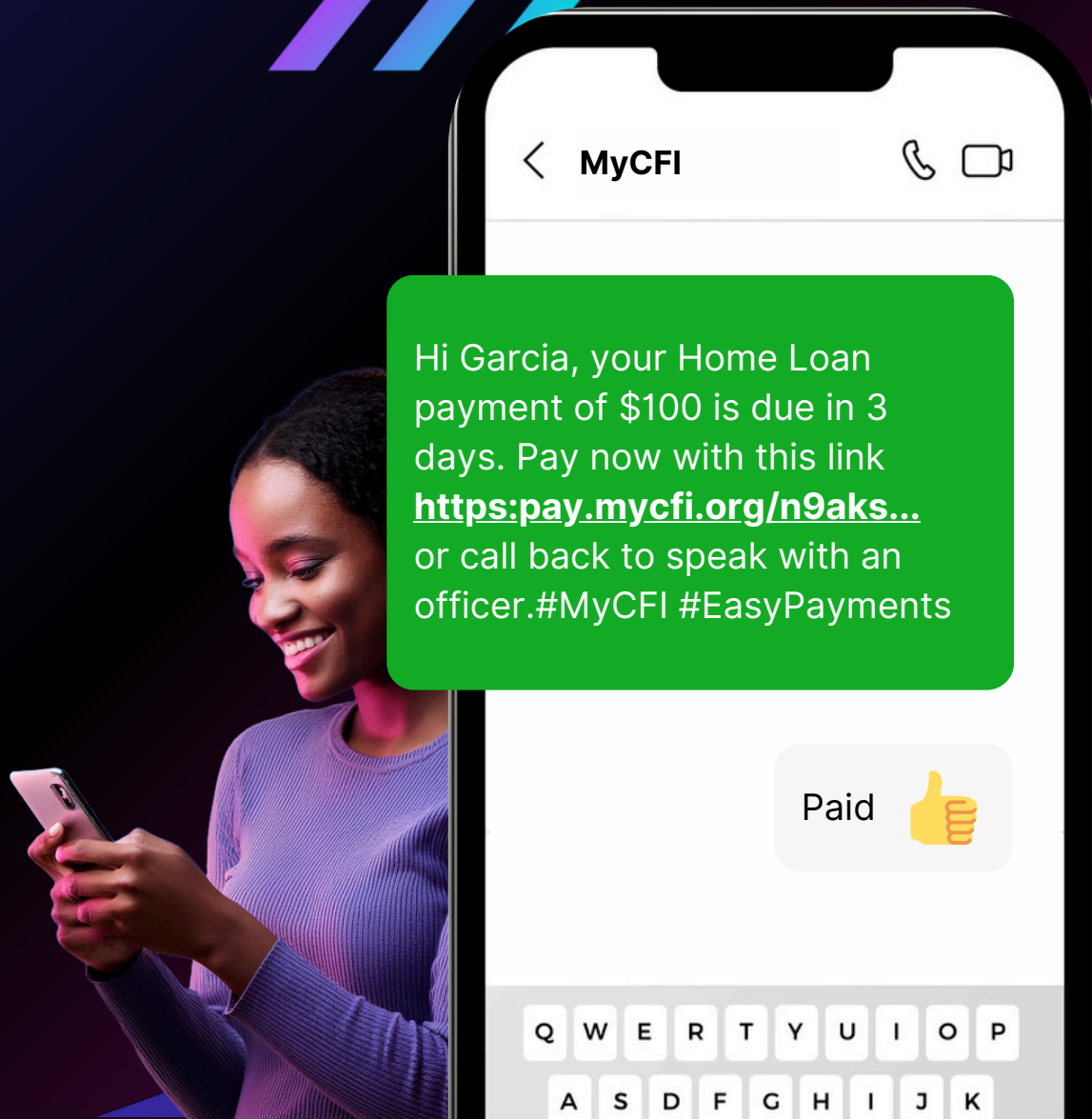


Collections 2.0

Text + Payments + AI

People Hate Collection Calls!

