



Case Study

Evolution Through Innovation as Advanced Collection Systems Celebrates Quarter-Century of Excellence

In the fast-paced, ever-evolving landscape of financial services and debt recovery, longevity is a testament to integrity, adaptability, and results. Advanced Collection Systems (ACS) is marking its 25th anniversary and celebrating a quarter-century of redefining the standards of the collection industry through innovation.

A foundation built on integrity

Since its inception in 2000, ACS has grown from a specialized startup into a premier regional powerhouse, balancing high-recovery rates with a steadfast commitment to consumer dignity.

When ACS was founded 25 years ago, the debt collection industry faced a significant reputational challenge. The founders of ACS saw an opportunity to build a different kind of agency, one that viewed collection not as a confrontation, but as a professional negotiation designed to resolve financial discrepancies.

From day one, the mission was clear: to provide creditors with superior recovery solutions while maintaining the highest ethical standards. By prioritizing compliance and empathy, ACS proved that “firm but fair” was not just a slogan, but a viable business model. This philosophy has allowed the firm to navigate 25 years of changing regulations and guidelines.

As co-founders Lisa Phillips and Martin Eaves explain, “In the year 2000 we converted Martin’s parents’ garage into an office, worked our regular jobs in the day and rushed home to make outbound calls for ACS during the evening. Martin’s dad was another huge factor in the early success of ACS. Dealing with inbound calls and the running of the business during the day time. It was freezing in that garage and we were very pleased to move into our first office (with central heating) in a business centre.”

“Soon came our first employees and the move to a bigger unit. We were pretty successful from the start but got our first big break when we did a sales pitch to a utility provider based in Cardiff. I remember it as if it was yesterday, I was doing my pitch when the MD burst in to the meeting and simply said, “what can you do to get my money that other people can’t?” He obviously appreciated our straight talking, no nonsense approach, we shook hands, won the contract and the rest was history. Not only did that reinforce confidence in our approach but I also made a life-long friend from that client.”



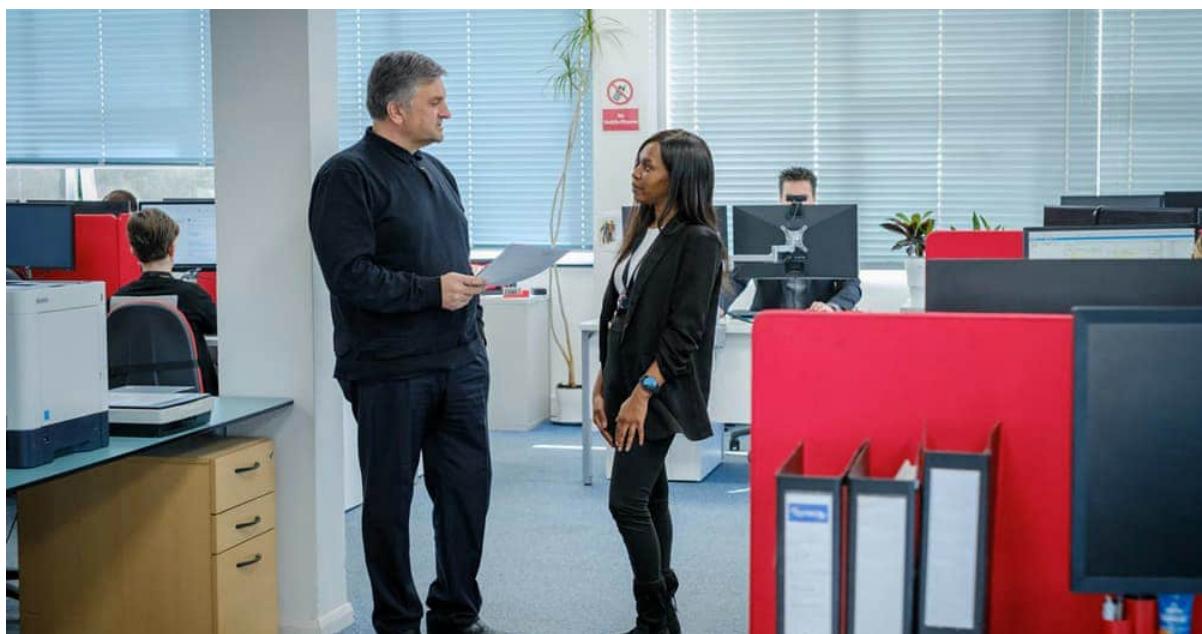
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ACS's old office

