

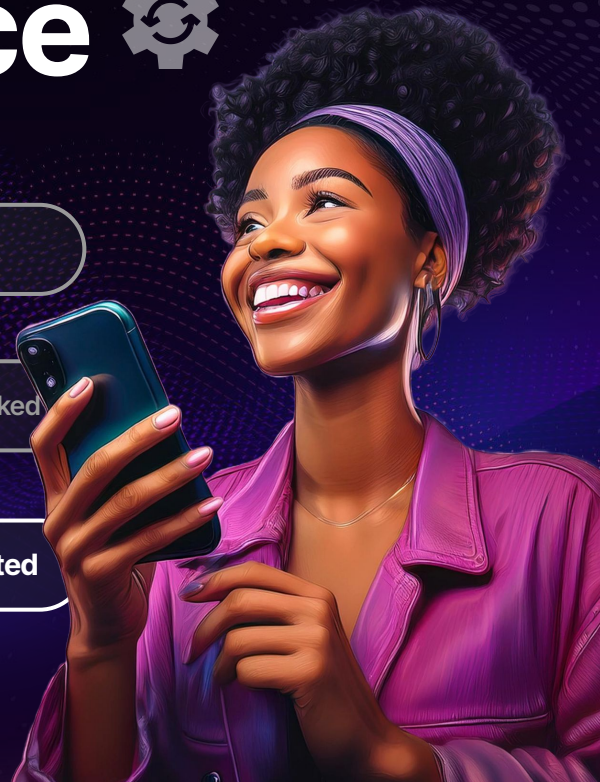
# The BEST Collections Experience



Reminder Sent

Payment Link Clicked

✓ Payment Completed



# When I think about Credit Unions ...

**1993:**

Opened my first bank account to deliver newspapers

---

**2020:**

Desjardins invests in Lexop' seed round following its move into Collections.

---





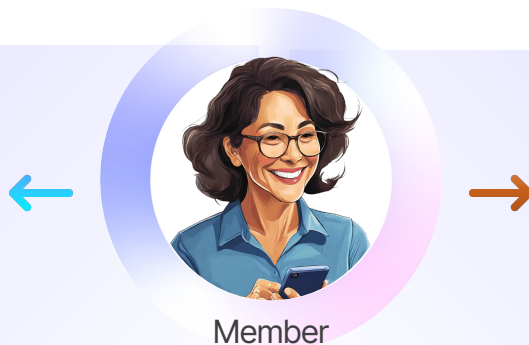
A large grid of 30 small video frames showing various people in different settings (indoor, outdoor, office, home) using their smartphones. The frames are arranged in 5 rows and 6 columns. The central text is overlaid on the middle of the grid.

# It's all about conversations

# Collections Conversations

## Simple

Higher Volume  
Lower Value



## Complex

Lower Volume  
High Value

Payment Due Date Inquiry

Setting Up Auto-Pay

Dispute a charge

Lost Employment

Account Balance Check

One-Time Payment Processing

Financial hardship case

Life Events

Minimum Payment Amount

Requesting a Payment Extension

Payment plan negotiation

Bankruptcy



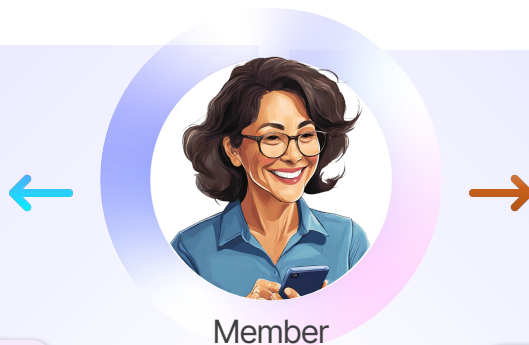
# Collections Conversations in the Era of AI

## Simple

Higher Volume  
Lower Value

## Complex

Lower Volume  
High Value



**Automate &  
Self-Cure**

Auto-Pay

Disp

Processing

Financial

ment Extension

Payme

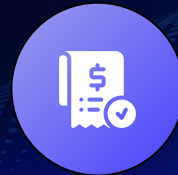
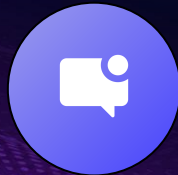
**Human Touch  
w/ Empathy**

INTRODUCING



# *Collections 2.0*

The Best Collections Experience For  
Consumers + Collectors



# Consumers

- ✓ Hate phone calls from strange numbers
- ✓ Prefer Texting and Email
- ✓ Want the ease of use and speed of self-service



# Collectors



- ✓ Dislike wasting time on simple conversations
- ✓ Want fewer systems, more conversations
- ✓ See the sizzle of AI, but what's real for them?





**Click,  
Click,  
Done!**



# Let's play a game

## Rules

- Scan a QR code
- Make a loan payment
- All proceeds donated to CU4Kids



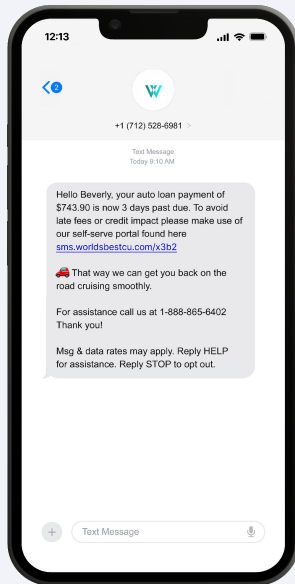
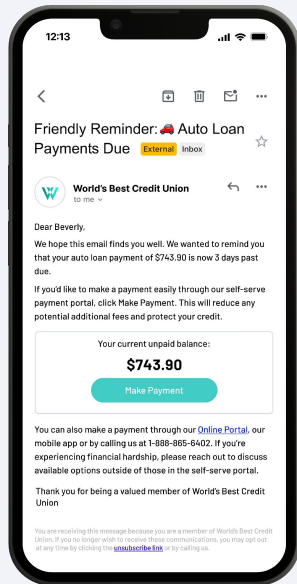


