always willing to help . The agent was super kind, generous and sorts any problems you have with ease."

4.6
Google Rating
Outstanding public rating score

200+
Five-Star Reviews
In 2025 alone

What Sets ARC Apart



Service and Results to Clients

Reputation for being first to react to change requests and consistently outperform competitors on both quality and commercial outcomes



Digital First Approach

Voice, letters, email, SMS, IVR, Live Chat and web portal providing flexible communication options, tailored to customer preference



Exceptional Service to our Clients Customers

4.5 Google Rating – provided by our satisfied customers after engagement evidences that we are a safe pair of hands



Proprietary IT Infrastructure

Allows us to be agile and specific to our clients' exact requirements without limitations



Service Excellence

ARC has never had a FOS finding against the business since inception. For over 3 years we have had 0 cases referred to FOS, which we feel is testament to our exceptional high standards.



Delivering Value to Customers

Clear, effective communication designed to engage customers positively, prioritising accessibility and ease of payment through tailored solutions