

COLLECTIONS INTEGRATION

Streamline Collections with Eltropy + Temenos Infinity Collections Integration

Eltropy and Temenos join forces to enable Credit Unions to manage all collections conversations with members within the Temenos Platform.

With these combined solutions, credit unions can now...

Automated Text alerts based on Temenos Dialer Queues

Initiate 1:1 Text conversations within Temenos Environment.

Enable Member opt-outs in Temenos to meet TCPA requirements

Receive Instant Notifications in Temenos to collections officers

Sync Text history to Temenos workflow every 24 hours

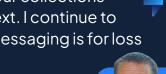
View all interactions with members from a single dashboard

and much more!

Our members who would never pick up our collections calls before opened up their hearts on Text. I continue to be blown away with how effective Text Messaging is for loss mitigation

Shawn Spratte

SVP Loss Mitigation & Communication Center







Benefits

40x More Effective Collection Communication

With 98% open rate and only 3 mins to respond, Texting is the new way of collection communication. Use automated reminders and collection notices during early stage delinquency and 1:1 Text along with Video communication during late stage delinquency to collect more effectively.

Manage Spikes in Delinquency

Delinquencies spike with business cycles. With a 75% chance of recession in next 12 months, get your team ready to handle the spikes in delinquency by integrating Eltropy with your collection system. Set up automated reminders and notifications for collection and training your collection officers to use 1:1 Texting and Video calls in late delinquency situations.

Increase Collections

The digital-first customer segment is 12 percent more likely to make a payment when contacted by their bank through a preferred digital channel in early delinquency. In late delinquency, this likelihood rises to 30 percent. Connecting with your members and customers digitally means increasing your collection rates.

Empathetic Messaging at Scale

Use conversational analytics to see what messages are performing the best, and scale the best performing messages in your collection process. Continuously optimize your collection practice with insights from AI driven conversational analytics.

According to research, Texting is 40 times more effective compared to phone calls for collections. With Eltropy and Temenos Infinity, Financial Institutions will be able to seamlessly move collections communication to your consumers preferred channel greater responsiveness and successful repayment.

How does it work? - It's as easy as 1.2.3!

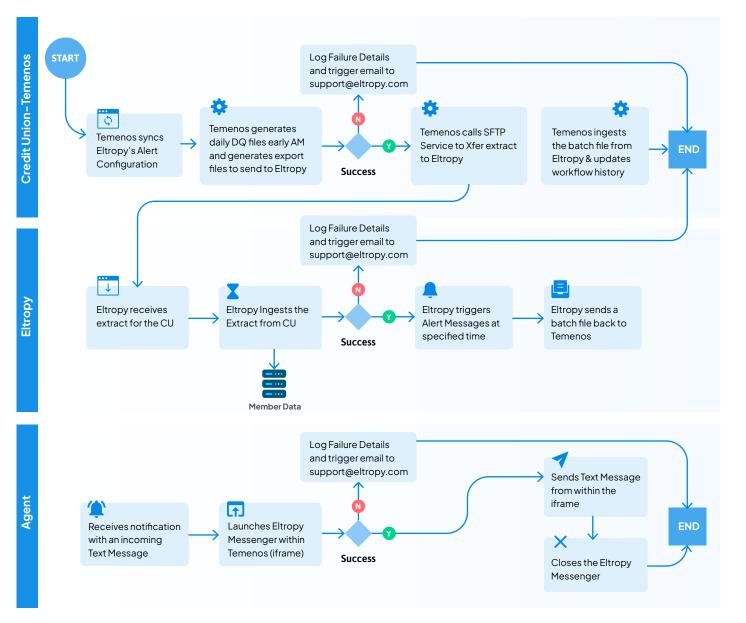
- Quickly set up text alert configurations to activate Eltropy Messenger.
- Create a new Collections Queue to send the accounts to Eltropy for the Text Alert
- Use Existing Templates and Tags with pre-built script for Alerts and Reminders.
- Run campaigns throughout the day with different calling patterns.
- Receive text results back into the system and view all past communications easily

The collections industry as a whole is evolving, especially in the area of communication strategies, moving from traditional phone calls to a digital-based collection strategy. This new partnership with Eltropy will revolutionize how financial institutions approach collections.

Larry Edgar-Smith

SVP of Business Solutions Group **Temenos Infinity - North America**







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