Address their needs and increase collections through Text Messaging and Self-Serve Payments in a private, sensitive, and non-intrusive manner.



The Collections 2.0 Suite

What's Included

- ✓ Text Messaging for Collections [1:1 and 1:Many] [Automated Alerts]
- ✓ Text to Talk
- ✓ Real-Time Digital Payments
- ✓ AI-Driven Intelligent Reminders

An additional fee is applicable for integrations and add-ons; For payments, you may use Eltropy Payments, our Preferred Partners, or Bring Your Own Payments (BYOP).

Integrations and Add Ons Available

+ Collections, Core & E-Sign Systems



+ Real-time Payments

+ Appointment Management

+ Eltropy AI Assistant for Collectors

+ Eltropy AI for Collections Intelligence and Auto-QA

Amanda(You):

Hi Sarah, this is Amanda from Rise CU.
Your payment is 3 weeks overdue.

Sara

necesito más tiempo 8 mins

Hagamos una llamada para hablar sobre sus opciones. Tenemos pagos flexibles. Haga clic en el enlace a continuación para realizar un pago
<https://pay.risefi.org/9ax8q878...>

Payment link clicked
5 mins ago

Payment Submitted
Now



#FlexiPayments

Pay Full Pay in Installments

\$100

Payment date

Today

Tomorrow

Choose...

Confirm

Need any help?



Speed. Convenience. Impact.

Text Messaging

People avoid collection calls but are **40X more** responsive on texts

Automate outreach for different delinquency buckets with 1:Many Text Campaigns. Or, connect individually via 1:1 Text conversation for quick responses and personal outreach.

Pre-Set Templates

Boost **team productivity by 3X** with pre-built templates & language options

Save time and effort with pre-configured text templates or build your own. Send messages in English, Spanish, or any other language of choice. Ensures tone & style consistency.

Real-Time Digital Payments

Flexible digital payments boosts payments rate by **200%**

Enable the convenience of anytime, anywhere payments via Text Messaging. Eltropy integrates with payment systems like Swivel and Message Pay to offer fast, easy and secure payments for collections. Seamlessly send payment reminders to members and drive timely payments to reduce delinquency.

Automated Text Reminders

Automated reminders reduce **early delinquency by 20%**

Automate payment reminders before and/or after the due date with configurable cadence & frequency. Avoid early delinquency due to people forgetting to make payments.

Text to Talk

One-click transition to talk, reduce outbound call charges

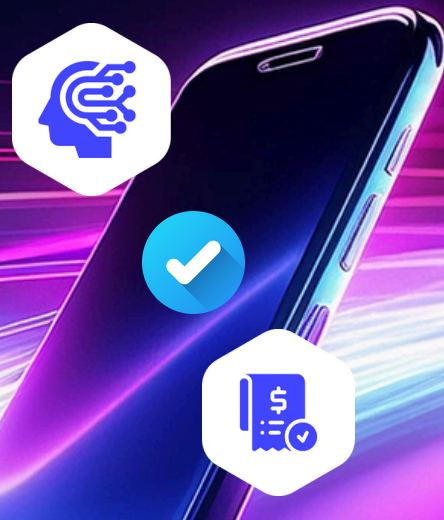
Easily transition from text sessions to voice calls with a single click (no-dial option to help reduce call charges). Efficiently address complex consumer questions and concerns.

AI-Driven Intelligent Reminders

Increase the **propensity to pay** and experience instant results

Machine Learning (ML) automatically identifies the optimal day and time to send Text reminders. Hyper-personalize these outreach texts for every person.

Do More with Less



Trusted by 600+ Credit Unions



20%

Drop in delinquency within
1 month, Lowered CECL

Suncoast
Credit Union

31 FTE

Equivalent productivity boost
experienced with Texting



\$4.8M

Collected in 3 months

Quick Implementation

Start using Texting for Collections to collect more and collect quickly.
Make your collections team efficient with white-glove training & support.

Get Started Today

team@eltropy.com

All figures provided are sourced from reputable organizations and represent typical results achieved by Eltropy users.