

# Know what an examiner would find **before they find it.**

ExamReady is a focused, ledger-level risk review for debt settlement providers, run by the payment processor that works with industry transaction data every day.

## THE RISK

State and federal regulators continue to scrutinize debt settlement providers and their payment processors, including fee timing under the Telemarketing Sales Rule, dedicated account administration, consumer refunds, licensing, and state-specific requirements. Many compliance reviews focus primarily on policies. But policies tell only part of the story: transaction data can reveal exceptions that warrant closer review.

## HOW IT WORKS



### STEP 1

#### Share a ledger sample

Send us a sample of your transaction ledger. No system migration, no processor switch, no long-term commitment.



### STEP 2

#### We run the analysis

A compliance rules engine screens the data, then BetrLink's compliance team reviews each potential finding before the report is delivered.



### STEP 3

#### Get a plain-language report

A plain-language summary of transaction patterns that may raise compliance concerns or fall short of industry best practices.

## WHAT THE REPORT FLAGS

-  **Fee-timing issues:** timing relative to settlement and required payment milestones
-  **Double billing** or duplicate charges across accounts
-  **Dedicated-account activity:** unusual deposit, fee, withdrawal, and creditor-payment patterns
-  **Withdrawal and refund timing:** delays or exceptions involving account closures and the return of consumer funds

## WHY BETRLINK

-  **We work with debt settlement transactions every day**, not a once-a-year audit sample
-  **Built by people with first-hand state examination experience** in debt settlement
-  **Low commitment, high clarity.** No migration or processor change required

**Bring your ledger. Leave with clarity.**

Ask us about scheduling your ExamReady assessment.

[info@betrlink.com](mailto:info@betrlink.com) · [www.betrlink.com/business](http://www.betrlink.com/business)