Evolution through innovation

A quarter-century of excellence is not achieved by standing still. As the founders explain, "We've gone from analogue phones and fax machines to AI and chatbots. We have always embraced new technology, continually improving our existing systems but also developing new innovative ones. Watch out for ClearPlan! ACS are partnering with Insight Data Analytics to create a product available to everyone in the credit industry providing a centralized, web-based system for requesting, obtaining and storing financial statements. This is something that is urgently needed and provides creditors with the information, supported by documentation, that they need in order to decide who is genuinely in financial difficulties."

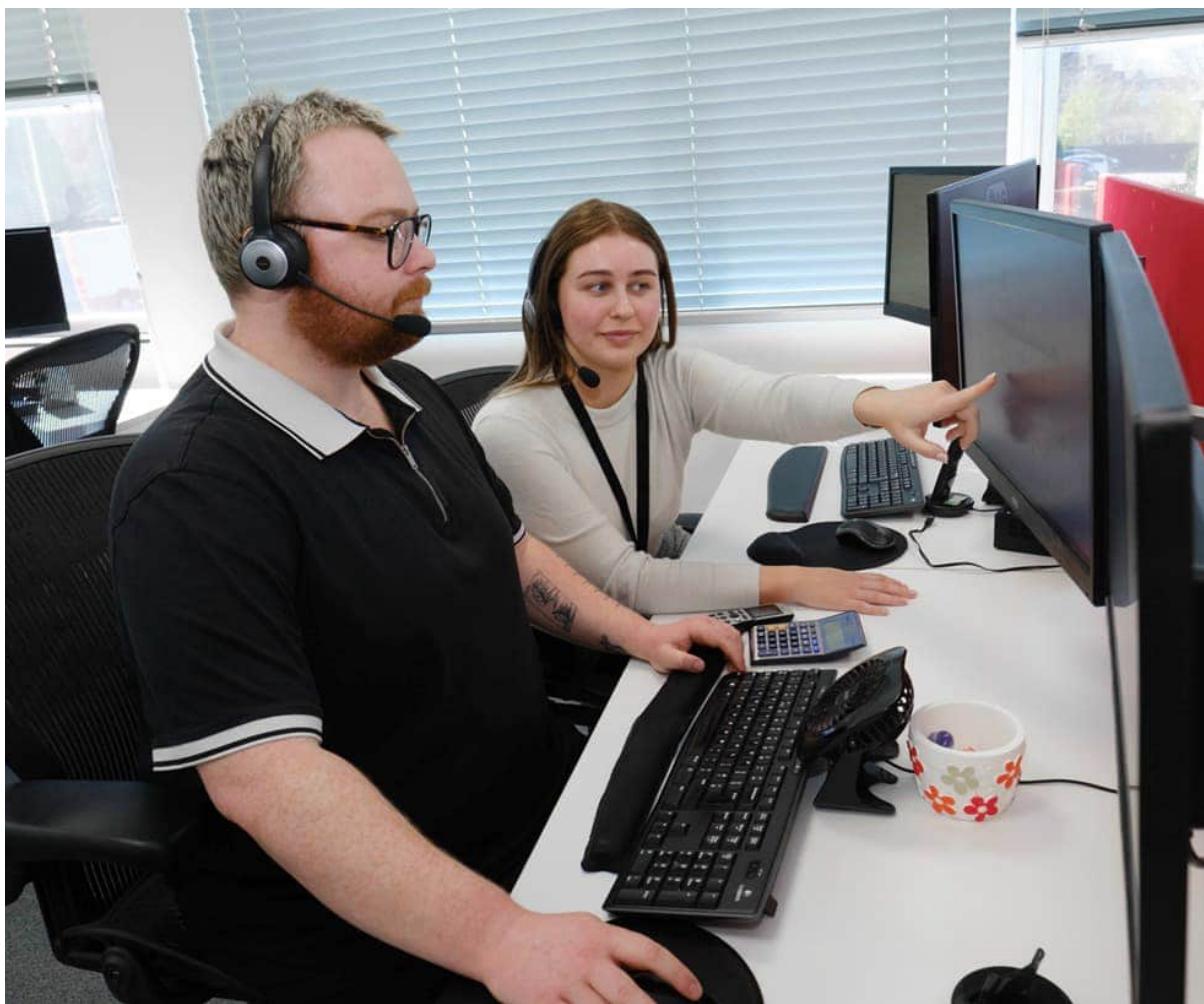


ACS's new office



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ACS's journey from 2000 to 2026 has been defined by its ability to embrace technological disruption. In the early 2000s, the industry relied heavily on manual processes and paper-based tracking. ACS was an early adopter of digitized database management and real time reporting which allowed for greater scale and accuracy.



The company's proprietary collection platform has been at the core of its business since 2000, enabling ACS to segment portfolios effectively, ensuring that resources were directed toward the accounts with the highest propensity to pay, thereby increasing return on investment (ROI) for its clients. Technological milestones are central to the anniversary narrative, demonstrating how the firm has maintained its competitive edge through 25 years of digital transformation.

As we move through 2026, ACS continues to lead by integrating Artificial Intelligence (AI) and Machine Learning. These tools allow for personalized communication strategies – reaching consumers at the times and through the channels they prefer, which has significantly boosted engagement rates in an era where traditional phone calls are often ignored.



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The human element: the ACS team

While technology provides the tools, the people of ACS provide the heart. The 25th anniversary is, above all, a celebration of the dedicated professionals who have called ACS home, the “ACS family”, and shines a spotlight on long-term employees through special recognition programs.