Or Text  
**SELF CURE**  
To  
**74994**

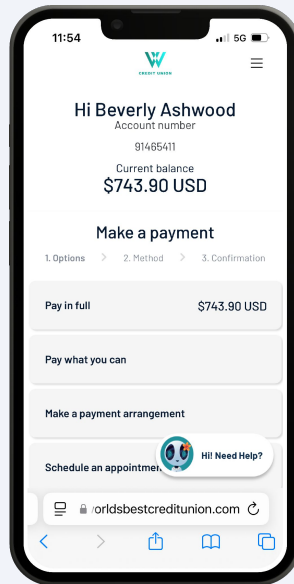


# 3 easy steps - click, click, done!

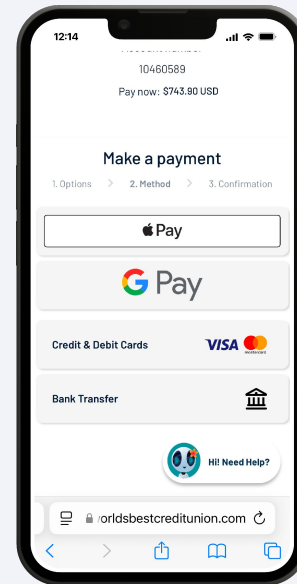
## Step 1: Consumers engage



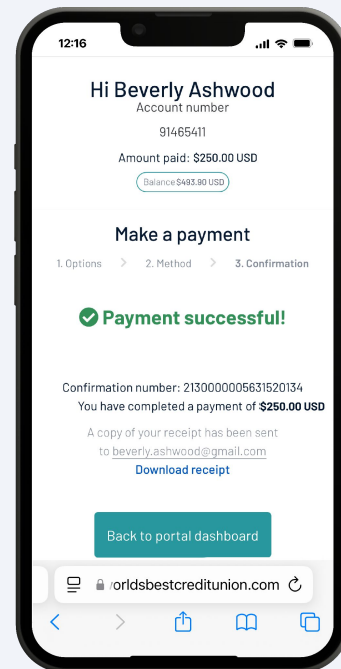
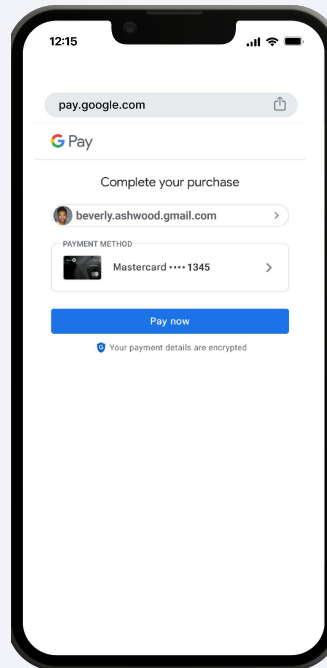
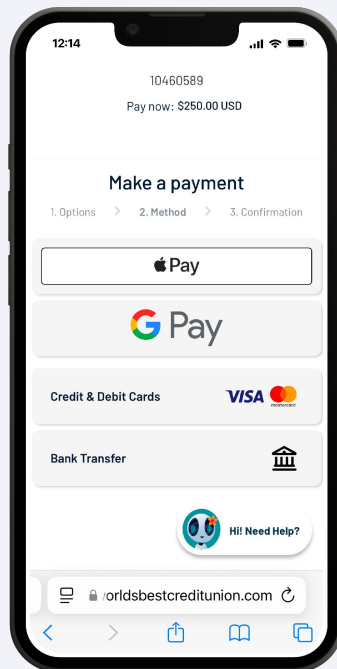
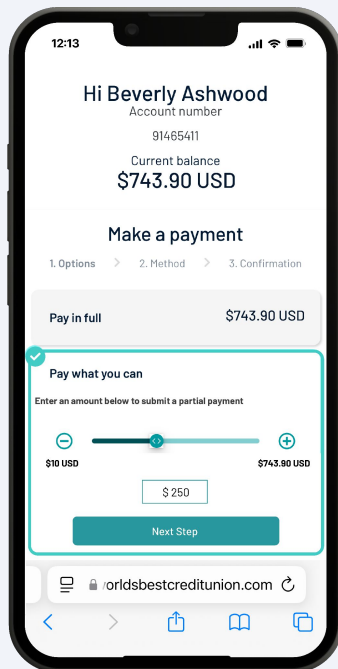
## Step 2: Decide the payment



## Step 3: Pick the wallet



# Collect what you can!



# Provide flexibility.

12:13

**Make a payment**

1. Options > 2. Method > 3. Confirmation

Pay in full \$743.90 USD

Pay what you can

**Make a payment arrangement**

Number of Payments: 3

Frequency: Weekly

3 weekly payment(s) of \$247.97 USD

Next Step

worldsbestcredittion.com

12:15

Pay now: \$247.97 USD

**Make a payment**

1. Options > 2. Method > 3. Confirmation

**Credit & Debit Cards** VISA

Full Name: Beverly Ashwood

Email: beverly.ashwood@gmail.com

Card: Card number CVV

Expiration Date: MM / Y

Submit Payment

worldsbestcredittion.com

12:14

10460589

Pay now: \$247.97 USD

**Make a payment**

1. Options > 2. Method > 3. Confirmation

Apple Pay

**Credit & Debit Cards** VISA

Bank Transfer

Hi! Need Help?

worldsbestcredittion.com

12:16

**Hi Beverly Ashwood**

Account number: 91465411

Amount paid: \$247.97 USD

Balance \$495.94 USD

**Make a payment**

1. Options > 2. Method > 3. Confirmation

**Payment successful!**

Confirmation number: 2130000005631520134

You have completed a payment of **\$247.97 USD**

A copy of your receipt has been sent to beverly.ashwood@gmail.com

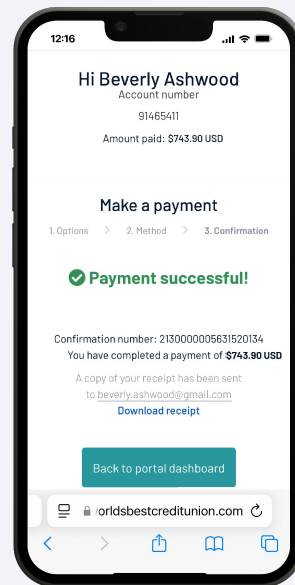
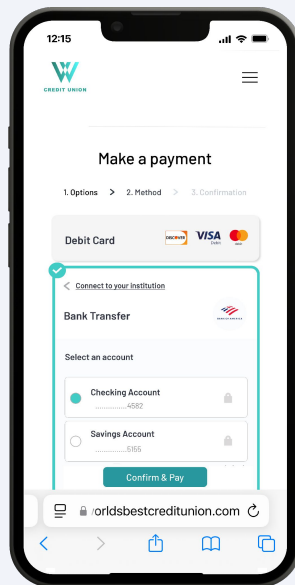
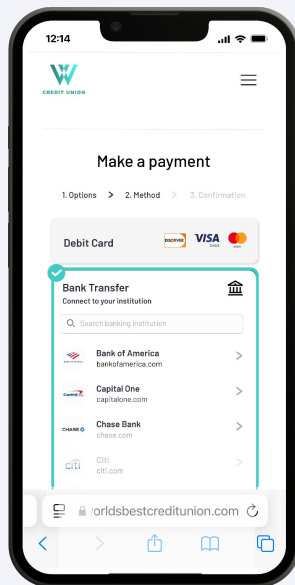
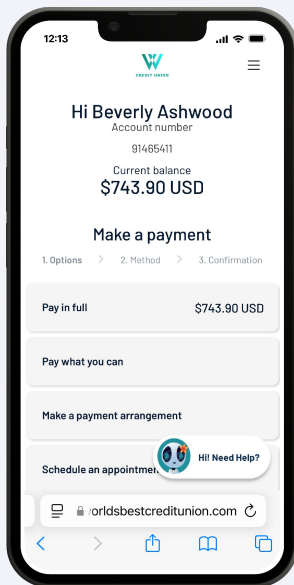
Download receipt

