

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **2012-04-03**  
SEC Accession No. **0001104659-12-023640**

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### FILER

#### QUALINK INC

CIK:**1029389** | IRS No.: **391758994** | State of Incorp.:**WI** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-19** | Film No.: **12738315**  
SIC: **7320** Consumer credit reporting, collection agencies

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
2520 SOUTH 170TH STREET  
NEW BERLIN WI 53151-0955  
215-441-3000

#### OSI PORTFOLIO SERVICES INC

CIK:**1029715** | IRS No.: **510369044** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-25** | Film No.: **12738314**  
SIC: **8741** Management services

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
2425 COMMERCE AVE.,  
BLDG. 2100, STE. 100  
DULUTH GA 30096  
215-441-3000

#### COMPASS INTERNATIONAL SERVICES CORP

CIK:**1046817** | IRS No.: **223540815** | State of Incorp.:**DE**  
Type: **424B3** | Act: **33** | File No.: **333-173514-38** | Film No.: **12738313**  
SIC: **7330** Mailing, reproduction, commercial art & photography

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

#### OSI OUTSOURCING SERVICES INC

CIK:**1058624** | IRS No.: **133861550** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-26** | Film No.: **12738312**  
SIC: **8741** Management services

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
4275 BRIDGE VIEW DRIVE  
NORTH CHARLESTON SC  
29405  
215-441-3000

#### TRANSWORLD SYSTEMS INC

CIK:**1058626** | IRS No.: **941728881** | State of Incorp.:**CA** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-18** | Film No.: **12738311**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
2235 MERCURY WAY  
SUITE 275  
SANTA ROSA CA 95407  
215-441-3000

#### FCA Leasing, Inc.

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

CIK:1396669| IRS No.: 510277275

Type: 424B3 | Act: 33 | File No.: 333-173514-07 | Film No.: 12738310

### AC Financial Services, Inc.

CIK:1396710| IRS No.: 680623013

Type: 424B3 | Act: 33 | File No.: 333-173514-06 | Film No.: 12738309

Mailing Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801

Business Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801  
(302) 428-3112

### NCOP Nevada Holdings, Inc.

CIK:1396891| IRS No.: 522300749

Type: 424B3 | Act: 33 | File No.: 333-173514-44 | Film No.: 12738308

Mailing Address  
3763 HOWARD HUGHES  
PARKWAY, SUITE 170  
LAS VEGAS NV 89109

Business Address  
3763 HOWARD HUGHES  
PARKWAY, SUITE 170  
LAS VEGAS NV 89109  
(702) 836-3500

### NCOP/Marlin, Inc.

CIK:1396892| IRS No.: 522352960

Type: 424B3 | Act: 33 | File No.: 333-173514-45 | Film No.: 12738307

Mailing Address  
3763 HOWARD HUGHES  
PARKWAY, SUITE 170  
LAS VEGAS NV 89109

Business Address  
3763 HOWARD HUGHES  
PARKWAY, SUITE 170  
LAS VEGAS NV 89109  
(702) 836-3500

### NCOP Services, Inc.

CIK:1396894| IRS No.: 522300752

Type: 424B3 | Act: 33 | File No.: 333-173514-46 | Film No.: 12738305

Mailing Address  
1804 WASHINGTON BLVD,  
DEPT. 200  
BALTIMORE MD 21230

Business Address  
1804 WASHINGTON BLVD,  
DEPT. 200  
BALTIMORE MD 21230  
(215) 441-3000

