

Operations Recovery Team Definitions

Chapter 4

1. introduction

Each department is broken into their respective business units. Each unit is responsible for enacting the business unit BRP. Below, departments are underlined with their respective units in bold immediately following.

Marketing & Communications

Communications - Comdata's marketing and communications team supports the organization with brand awareness, marketing communications, lead generation, and capturing the voice of the customer. This nine-person team delivers value to Comdata by promoting Comdata's solutions and services to both internal and external audiences. The services provided by the marketing team include, but are not limited to: brand development, media relations, facilitating Customer Advisory Boards (CABs), Web site communication, online lead generation, customer webinars, graphic design and collateral production including copy and content development, customer newsletters, advertising, general marketing planning, research, trade show support, special event development, as well as annual marketing strategic planning by business unit.

Credit & Collections

Credit - This business unit's duties involve the collection of past due customer accounts by initiating calls and/or receiving inbound calls from businesses that Comdata has established a credit relationship for. Their primary objective is to build and maintain those relationships by delivering superior financial services to our customers while mitigating bad debt. This objective is met by collectors persuasively and assertively negotiating for payments to resolve past due client/customer situations. This unit is made up of several functional areas (Inbound Collections, General Collections, National Collections, Collection Research, Special Assets, Training & Quality). Each of these functional areas have strategic responsibilities designed to reduce delinquency and mitigate risk.

Collections - The Comdata Credit Department is responsible for new account approval and setup, review of existing unsecured accounts, approval/renewal of security/collateral, processing of security claims for letters of credit, maintenance and upkeep of the file room, and the administration of the Credit Desk.

Distributions Services

Card Production – This department is responsible for embossing the fuel cards for Comdata's customers, as well as handling the order fulfillment for all new accounts. Other duties include the handling of supply orders shipped out to customers.

Document Retrieval – This department is responsible for collecting required documentation for legal issues as well as customer account issues.

Draft Processing – This department is responsible for processing MICR items (i.e. deposit items), uploading data & images to Regions Bank, and retrieval of archived images still retained on departmental servers.

Mail Services - This department is responsible for coordination and participation in clerical and delivery duties of which include sorting, distributing, the collection and metering of postal and carrier materials in accordance with established procedures and of which are applicable to federal postal regulations.

Output Production - This unit's responsibilities include the distribution of reports to customers and internal departments. Due to this, the unit's objectives are typically responsible for a large percentage of the supplies shipped out to customers.

Enterprise, Risk, Compliance, and Legal

Compliance - The Comdata Enterprise Risk & Compliance Department is responsible for identifying assets and mitigating risks within Comdata and on behalf of the customers. Since fraud occurs in real-time, this unit is continuously developing new strategies and redefining existing rules that address industry best practices in tactical efforts to mitigate fraud possibilities and losses. Compliance efforts focus on alignment with the card association and federal regulation based rules surrounding the wide array of product offerings utilized by the customers. Ultimately, the unit's mission is to maximize margin potential that could enable reinvestment opportunities for the business.

Legal - The Comdata Legal Department provides legal services for Comdata and all of its divisions and subsidiaries, including Ceridian Stored Value Solutions. The Comdata legal team consists of four attorneys, a project manager and an administrative assistant. The four attorneys generally provide legal advice to Comdata and SVS associates, assist with contract negotiations, handle acquisitions and divestitures, oversee litigation and handle regulatory matters. Comdata is licensed as a money transmitter in over 40 states. One of the main tasks of the project manager is to meet the regulatory reporting requirements to maintain these licenses. The project manager also manages our trademark database and trademark renewals.

Risk Management – This unit is responsible for monitoring suspicious activity via IRIS, investigating fraud cases reported by Comdata customers, drivers, businesses and authorities, and the creation and monitoring of reports that help detect fraudulent activity. The end goal of this department is to report all confirmed fraud to MasterCard within the specific time frames allowed.