

Get Work Done Faster

Handle more conversations than any other channel with an enterprise-wide texting solution

Community Financial Institutions (CFIs) need to deliver seamless digital experiences with leaner teams than national banks. With a **98% open rate**, text messaging is your most effective channel, whether you're closing loans faster, recovering delinquent accounts, or simply keeping consumers informed when emails go unread and calls go unanswered.

Eltropy Text Messaging is a TCPA-compliant, fully integrated solution built for CFIs. Empower teams across lending, collections, marketing, and consumer services to send 1:1 and bulk messages, automate notifications, and manage conversations, all with full opt-in/out compliance. With 45+ core and third-party integrations, it fits seamlessly into your workflows. A reliable texting platform isn't optional, it's a competitive edge.



Key Capabilities

Ensure TCPA compliance with automated Opt-In/Opt-Out management, Do Not Contact (DNC) support, and complete audit trails.

Integrate seamlessly with core processors and LOS systems for automated alerts and document syncing.

Manage all inbound texts across multiple numbers with skill-based and sticky routing that directs consumers to the right department automatically.

Send 1:1 and 1:Many messages with rich content (emojis, surveys, images), customizable templates, and secure document sharing.

Automate collection workflows with dialer queue integration for early intervention before accounts escalate.

Why CFIs Choose Text



Close More Loans Faster

Reduce loan closing time by 1-2 days and **increase closures by 2-5%** with automated document requests and real-time status updates. Your lending team can process more applications without adding staff.



Convert More Consumers

Text campaigns generate **5-10x higher conversion rates** than email. Automatically follow up on abandoned applications, promote new products, and re-engage inactive consumers with personalized messaging at scale.



Collect More, Earlier

Get **40x more responses to collection texts** than phone calls, boosting early-stage collection rates by 12% and late-stage by 30%. Recover accounts before they become charge-offs while maintaining consumer relationships.



Improve Consumer Satisfaction (CSAT)

69% of consumers prefer texting financial institutions for certain interactions, leading to **2-5% improvements in CSAT scores**. Deliver the convenience consumers expect while maintaining your institution's personal touch.



Maximize Team Productivity

Handle 3x more consumer interactions without adding headcount. Automated routing, templates, and notifications free your staff to focus on complex issues and relationship building.



Where Text Wins



Lending: Automated loan status updates, document requests with secure upload links, closing appointment reminders, and real-time approval notifications.



Fraud & Security: One-time passcodes (OTP) for secure authentication, suspicious activity alerts, and fraud prevention education.



Consumer Onboarding: Welcome messages with account details, mobile banking setup guidance, and appointment scheduling for new consumer orientations.



Branch Operations: Appointment reminders with confirm/reschedule options, wait time updates, and financial advisor availability notifications.



Collections: Early payment reminders, skip-a-payment program notifications, secure payment links, and compliant escalation workflows.



Marketing: Seasonal campaigns (holiday loans, tax-time savings), new product announcements, event invitations, and consumer review requests.

Built To Scale With You



Compliance & Automation

- ✓ Automate TCPA compliance with opt-in/out preferences
- ✓ Keyword-based opt-in/out management
- ✓ Automated contact synchronization for error reduction
- ✓ Conversation history for regulatory compliance
- ✓ Alerts based on core integration milestones
- ✓ CFPB Regulation F compliant workflows



Messaging & Routing

- ✓ Direct and personalized 1:1 texting
- ✓ 1:Many messaging with security and compliance
- ✓ Rich texting options (emojis, surveys, images)
- ✓ Customizable pre-built templates
- ✓ Automated Skill-Based Routing (SBR)
- ✓ One-click transfer between channels with context
- ✓ Secure document sharing and OTP verification



Analytics & Optimization

- ✓ Text analytics for volume and response rates
- ✓ Engagement scoring for CSAT and sentiment
- ✓ Insights dashboard for performance tracking
- ✓ Discover new intents for IVA automation
- ✓ Reduce application abandonment with real-time updates
- ✓ Automate queue management and bookings
- ✓ Collect positive reviews for visibility

Join Leading CFIs

1-2 day

Reduction in loan closing time

5-10x

Increase in marketing conversion rates

40x

More responses to collections vs. phone calls

30%

Boost in late-stage collection rates

Learn more at: www.eltropy.com/text-messaging

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