### NCO ACI Holdings, Inc.

CIK:1396896| IRS No.: 581893956

Type: 424B3 | Act: 33 | File No.: 333-173514-01 | Film No.: 12738306

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

### NCO Financial Systems, Inc.

CIK:1396897| IRS No.: 231670927

Type: 424B3 | Act: 33 | File No.: 333-173514-02 | Film No.: 12738304

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

### NCO Customer Management, Inc.

CIK:1396898| IRS No.: 232250564

Type: 424B3 | Act: 33 | File No.: 333-173514-03 | Film No.: 12738303

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

### NCO Support Services, LLC

CIK:1396899| IRS No.: 270105477

Type: 424B3 | Act: 33 | File No.: 333-173514-04 | Film No.: 12738302

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

### NCO Teleservices, Inc.

CIK:1396900| IRS No.: 232878693

Type: 424B3 | Act: 33 | File No.: 333-173514-05 | Film No.: 12738301

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

### RMH Teleservices Asia Pacific, Inc.

CIK:1397246| IRS No.: 320047775

Type: 424B3 | Act: 33 | File No.: 333-173514-39 | Film No.: 12738300

Mailing Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044  
(215) 441-3000

### FCA Funding, Inc.

CIK:1397247| IRS No.: 232984383

Type: 424B3 | Act: 33 | File No.: 333-173514-43 | Film No.: 12738299

Mailing Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801

Business Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801  
(302) 428-3112

### ALW Financial, Inc.

CIK:1397293| IRS No.: 205819309

Type: 424B3 | Act: 33 | File No.: 333-173514-42 | Film No.: 12738298

Mailing Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801

Business Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801  
(302) 428-3112

### NCO Holdings, Inc.

CIK:1397294| IRS No.: 232984387

Type: 424B3 | Act: 33 | File No.: 333-173514-41 | Film No.: 12738297

Mailing Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801

Business Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801  
(302) 428-3112