Back to portal dashboard

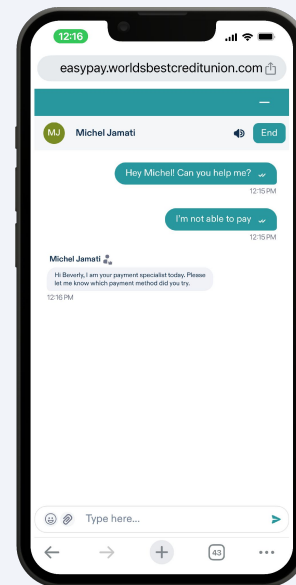
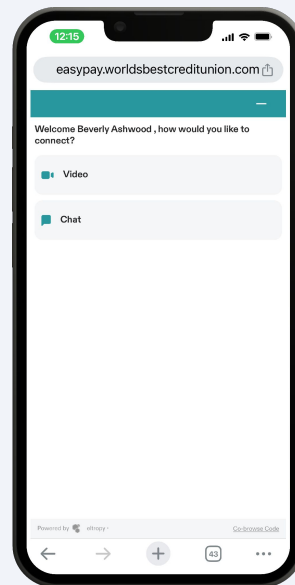
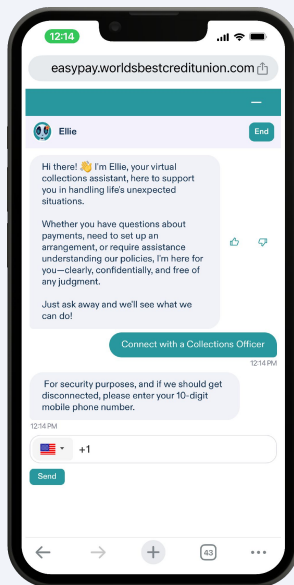
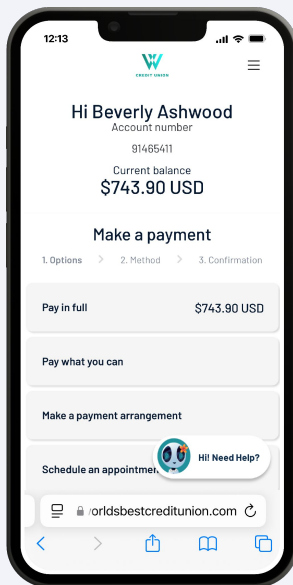
worldsbestcredittion.com



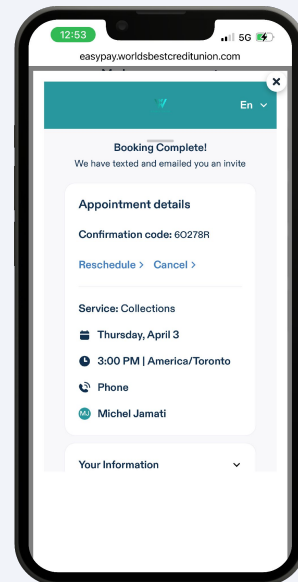
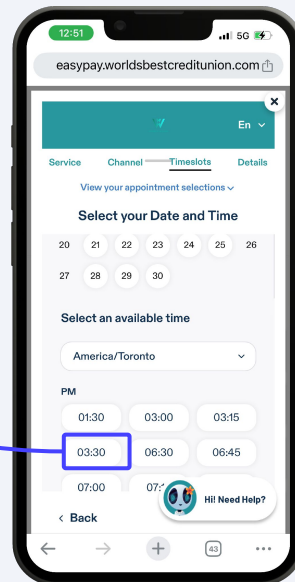
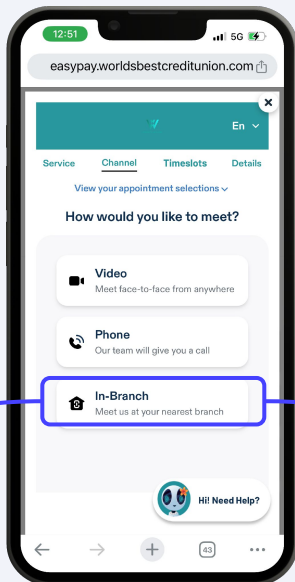
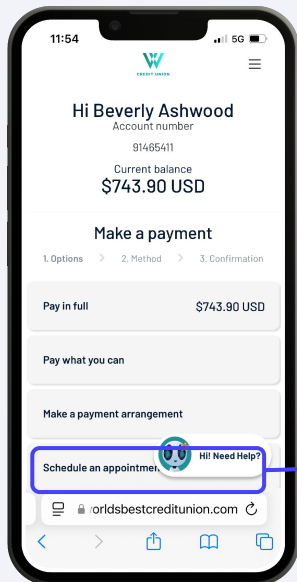
# Make Bank Transfers effortless!



# Get answers to your question!

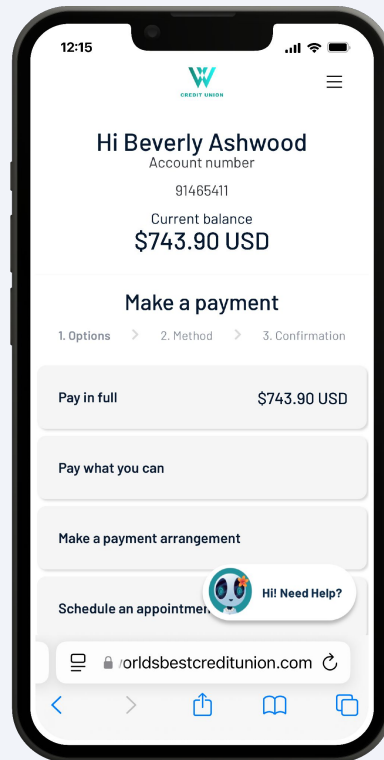
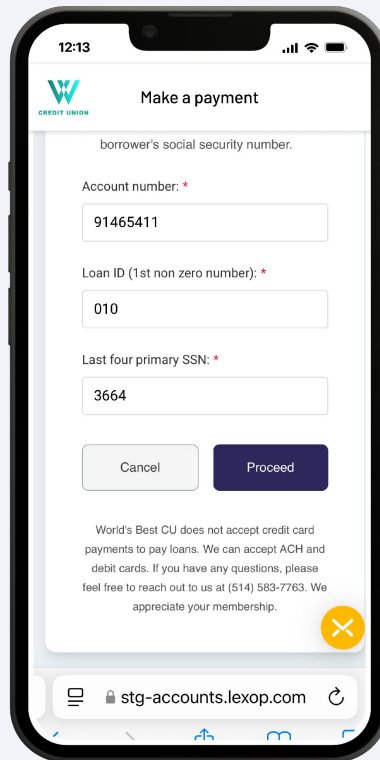
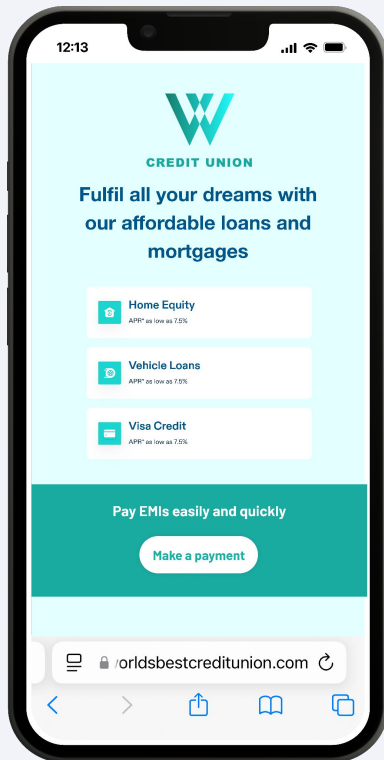


# Schedule an Appointment





# Make a quick one-time payment anytime.



# A Personalized, Dignified Experience



**Payment Completed**



# Consumers

- ✓ Hate phone calls from strange numbers
- ✓ Prefer Texting and Email
- ✓ Want the ease of use and speed of self-service



# Collectors

- ✓ Would rather focus on impactful conversations
- ✓ Love AI, but fail to see concrete applications
- ✓ Keep juggling systems and integrations



