



# Optimize Your Operations Budget with Retain

Work smarter, not harder to engage better and recover faster with Retain by TrueML Products

Automating digital communications to reach your customers when and where they are most likely to engage can reduce operating costs while increasing your repayment rates and profits.

## Re-focus FTEs on business growth, initiatives, and goals

Consider the opportunity cost when full-time employees (FTEs) are chasing delinquent accounts vs pursuing prospects or attending to customer relationships. Use Retain and reallocate resources:

**4x**

increased agent efficiency

**75%**

reduction in required FTE for customer outreach

## More intelligent engagement strategy - go beyond segmentation

Leverage data science and analytics in automated communications to send messages at the right time through the right channel—a more sophisticated strategy going beyond basic segmentation. Retain's advanced machine learning decision engine enables unique customer journeys for optimal engagement.

## In-house efforts vs strategic SaaS solutions

If you build it you:	If you partner with Retain you can expect:
<ul style="list-style-type: none"><li>• Need expertise in digital optimization, data science, deliverability, digital experience, to engage with customers in preferred ways</li><li>• Implement and automate email and/or SMS messaging</li><li>• Dedicate a team to stay on top of monitoring, adjusting, and maintaining relationships with ISPs and SMS carriers</li><li>• Make sure federal and state regulations are being followed in strategy and implementation</li></ul>	<ul style="list-style-type: none"><li>• Ready-to use, patented machine learning engine informed by nearly 6 million customer engagements</li><li>• Ability to scale operations without adding headcount</li><li>• Dedicated Email Operations and Deliverability Team proactively monitors and makes adjustments, assisted by our patented machine learning engine</li><li>• Email and SMS compliance functionality at scale including opt-out reporting for your consent management</li></ul>

### Better digital communication delivery rates drive self-service and save on costs

Prompting customers to engage digitally or through self-serve options saves FTE resources, reduces paper and postage costs, and enables scalability without additional headcount—and better delivery and deliverability rates increase that engagement (because what good does it do if your message never reaches their inbox?).

#### Delivery Rate

Retain Delivery Rate	Average Industry Rate
<b>98.6%</b>	90%

#### Deliverability Rate

Retain Delivery Rate	Average Industry Rate
<b>87%</b>	84.8%

**Start engaging customers more efficiently and effectively by scheduling a consultation today»»**

#### 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.