### NCOP Financing, Inc.

CIK:1397295| IRS No.: 510407449

Type: 424B3 | Act: 33 | File No.: 333-173514-40 | Film No.: 12738296

Mailing Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801

Business Address  
1201 MARKET STREET,  
SUITE 800  
WILMINGTON DE 19801

|  |   |  |
|--|---|--|
| <b>NCO Funding, Inc.</b><br>CIK: <b>1397531</b>   IRS No.: <b>510378281</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-36</b>   Film No.: <b>12738295</b>  | Mailing Address<br>1201 MARKET STREET,<br>SUITE 800<br>WILMINGTON DE 19801        | (302) 428-3112<br>Business Address<br>1201 MARKET STREET,<br>SUITE 800<br>WILMINGTON DE 19801<br>(302) 428-3112      |
| <b>NCO Group International, Inc.</b><br>CIK: <b>1397532</b>   IRS No.: <b>050614768</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-37</b>   Film No.: <b>12738294</b>  | Mailing Address<br>1201 MARKET STREET,<br>SUITE 800<br>WILMINGTON DE 19801        | Business Address<br>1201 MARKET STREET,<br>SUITE 800<br>WILMINGTON DE 19801<br>(302) 428-3112                        |
| <b>NCO Group, Inc.</b><br>CIK: <b>1397772</b>   IRS No.: <b>020786880</b>   State of Incorp.: <b>DE</b>   Fiscal Year End: <b>1231</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514</b>   Film No.: <b>12738269</b><br>SIC: <b>7320</b> Consumer credit reporting, collection agencies | Mailing Address<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044                        | Business Address<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044<br>(215) 441-3000  |
| <b>JDR Holdings, Inc.</b><br>CIK: <b>1397773</b>   IRS No.: <b>223264150</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-34</b>   Film No.: <b>12738293</b>   | Mailing Address<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044                        | Business Address<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044<br>(215) 441-3000  |
| <b>NCO Portfolio Management, Inc.</b><br>CIK: <b>1397774</b>   IRS No.: <b>270084103</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-35</b>   Film No.: <b>12738292</b>   | Mailing Address<br>1201 MARKET STREET,<br>SUITE 800<br>WILMINGTON DE 19801        | Business Address<br>1201 MARKET STREET,<br>SUITE 800<br>WILMINGTON DE 19801<br>(302) 428-3113                        |
| <b>Compass Teleservices, Inc.</b><br>CIK: <b>1397958</b>   IRS No.: <b>222744501</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-33</b>   Film No.: <b>12738291</b>   | Mailing Address<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044                        | Business Address<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044<br>(215) 441-3000  |
| <b>NCOP IX, LLC</b><br>CIK: <b>1398740</b>   IRS No.: <b>205995942</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-31</b>   Film No.: <b>12738290</b>   | Mailing Address<br>3763 HOWARD HUGHES<br>PARKWAY, SUITE 170<br>LAS VEGAS NV 89169 | Business Address<br>3763 HOWARD HUGHES<br>PARKWAY, SUITE 170<br>LAS VEGAS NV 89169<br>702-836-3507                   |
| <b>AssetCare, Inc.</b><br>CIK: <b>1398741</b>   IRS No.: <b>204392053</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-32</b>   Film No.: <b>12738289</b>  | Mailing Address<br>5100 PEACHTREE<br>INDUSTRIAL BLVD.<br>NORCROSS GA 30071        | Business Address<br>5100 PEACHTREE<br>INDUSTRIAL BLVD.<br>NORCROSS GA 30071<br>(215) 441-3000                        |
| <b>Coast to Coast Consulting, LLC</b><br>CIK: <b>1431655</b>   IRS No.: <b>431917687</b>   State of Incorp.: <b>DE</b>   Fiscal Year End: <b>1231</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-30</b>   Film No.: <b>12738288</b>  | Mailing Address<br>C/O NCO GROUP<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044       | Business Address<br>C/O NCO GROUP<br>4025 WOODLAND PARK<br>BLVD., SUITE 180<br>ARLINGTON TX 76013<br>215-441-3000    |
| <b>Greystone Business Group, LLC</b><br>CIK: <b>1431656</b>   IRS No.: <b>010585067</b>   State of Incorp.: <b>DE</b>   Fiscal Year End: <b>1231</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-29</b>   Film No.: <b>12738287</b>   | Mailing Address<br>C/O NCO GROUP<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044       | Business Address<br>C/O NCO GROUP<br>390 SOUTH WOODS MILL<br>RD., SUITE 350<br>CHESTERFIELD MO 63017<br>215-441-3000 |
| <b>Old OSI LLC</b><br>CIK: <b>1431657</b>   IRS No.: <b>800123678</b>   State of Incorp.: <b>DE</b>   Fiscal Year End: <b>1231</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-28</b>   Film No.: <b>12738286</b>   | Mailing Address<br>C/O NCO GROUP<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044       | Business Address<br>C/O NCO GROUP<br>390 S. WOODS MILL ROAD,<br>SUITE 350<br>CHESTERFIELD MO 63017<br>215-441-3000   |
| <b>OSI Outsourcing Services International, Inc.</b><br>CIK: <b>1431658</b>   IRS No.: <b>900209538</b>   State of Incorp.: <b>WI</b>   Fiscal Year End: <b>1231</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-27</b>   Film No.: <b>12738272</b>                                    | Mailing Address<br>C/O NCO GROUP<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044       | Business Address<br>C/O NCO GROUP<br>2520 SOUTH 170TH STREET<br>NEW BERLIN WI 52151-0955<br>215-441-3000             |
| <b>OSI Recovery Solutions, Inc.</b><br>CIK: <b>1431659</b>   IRS No.: <b>431901709</b>   State of Incorp.: <b>DE</b>   Fiscal Year End: <b>1231</b><br>Type: <b>424B3</b>   Act: <b>33</b>   File No.: <b>333-173514-24</b>   Film No.: <b>12738271</b>  | Mailing Address<br>C/O NCO GROUP<br>507 PRUDENTIAL ROAD<br>HORSHAM PA 19044       | Business Address<br>C/O NCO GROUP<br>2520 SOUTH 170TH ST.<br>NEW BERLIN WI 53151-0955<br>215-441-3000                |

### OSI SPE LLC

CIK:**1431660** | IRS No.: **000000000** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-23** | Film No.: **12738270**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
390 S. WOODS MILL ROAD,  
SUITE 350  
CHESTERFIELD MO 63017  
215-441-3000

### Outsourcing Solutions Inc.

CIK:**1431662** | IRS No.: **200407098** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-22** | Film No.: **12738285**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
390 SOUTH WOODS MILL  
RD., SUITE 350  
CHESTERFIELD MO 63017  
215-441-3000

### Pacific Software Consulting, LLC

CIK:**1431663** | IRS No.: **431917898** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-21** | Film No.: **12738284**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
1580 SOUTH MAIN ST.,  
SUITE 105  
BOERNE TX 78006  
215-441-3000

### PAE Leasing, LLC

CIK:**1431664** | IRS No.: **431917684** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-20** | Film No.: **12738283**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
4025 WOODLAND PARK  
BLVD., SUITE 180  
ARLINGTON TX 76013  
215-441-3000