**Are juggling logins instead of completing conversations.**



# Collections 2.0 Tech Stack

## Collector

### Core Systems



### Collections Workflow Engine



### Payments



### Appointments



### AI



### Communications

#### Text



#### Phone

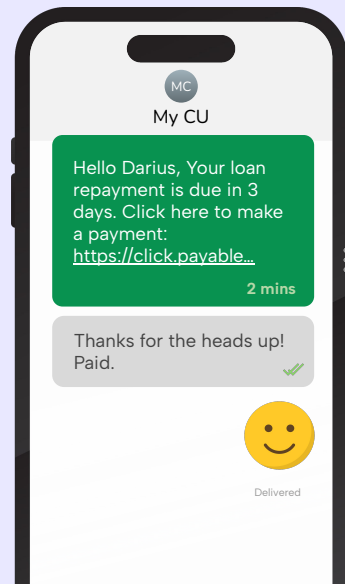


#### Email



#### Letters

## Member



# Eltropy Collections 2.0 Tech Stack



## Collector

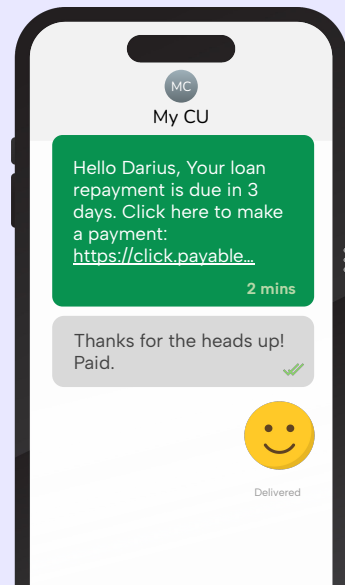
### Core Systems



### Collections Workflow Engine

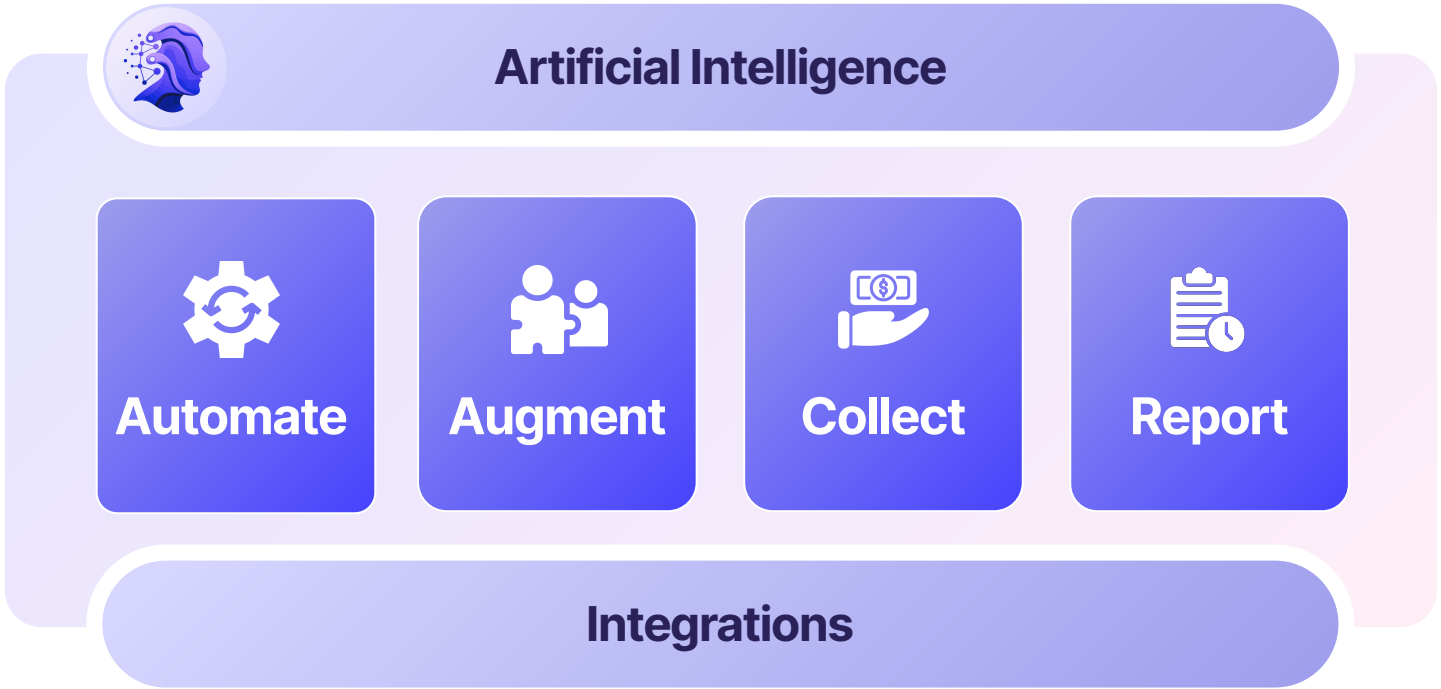


## Member





# How does Collections 2.0 work?



# Automate

## Data-Driven Outreach:

Ensure the right reminders are sent at the right time

Step 1. Send Email

Send to: All Contacts

Schedule: Immediately

Email Reminder Notice - 7 Days Past-Due

Subject

Urgent: Payment Reminder for (Organization\_Name)

Dear (First\_Name),

Thank you for being a (Organization\_Name) that there remains an unpaid balance of (Initial\_Debt\_Amt) that you forgot to make a payment you can do so at payment portal here: (Payment\_URL)

If you've already made a payment, please d Thank you for being a valued customer.

The (Organization\_Name) Team

Step 2. Send Text

Send to: Has not clicked the link

Schedule: 1 day later at 9:30 AM

Template

Text First Reminder Notice

Hello (First\_Name), this is a reminder from (Organization\_Name) that you have a payment of (Initial\_Debt\_Amt) that is (Days\_Past\_Due) overdue. To submit a payment click (Payment\_URL).