Recent internal festivities include the presentation of the “I Can Do That For You” Award to Nadia, a legal specialist who has been with the firm for a decade. This award, which recognizes dedication and team spirit, is part of a larger anniversary programme designed to celebrate the workforce that has driven the company's growth.

The firm boasts one of the highest employee retention rates in the industry – a rarity in a field often characterized by high turnover. This stability is the result of a corporate culture that emphasizes continuous education and professional development. ACS collectors are not just trained in negotiation; they are trained in financial literacy and conflict resolution. This “consultative” approach to collections helps consumers find pathways to debt resolution that they might not have thought possible, turning a stressful situation into a manageable plan.

Community impact and corporate responsibility

For 25 years, ACS has recognized that it does not operate in a vacuum. A vital part of its “Quarter-Century of Excellence” has been its commitment to the communities it serves.



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Through various philanthropic initiatives and local partnerships, ACS has supported financial literacy programs, food banks, and youth development organizations. The firm believes that a healthier local economy benefits everyone – creditors and consumers alike. By giving back, ACS has cemented its status as a responsible corporate citizen, proving that a collection agency can be a force for good in its community.





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Looking toward the next 25 years

As ACS continues to celebrate its landmark 25th anniversary, in 2026 the leadership team is already looking toward the future. The next chapter of ACS will be defined by further digital transformation and an even deeper focus on the Consumer Experience (CX).

In an increasingly digital world, ACS is expanding its suite of self-service options. The ACS Online Payment Portal (<https://www.advancedcollection.co.uk/ssl/payonline.asp>) allows consumers to manage their accounts, set up payment plans, and view statements 24/7 without the need for a phone call. This transparency builds trust and empowers consumers to take control of their financial futures.

Furthermore, ACS is doubling down on its commitment to Cybersecurity and Data Privacy. In 2026, protecting sensitive financial information is more critical than ever. The firm continues to invest in SOC 2 compliance and advanced encryption protocols to ensure that client and consumer data remains impenetrable.