### Union Settlement Administrator Holdco, Inc.

CIK:**1431668** | IRS No.: **870714414** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-17** | Film No.: **12738282**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
390 S. WOODS MILL ROAD,  
SUITE 350  
CHESTERFIELD MO 63017  
215-441-3000

### Union Settlement Administrator, Inc.

CIK:**1431669** | IRS No.: **134269978** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-16** | Film No.: **12738281**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
390 S. WOODS MILL ROAD,  
SUITE 350  
CHESTERFIELD MO 63017  
215-441-3000

### University Accounting Service, LLC

CIK:**1431670** | IRS No.: **391992489** | State of Incorp.:**WI** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-15** | Film No.: **12738280**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
2520 SOUTH 170TH ST.  
NEW BERLIN WI 53151-0955  
215-441-3000

### Credit Receivables CORP I

CIK:**1431671** | IRS No.: **431916266** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-14** | Film No.: **12738279**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
4315 PICKETT ROAD  
ST. JOSEPH MO 64503  
215-441-3000

### Systems & Services Technology, Inc.

CIK:**1431672** | IRS No.: **260590353** | State of Incorp.:**DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-13** | Film No.: **12738278**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
1717 WEST 7TH STREET  
JOPLIN MO 64801  
215-441-3000

### Tempest Recovery Services, Inc.

CIK:**1431673** | IRS No.: **431816131** | State of Incorp.:**MO** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-12** | Film No.: **12738277**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP  
4315 PICKETT ROAD  
ST. JOSEPH MO 64503  
215-441-3000

### NCOP X, LLC

CIK:**1431674** | IRS No.: **371557594** | State of Incorp.:**NV** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-11** | Film No.: **12738276**

Mailing Address  
C/O NCO GROUP  
507 PRUDENTIAL ROAD  
HORSHAM PA 19044

Business Address  
C/O NCO GROUP, HUGHES  
CENTER, STE. 170  
3763 HOWARD HUGHES  
PARKWAY  
LAS VEGAS NV 89109  
215-441-3000

### Total Debt Management, Inc.

CIK:**1486993** | IRS No.: **582485151** | State of Incorp.:**GA** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-10** | Film No.: **12738275**

Mailing Address  
6356 CORLEY ROAD  
NORCROSS GA 30071

Business Address  
6356 CORLEY ROAD  
NORCROSS GA 30071  
1-800-220-2274

Mailing Address

Business Address

## NCOP XII, LLC

CIK: **1486994** | IRS No.: **271342237** | State of Incorp.: **NV** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-09** | Film No.: **12738274**

|  |  |
|--|--|
| 2520 SAINT ROSE PARKWAY<br>SUITE 212<br>HENDERSON NV 89074 | 2520 SAINT ROSE PARKWAY<br>SUITE 212<br>HENDERSON NV 89074<br>1-800-220-2274 |
|--|--|

## NCOP XI, LLC

CIK: **1486995** | IRS No.: **263893942** | State of Incorp.: **NV** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **333-173514-08** | Film No.: **12738273**

|   |  |
|---|--|
| Mailing Address<br>2520 SAINT ROSE PARKWAY<br>SUITE 212<br>HENDERSON NV 89074 | Business Address<br>2520 SAINT ROSE PARKWAY<br>SUITE 212<br>HENDERSON NV 89074<br>1-800-220-2274 |
|---|--|

Supplement No. 21

(To prospectus dated April 27, 2011)



NCO GROUP, INC.