Launch Campaign

All

Rules

days\_past\_due > 90

product\_type == Mortgage

product\_type == HELOC

Any

Rules

Transformations

Edit

Clone

Delete

Campaign Builder Config

Sequence name

91+ days - 24 hrs

Future send date

In 1 days at 01:00 PM

Campaign name pattern

%d - \$m - \$Y - 91+ - 24 hrs

## Smart Campaign Workflow:

Engage with behavior-driven messaging

# Augment with AI for Collectors

**AI Knowledge  
Assistants**



**AI Compose  
Assistance**



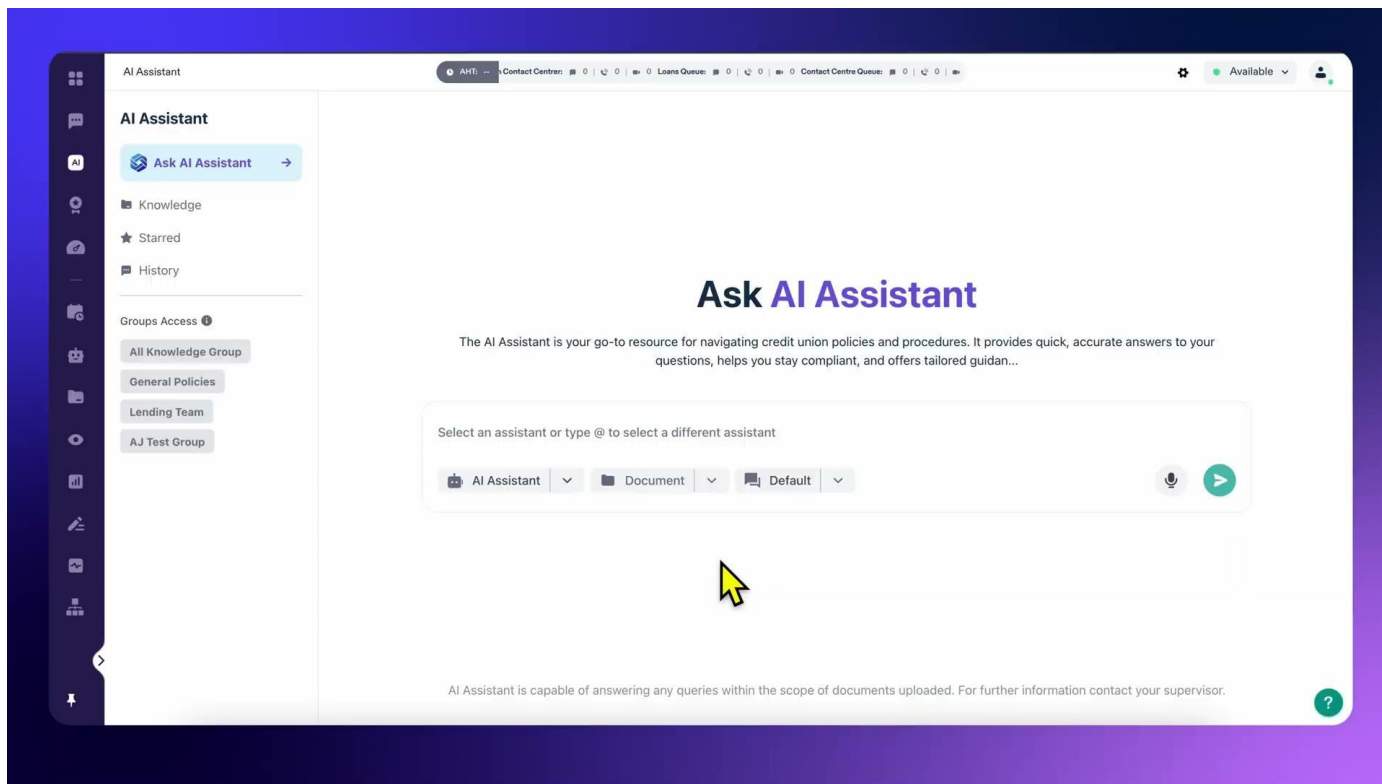
**AI Intelligence &  
Summaries**



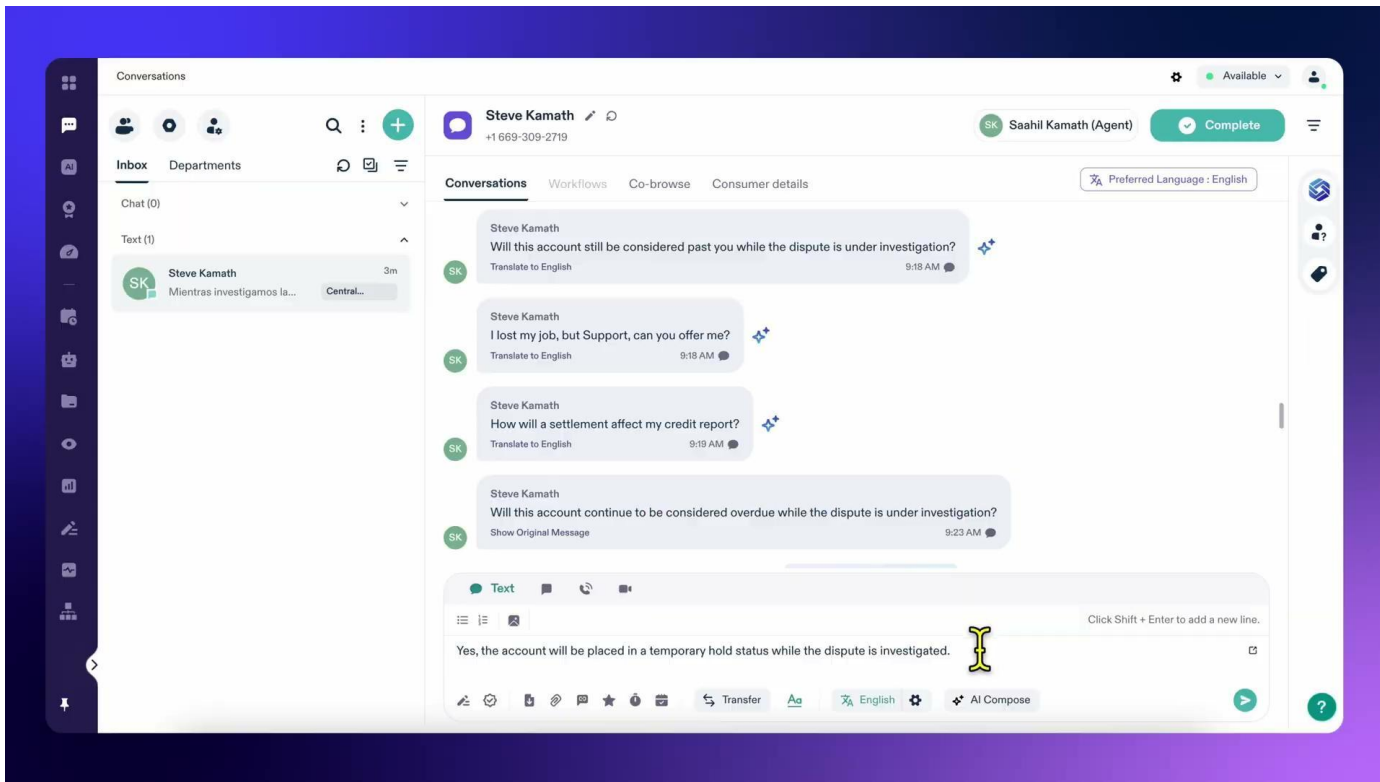
**AI Quality  
Assurance**



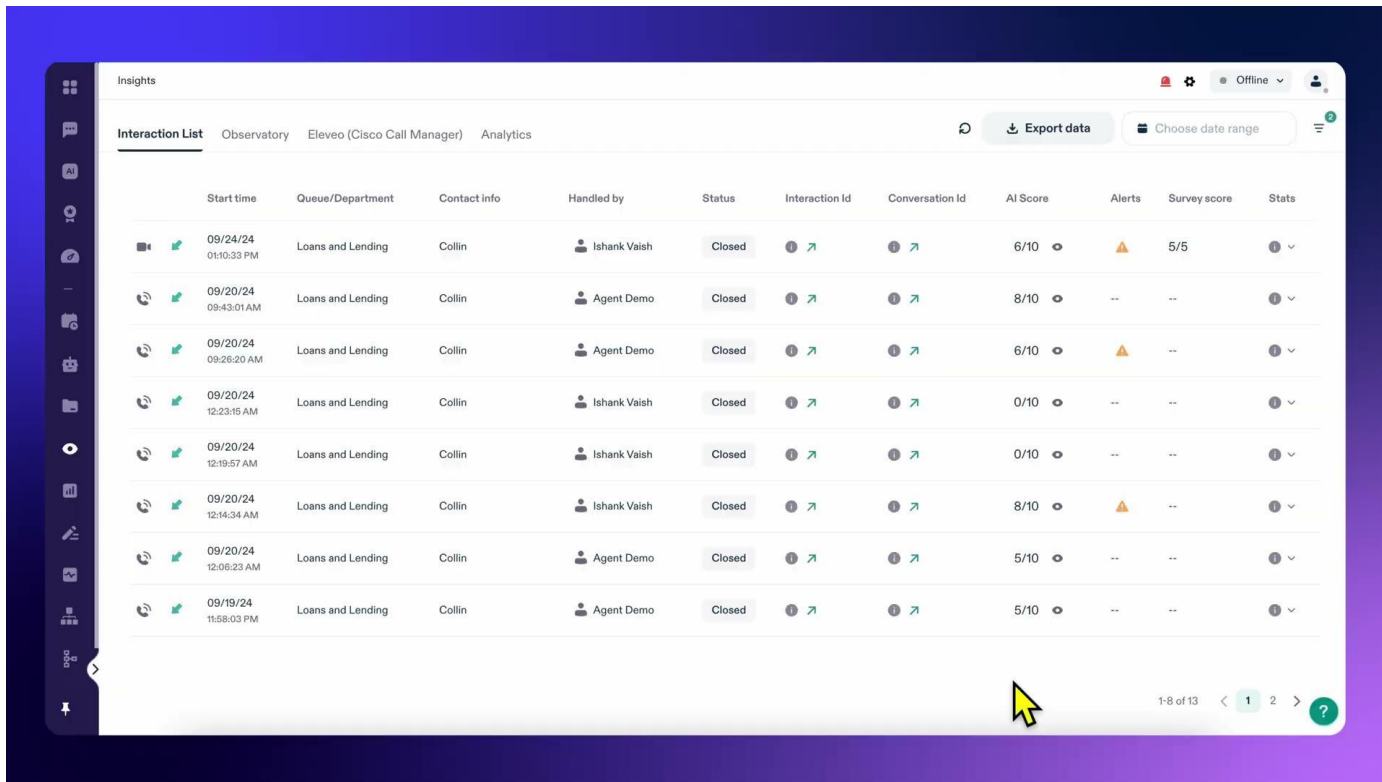
**AI Knowledge Assistance:** Reduce handle time and increase first contact resolution with AI-driven tools






























































