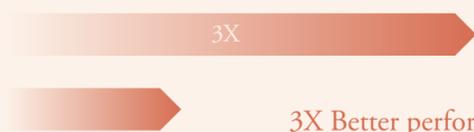


Email proves to be a highly effective communication medium for collections.

Email response rates in the debt collection process are better than the industry average for any email communication.



3X Better performance on follow up emails.

Digital communication allows great data feedback on the user's responses. Follow-up emails that are sent based on user behavior show up to 3 times better performance.



Industry average 7%

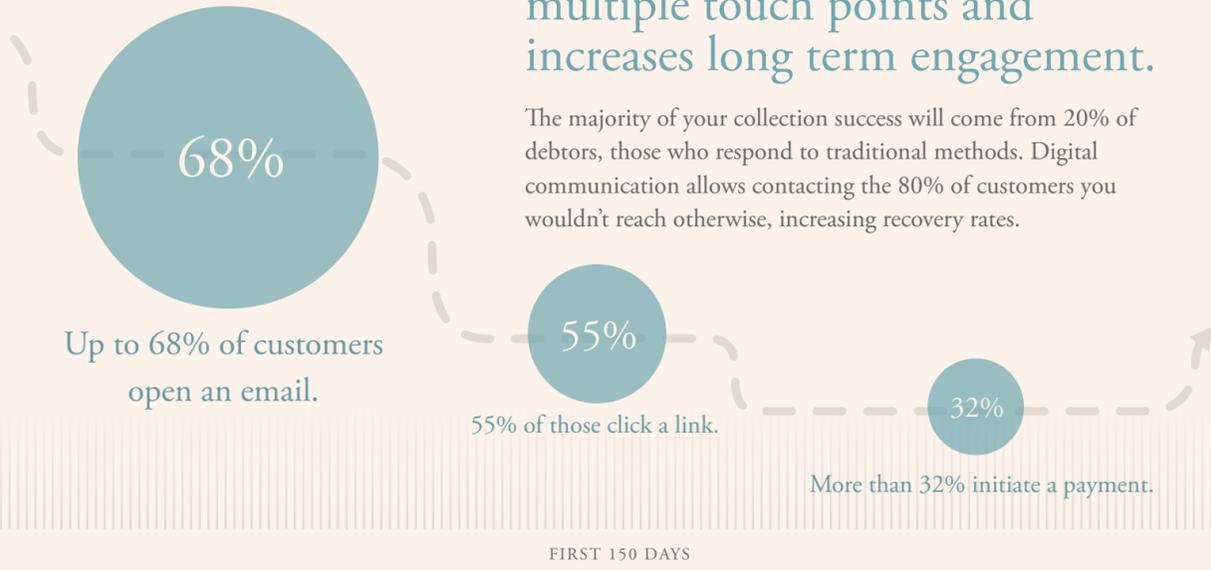


*Based on their stage, debt age and how targeted they are.

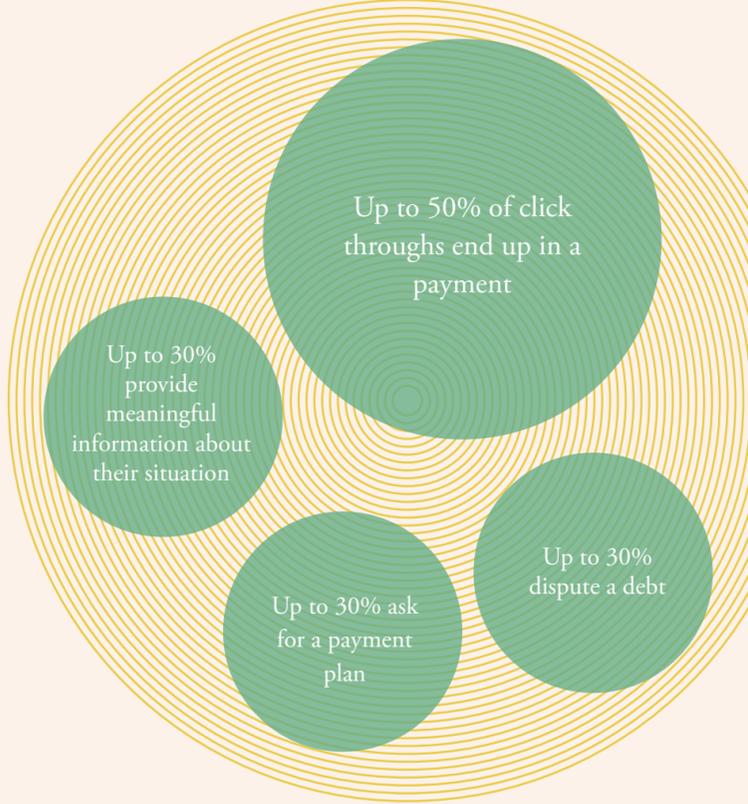
Industry average 20%

Digital collections allows multiple touch points and increases long term engagement.

