

Spend less to recover more with digital channels and optimized delivery



Delinquencies are a reality for any business that handles payments, and in today's digital world, digital customer engagement methods are a must. But all digital is not created equal, and as a result, many digital communication practices still leave lenders accepting losses as a "cost of doing business" because they are unable to reach each customer without stretching resources too thin. But there is a way for businesses to evolve basic digital communications into an optimized outreach system that supports communication and recovery goals.

Retain by TrueML Products

A scalable, client-branded digital delivery tool to help you manage and optimize customer engagement. When you need to engage customers before they reach collections, Retain intelligently automates your communications to help you recover more while reducing your costs.



Improve Your Revenue

Reach delinquent accounts early and increase engagement by meeting customers with **your message** in the **right channel** and at the **right time**.



Maximize Your FTE Efforts

Reduce headcount and optimize FTE time by focusing on inbound calls for payments and customer support.



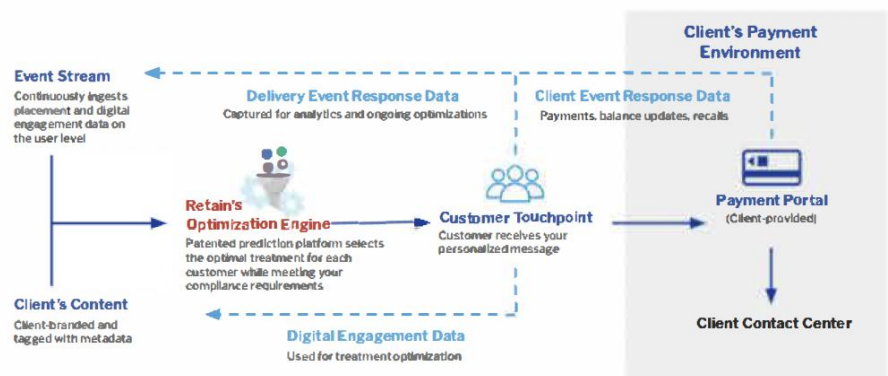
Collect any time with self-serve payments

Driving customers to your **digital experience** allows them to make or schedule payments to you at their convenience and drives repayment. **No need for agents.**



How Retain Works

A patented machine learning engine that's informed by engagement data from more than a million customers and best-in-class digital delivery that will boost customer engagement-while cost effectively delivering on your business goals.



The Retain Difference

Retain reduces recovery costs for leading organizations across industries by lowering headcount and overall expenses while maximizing engagement and repayment rates.

4x Increased agent efficiency

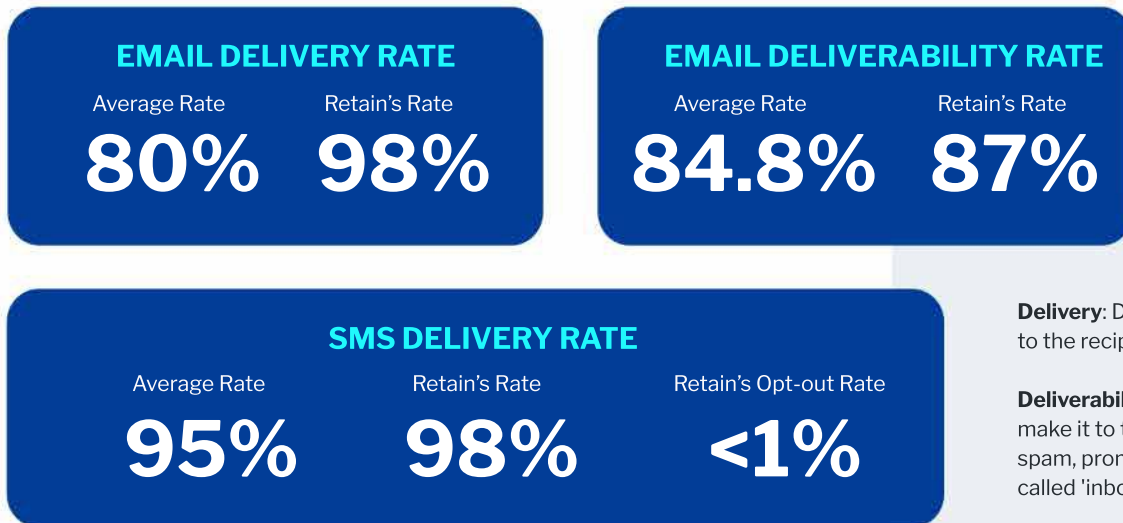
75% Reduction in required FTE

13% Reduction in overall cost*

*Results are from an existing client and overall cost reduction includes the reduction of FTE and the addition of the Retain cost. Results may vary by client.

Deliverability Matters

Your carefully crafted delinquency management message is only effective if your customers see it. Retain ensures your message makes it to the inbox with best-in-class email delivery and deliverability rates, which are constantly monitored and adjusted by a team of experts.



Delivery: Did the email make it to the recipient's server?

Deliverability: Did the email make it to their inbox instead of spam, promotions, etc.? Also called 'inboxing rate'.

Superior Customer Experience, Breakthrough Results

Retain drives best-in-class engagement and allows you to cost-effectively manage your delinquent customer life cycle.

Case Study

Financial Services Giant Uses Retain for Breakthrough Deliverability

A leader in the consumer credit market is a publicly-traded financial services company ("the client") that needed to shore up early-stage delinquencies throughout its portfolio of consumer and retail credit cards. Previously, the client had relied on three off-shore business process outsourcing providers (BPOs), but needed to build additional capacity by deploying a scalable digital strategy.

Using Retain's optimized digital-first approach to successfully deliver the client's communications at the right time, in the right channel drove significant growth for the early-stage recovery business. The client's roll rate and flow through rate decreased on the accounts that received digital communications. Effective delivery by Retain meant the client had:

+24%

Roll rate
Improvement

+28%

Early-stage Gross Flow
Through Rate

+40%

Late-stage Gross Flow
Through Rate

About Retain

Retain by TrueML Products is an intelligent delivery platform that leverages a patented machine learning engine to determine the optimal time and channel to deliver the client's communications within the confines of the compliance requirements outlined by the client.

Email sales@getretain.com or visit www.getretain.com to learn more.