**AI Compose Assistance:** Draft messages, translate, and surface relevant info in real-time



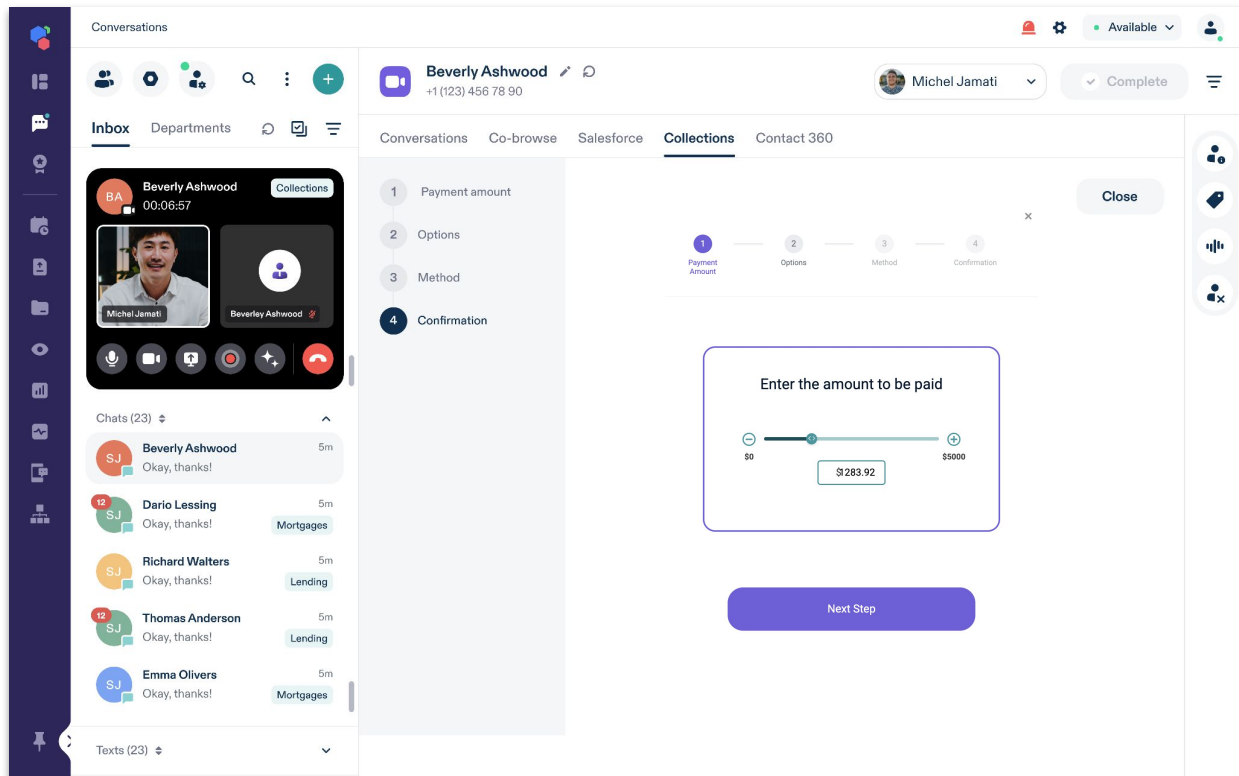
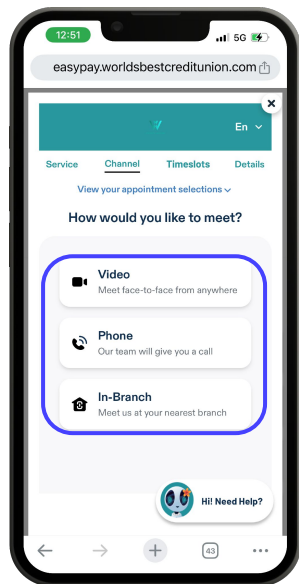
**AI Summaries & QA:** Summarize entire conversations, facilitate handover, and ensure compliant and consistent auditing