The majority of your collection success will come from 20% of debtors, those who respond to traditional methods. Digital communication allows contacting the 80% of customers you wouldn't reach otherwise, increasing recovery rates.

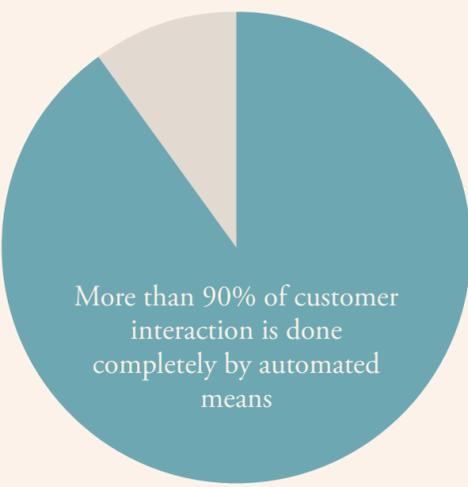
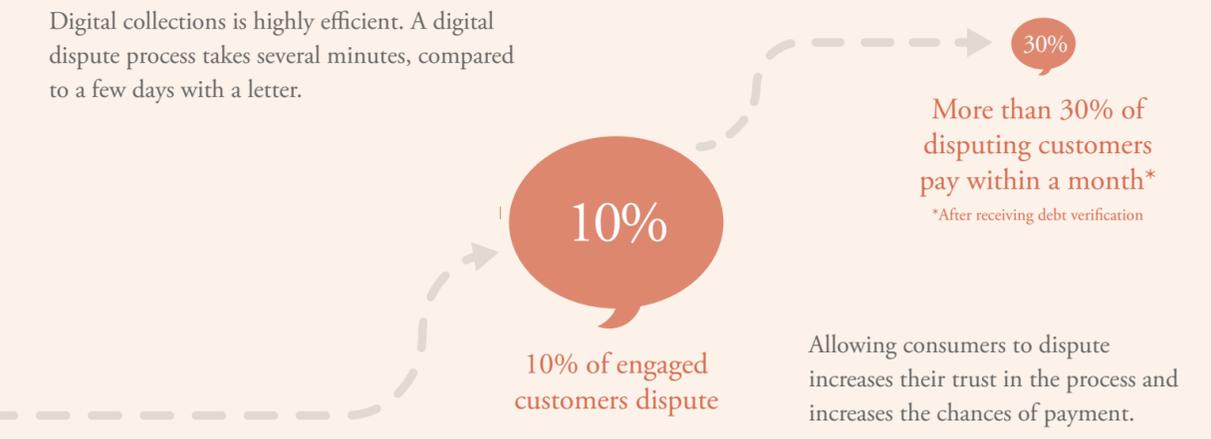


Users who click debt collection emails are highly engaged.

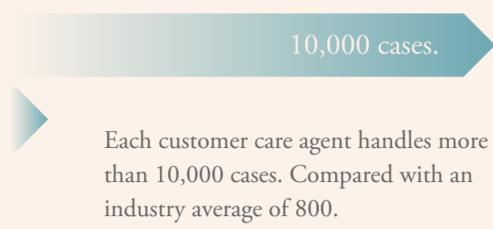


Digital collections allows better consumer protection through easier dispute processes.

Digital collections is highly efficient. A digital dispute process takes several minutes, compared to a few days with a letter.



Digital collection presents automation opportunities.



Digital and automated debt collection works.

Customers prefer the pleasant and flexible experience and thus respond more often.

Companies appreciate the improved recovery rates and increased customer retention.

For more information on how your company can use digital collections visit: www.trueaccord.com

All data provided by TrueAccord. Data sampled from tens of thousands of TrueAccord email sends per month. Benchmark percentages provided by Mailchimp & Silverpop.