\$165,000,000 Floating Rate Senior Notes due 2013

\$200,000,000 11.875% Senior Subordinated Notes due 2014

**This prospectus supplement No. 21 supplements and amends the prospectus dated April 27, 2011, as supplemented and amended by prospectus supplement No. 1 dated May 13, 2011, prospectus supplement No. 2 dated May 31, 2011, prospectus supplement No. 3 dated July 8, 2011, prospectus supplement No. 4 dated August 11, 2011, prospectus supplement No. 5 dated August 15, 2011, prospectus supplement No. 6 dated October 6, 2011, prospectus supplement No. 7 dated October 18, 2011, prospectus supplement No. 8 dated November 14, 2011, prospectus supplement No. 9 dated November 17, 2011, prospectus supplement No. 10 dated November 29, 2011, prospectus supplement No. 11 dated November 30, 2011, prospectus supplement No. 12 dated December 1, 2011, prospectus supplement No. 13 dated December 6, 2011, prospectus supplement No. 14 dated December 14, 2011, prospectus supplement No. 15 dated December 16, 2011, prospectus supplement No. 16 dated March 13, 2012, prospectus supplement No. 17 dated March 14, 2012, prospectus supplement No. 18 dated March 28, 2012, prospectus supplement No. 19 dated April 2, 2012 and prospectus supplement No. 20 dated April 2, 2012 (the "Prospectus"). This prospectus supplement should be read in conjunction with the Prospectus and may not be delivered or utilized without the Prospectus.**

On April 3, 2012, NCO Group, Inc. filed with the Securities and Exchange Commission a Current Report on Form 8-K which included the attached information.

The date of this prospectus supplement is April 3, 2012.

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**



# FORM 8-K

## CURRENT REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported): **April 3, 2012**

### **Expert Global Solutions, Inc.**

(Exact Name of Registrant as Specified in Its Charter)

|   |   |  |
|---|---|--|
| <b>Delaware</b><br>(State or other jurisdiction of<br>incorporation)                          | <b>333-173514; 333-165975;<br/>333-150885; 333-158745</b><br>(Commission File Number) | <b>02-0786880</b><br>(IRS Employer Identification No.) |
| <b>507 Prudential Road, Horsham, Pennsylvania</b><br>(Address of principal executive offices) |   | <b>19044</b><br>(Zip Code)                             |

Registrant's telephone number, including area code **(215) 441-3000**

#### **NCO Group, Inc.**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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#### **Item 8.01 – Other Events**

On April 3, 2012, Expert Global Solutions, Inc. (f/k/a NCO Group, Inc.) (the “Company”) issued a press release announcing that it had successfully completed the business combination (the “Merger”) with APAC Customer Services, Inc. APAC and NCO will both continue as leading brands in the global BPO market operating under the holding company Expert Global Solutions, Inc. Further, based on previous announcements by Moody’s Investors Service and Standard & Poor’s, the Company expects that its current corporate ratings will be upgraded two levels to new ratings of “B2” and “B”, respectively, as a result of the Merger, the New Debt Financing (as defined and described below) and the other transactions described in this Current Report.

The Company also announced that, in connection with the Merger, it entered into a new credit facility of approximately \$1 billion, including a \$120 million revolving credit facility (the “New Debt Financing”). The Company used a portion of the proceeds to pay off the existing borrowings under the Company’s current November 15, 2006 credit agreement, as amended. In addition, the Company used a portion of the proceeds from the New Debt Financing to purchase all of its \$200 million aggregate principal amount of 11.875% Senior Subordinated Notes due 2014 (CUSIP No. 65338LAA7) (the “2014 Notes”) and its \$165 million aggregate principal amount of Floating Rate Senior Notes due 2013 (CUSIP No. 65338LAB5) (the “2013 Notes” and together with the 2014 Notes, the “Existing Notes”) tendered pursuant to the Company’s previously announced two cash tender offers and consent solicitations (collectively, the “Offers”). The Company also announced that it issued a notice of redemption for any Existing Notes that remained outstanding following the consummation of the Offers.

A copy of the press release is attached hereto as Exhibit 99.1.

*Certain statements in this current report, including, without limitation, statements as to synergies resulting from the combination with APAC, and all other statements in this current report, other than historical facts, are forward-looking statements, as such term is defined in the Securities Exchange Act of 1934, which are intended to be covered by the safe harbors created thereby. Forward-looking statements are subject to risks and uncertainties, are subject to change at any time and may be affected by various factors that may cause actual results to differ materially from the expected or planned results. In addition to the factors discussed above, certain other factors, including without limitation, risks detailed from time to time in the Company’s filings with the Securities and Exchange Commission, including the Annual Report on Form 10-K for the year ended December 31, 2010, can cause actual results and developments to be materially different from those expressed or implied by such forward-looking statements. The Company disclaims any intent or obligation to publicly update or revise any forward-looking statements, regardless of whether new information becomes available, future developments occur or otherwise.*