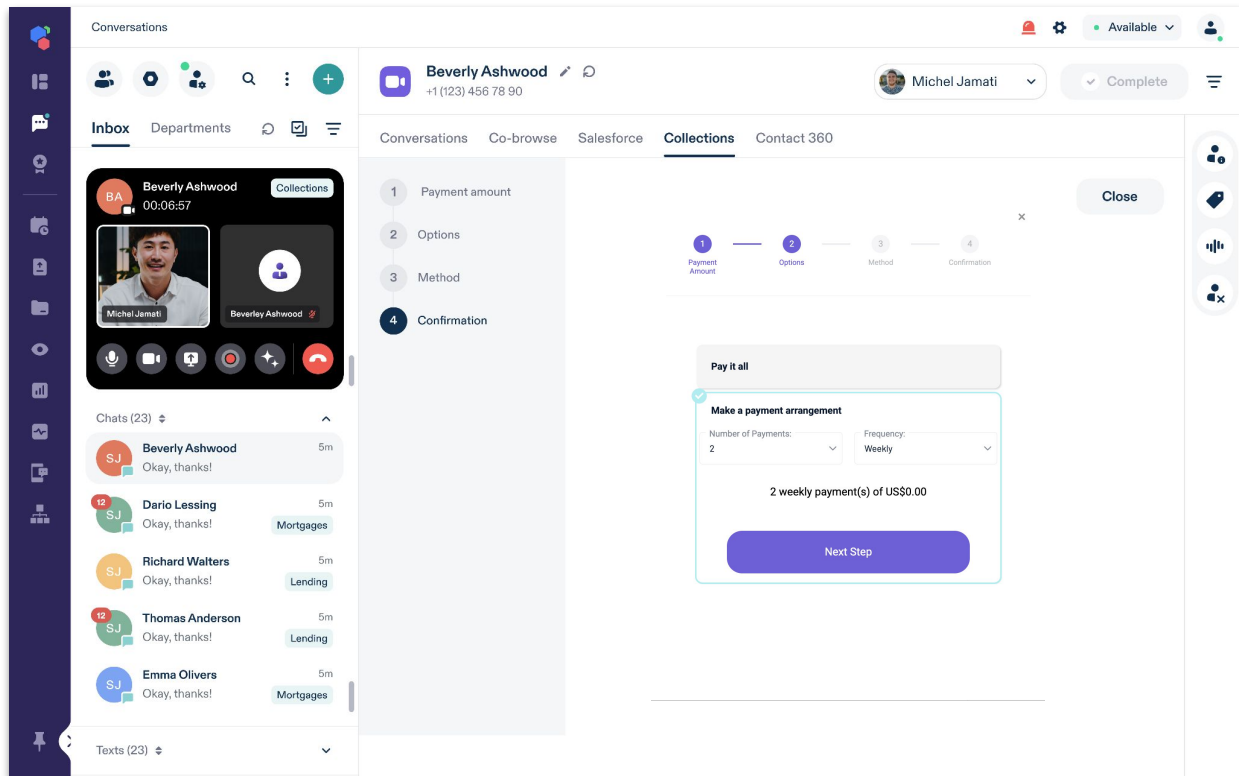
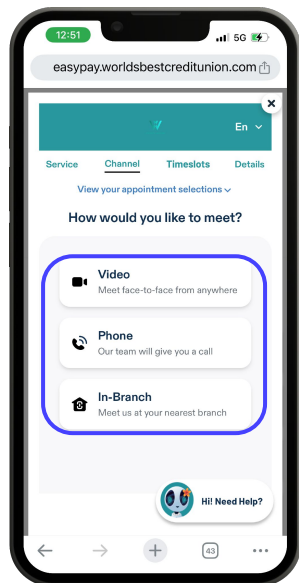
	Start time	Queue/Department	Contact info	Handled by	Status	Interaction Id	Conversation Id	AI Score	Alerts	Survey score	State
	09/24/24 01:10:33 PM	Loans and Lending	Collin	Ishank Vaish	Closed	 	 	6/10 		5/5	
	09/20/24 09:43:01 AM	Loans and Lending	Collin	Agent Demo	Closed	 	 	8/10 	--	--	
	09/20/24 09:28:20 AM	Loans and Lending	Collin	Agent Demo	Closed	 	 	6/10 		--	
	09/20/24 12:23:15 AM	Loans and Lending	Collin	Ishank Vaish	Closed	 	 	0/10 	--	--	
	09/20/24 12:19:57 AM	Loans and Lending	Collin	Ishank Vaish	Closed	 	 	0/10 	--	--	
	09/20/24 12:14:34 AM	Loans and Lending	Collin	Ishank Vaish	Closed	 	 	8/10 		--	
	09/20/24 12:06:23 AM	Loans and Lending	Collin	Agent Demo	Closed	 	 	5/10 	--	--	
	09/19/24 11:58:03 PM	Loans and Lending	Collin	Agent Demo	Closed	 	 	5/10 	--	--	



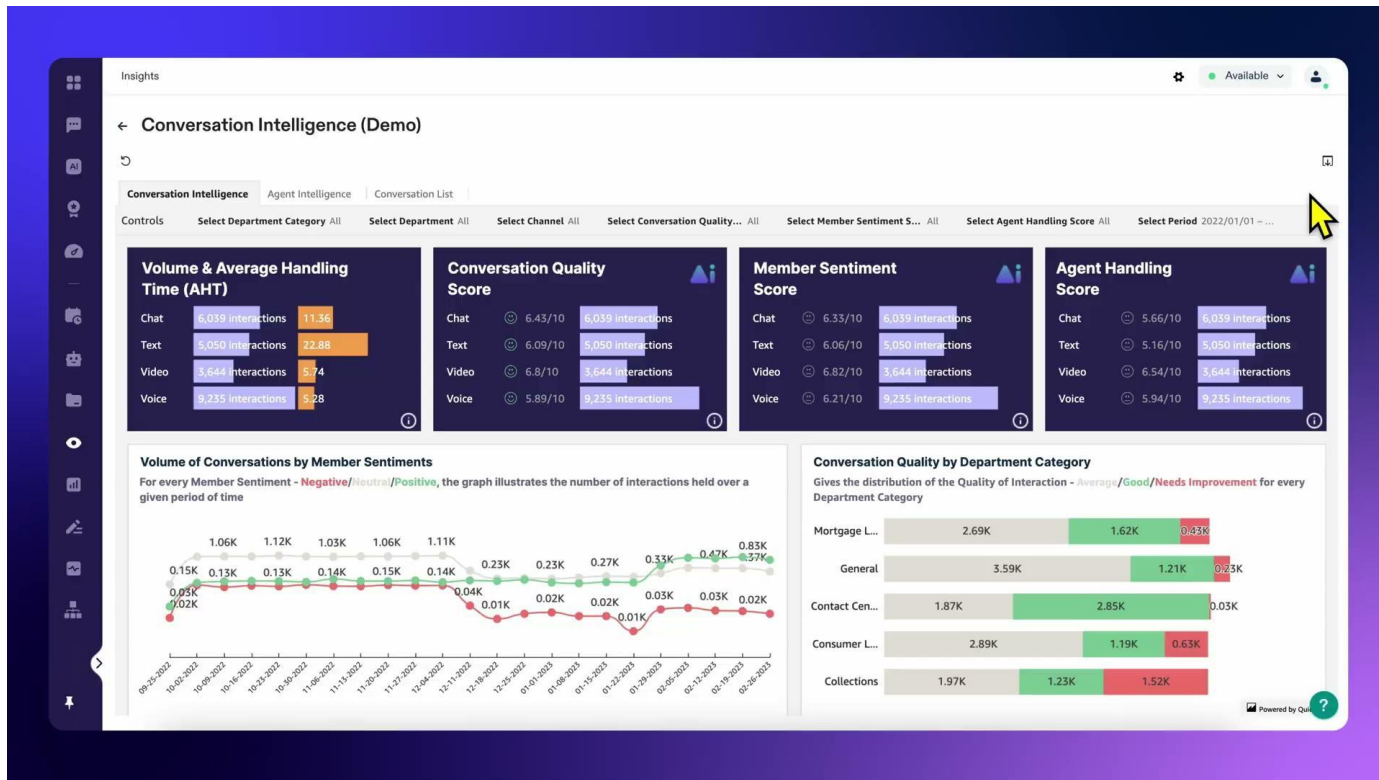
## Over the phone or Video: take payments from consumers



## Over the phone or Video: create self-executing instalment plans



**Real-Time:** Track collection performance and consumer interactions, optimize strategies, and reconcile to keep all account data up to date



# Supported by an Integrated Ecosystem

## 35+

### CFI-Specific Integrations\*

\*All available via SFTP and direct API integration for posting payments available for Symitar, Corelation, and Fiserv DNA.