A message of gratitude

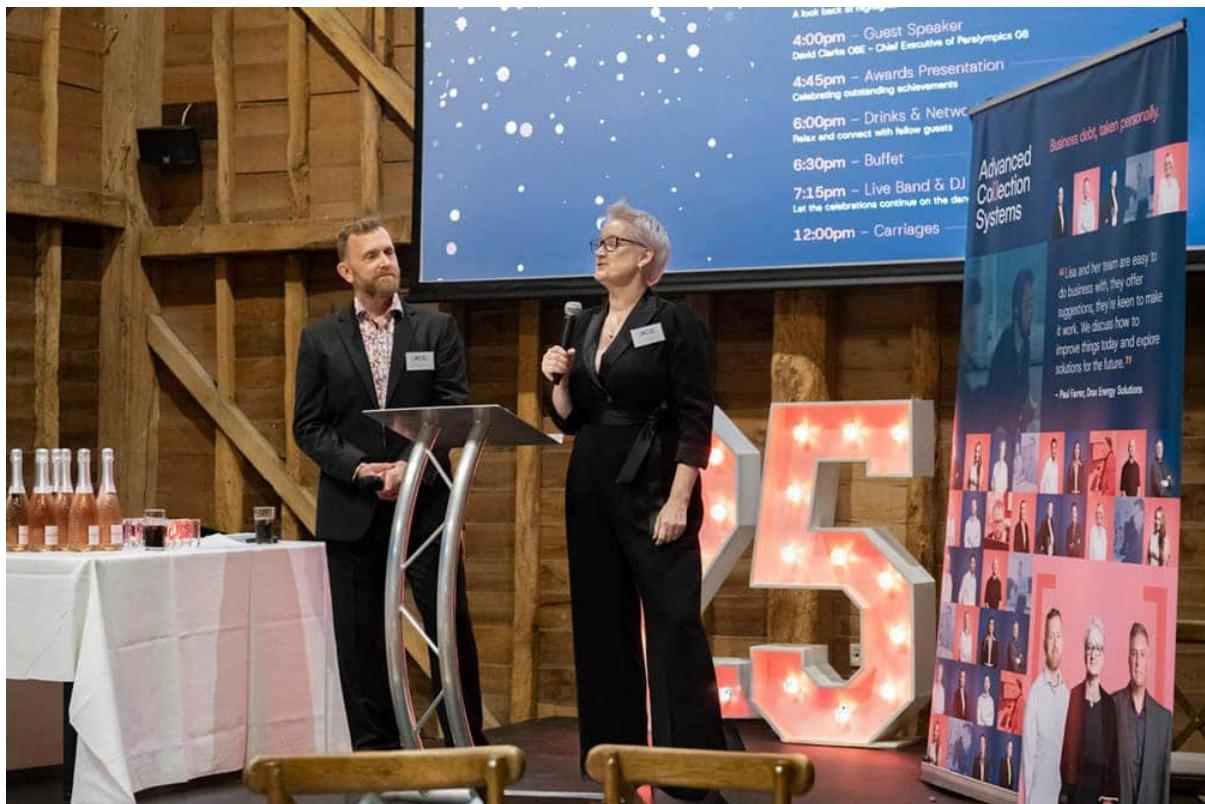
This 25-year milestone would not be possible without the trust of ACS's clients. From small local businesses to large utility clients and financial institutions, these partners have relied on ACS to protect their bottom lines while safeguarding their brand reputations.

"Reaching 25 years is a moment of immense pride for all of us," says the executive leadership at ACS. "It's a reflection of thousands of successful negotiations, millions



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of pounds recovered for our clients, and countless consumers helped back onto the path of financial stability. We are grateful for the past quarter-century and even more excited for the 25 years to come.”



Conclusion

Celebrating 25 years of excellence is about more than just looking back at the calendar; it is about celebrating a legacy of reliability. ACS has proven that with the right mix of technology, ethics, and human compassion, a collection agency can become an indispensable partner in the financial ecosystem.

As ACS blows out the candles on its 25th-anniversary cake in 2026, the message is clear: the gold standard of debt recovery has been set, and ACS is ready to lead the way into a new era of financial integrity.