#### Item 9.01 – Financial Statements and Exhibits

(d) Exhibits

| No.  | Description                        |
|------|------------------------------------|
| 99.1 | Press Release dated April 3, 2012. |
| 2    |                                    |

#### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**EXPERT GLOBAL SOLUTIONS, INC. (F/K/A NCO GROUP, INC.)**

Date: April 3, 2012

By: /s/ Joshua Gindin

Name: Joshua Gindin

Title: Executive Vice President and General Counsel



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Exhibits

| No.  | Description                        |
|------|------------------------------------|
| 99.1 | Press Release dated April 3, 2012. |

**Exhibit 99.1**



**NEWS RELEASE**

**For Immediate Release**

**NCO GROUP ANNOUNCES COMPLETION OF  
APAC MERGER AND REFINANCING**

*Merger solidifies leaders in Global CRM and ARM BPO Marketplace*

**HORSHAM, PA – April 3, 2012** – NCO Group, Inc., a leading provider of business process outsourcing services, announced today that it has completed the merger with APAC Customer Services, Inc. In connection with the Merger, the Company entered into a new credit facility of approximately \$1 billion, including a \$120 million revolving credit facility.

APAC and NCO will both continue as leading brands in the global BPO market, operating under the holding company Expert Global Solutions, Inc. With combined revenues of approximately \$2 billion, APAC and NCO will be a fully scaled BPO provider in both the CRM and ARM segments, serving 40% of the Fortune 500.

In addition to the merger, the Company has created a long term capital structure that will provide further expanded credit availability and debt maturities extending to 2017 and beyond. Based on previous announcements by Moody's Investors Service and Standard & Poor's, the Company expects that its current corporate ratings will be upgraded two levels to new ratings of "B2" and "B", respectively.

Commenting on the merger and new financing structure of the company, Ron Rittenmeyer, CEO, Expert Global Solutions, stated, "As a result of this merger, we now have one of the most comprehensive, unique, and compelling BPO offerings in the marketplace. Our clients have the benefit of a fully scaled and global partner serving all aspects of the CRM and ARM industry. The EGS worldwide team of associates is highly trained and focused on our customer's quality, compliance and experience."

A summary of some of the key attributes of the combined company are:

- Combined revenues of approximately \$2 billion
- Over 40,000 employees
- 14 countries
- Over 120 contact centers
- On-shore, nearshore, offshore, work @ home solutions
- Clients include over 40% of Fortune 500

- Vertical expertise and BPO domain experience in many markets, including: Financial Services, Insurance, Healthcare, Pharmaceuticals, Transportation, Logistics, Government, Telecommunications, Cable, Technology, Retail, Education, Utilities, among others

#### **About APAC**

APAC is a global leader of Customer Care BPO services and solutions including sales, customer care, technical support, and back-office services. APAC's clients include some of the most recognized brands in the world across all major market verticals. APAC operates via a world-class technology and operational delivery platform that spans North America, Latin America, Europe, Africa and Asia. APAC is an equal opportunity employer. For more information, visit APAC's website at [www.apaccustomerservices.com](http://www.apaccustomerservices.com).

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#### **About NCO**

NCO is a leading global provider of business process outsourcing services, including accounts receivable management, revenue cycle management, and order to cash BPO services. NCO provides services across multiple vertical markets through a combination of voice, chat, email, voice automation, back-office, social media, and self-help portals. NCO provides services through over 120 offices throughout North America, Latin America, Asia, Europe, and Australia. NCO is an equal opportunity employer. For more information, visit NCO's website at [www.ncogroup.com](http://www.ncogroup.com).

#### **About EGS**

Expert Global Solutions is the holding company for APAC and NCO. EGS leads and manages both APAC and NCO brands in the market addressing the needs of its customers as a fully scaled and global partner serving all aspects of the CRM and ARM customer lifecycle. EGS offers clients the unique compliment of scale and a customized CRM and ARM service delivery platform. EGS is an equal opportunity employer.

#### **Media Contact:**

Tom Hoy / 215-441-2139

SVP, Marketing

APAC Customer Services | NCO Group

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