# The Platform Works

**240**

**Customers**

**\$59M**

**Dollars Collected  
in 2024**

**15M+**

**Text & Email Reminders  
in 2024**

# Collections Integrations - Key Features

Collections

temenos

 AKUVO

 **Symitar**  
A JACK HENRY COMPANY

 meridianlink  
collect

**SWIVEL**

 MessagePay



**Automated  
personalized text  
alerts**

**Initiate 1:1 Text conversations**  
during late-stage delinquencies  
**within Collection system**

Sync Member opt-outs back  
to Collections system to  
**meet TCPA requirements**

**Instant Notifications** in to  
collections officers when  
they are NOT logged into  
Eltropy

**Sync all Outgoing and incoming  
Text Messages** to collections  
system

**Send Secure  
Personalized payments**  
via Text



# Collections Integration: Insights with Impact

**>97K**

Personalized 1:1  
Conversations

**temenos**

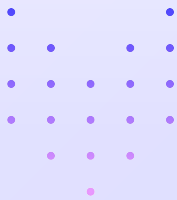
**6M+**

1:Many  
Collection Texts

**temenos**

**AKUVO**

**Symitar**



**\$59M+**

Dollars Collected in 2024

**eltropy**

**SWIVEL**

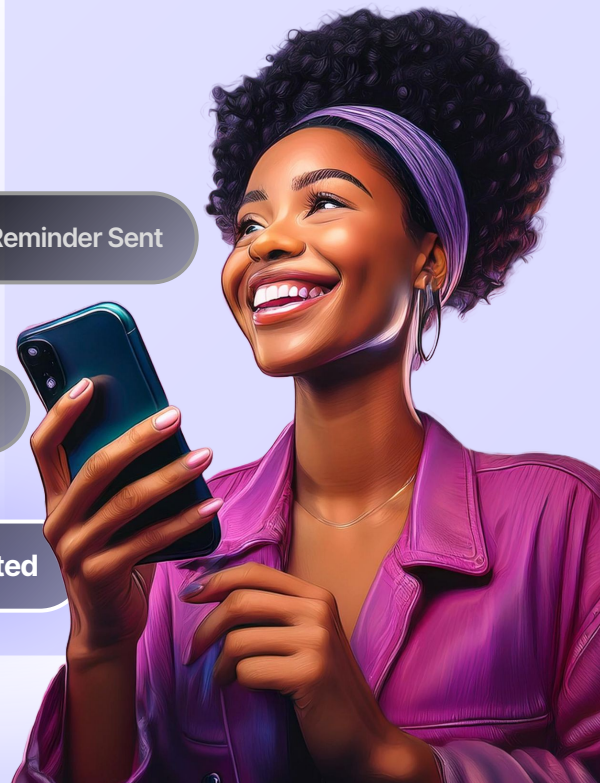
**MessagePay**

Reminder Sent

Payment Link  
Clicked

Payment Completed

**Helped Consumers Pay their Debt on Time !**



# What's Next ?

## **Collections**

BK Checks with  
Symitar

## **Payment Integrations**

Alacriti

Lender **Pay**<sup>®</sup>

# The case studies show it



**51%**

Increase in collections  
quarter-over-quarter



**\$12.94**

Return on every  
\$1 spent



**20%**

Drop in delinquency within 1  
month, lowered CECL



**150%**

Improvement in  
collections efficiency



**31 FTE**

Equivalent productivity boost  
experienced with texting



**\$4.8M**

Dollars collected in 3  
months of implementation

“

**The moment we sent out the first collection campaign, we started taking payments right away. The receptivity from the member base was automatic. It's not embarrassing... members just click here, they execute the translation, 1-2-3, and it's done!**

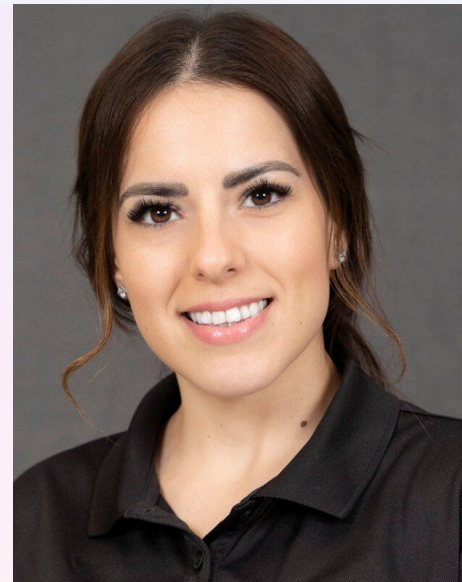
**Anthony Mero, CEO**



“

**The fact that our members can make payments at any time with just a link has made a huge difference in our ability to collect on time. The system has allowed us to scale our outreach as delinquencies increased, without having to add new staff. That's been crucial to keeping us efficient.**

**Lilly Megias, COO**



“

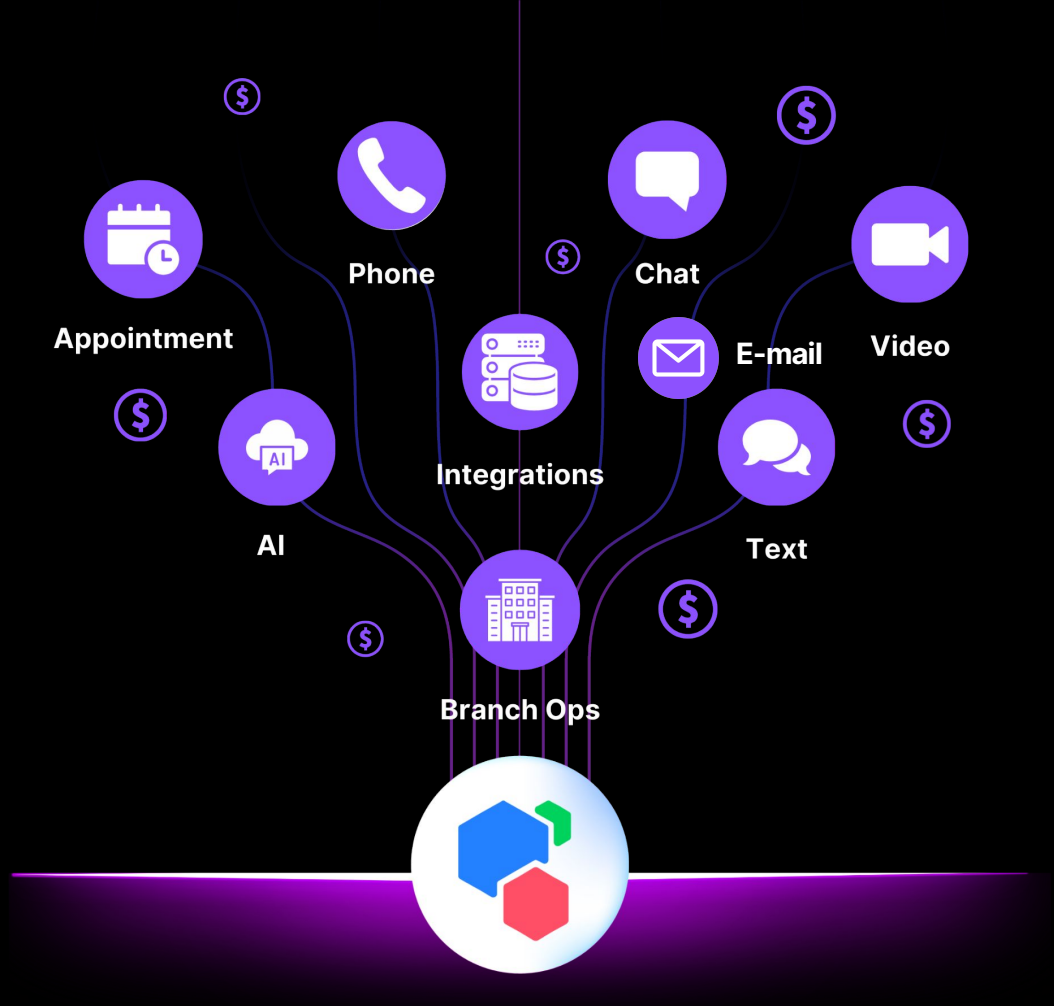
**Once they get the email with the payment link, it's so convenient that they pay faster. Any by paying faster, it removes the accounts that our agents need to call or spend time on, and they can focus on the accounts that need our help.**

**Jahed Jahed**  
VP Collections





# *One Platform* **Consolidate Vendors to do More with One**



# Click, Click, Done

