



Self-Serve Portal

The Low Friction
Way for Consumers
to Repay Debt

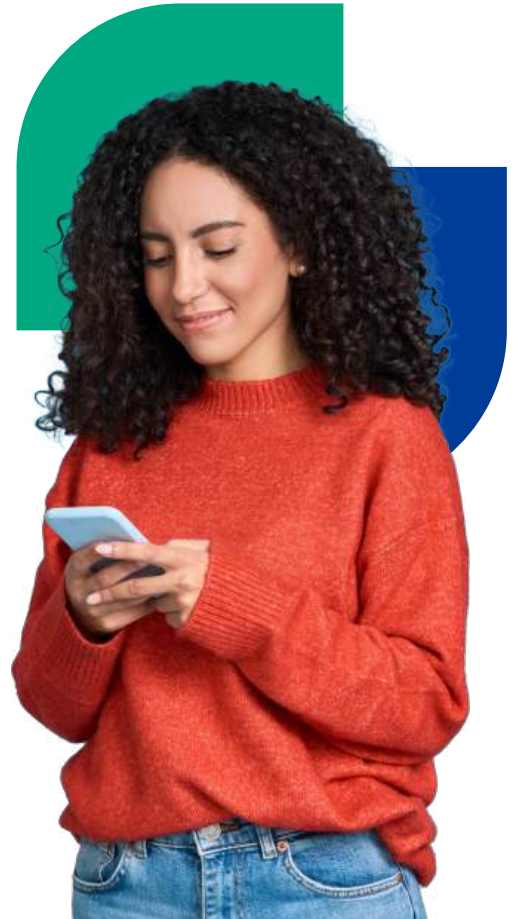


Overview of the TrueAccord Self-Serve Portal

More than a payment portal—the power of our self-serve solutions gives your business and your consumers better control over the repayment process.

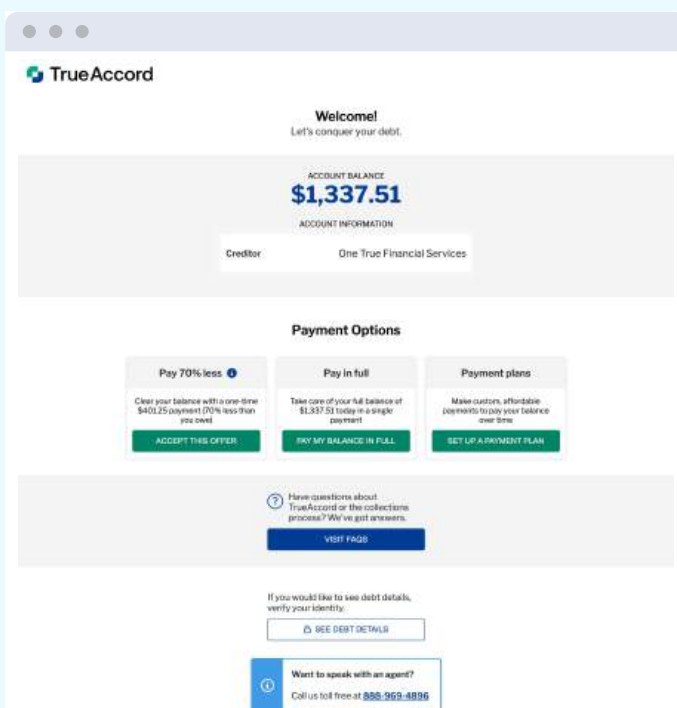
TrueAccord delivers less friction and frustration for delinquent consumers ready to manage their debt, while your organization determines the extent of account details to display, what flexible payment options you'd like to provide, and more.

Self-serve options should be a key part of any collections operation. In fact, research from McKinsey found that consumers who digitally self-serve resolve their debts at higher rates, are significantly more likely to pay in full, and report higher levels of consumer satisfaction than consumers who pay via a collection call.



98%

of delinquent consumers serviced by TrueAccord resolve their debt without any human interaction



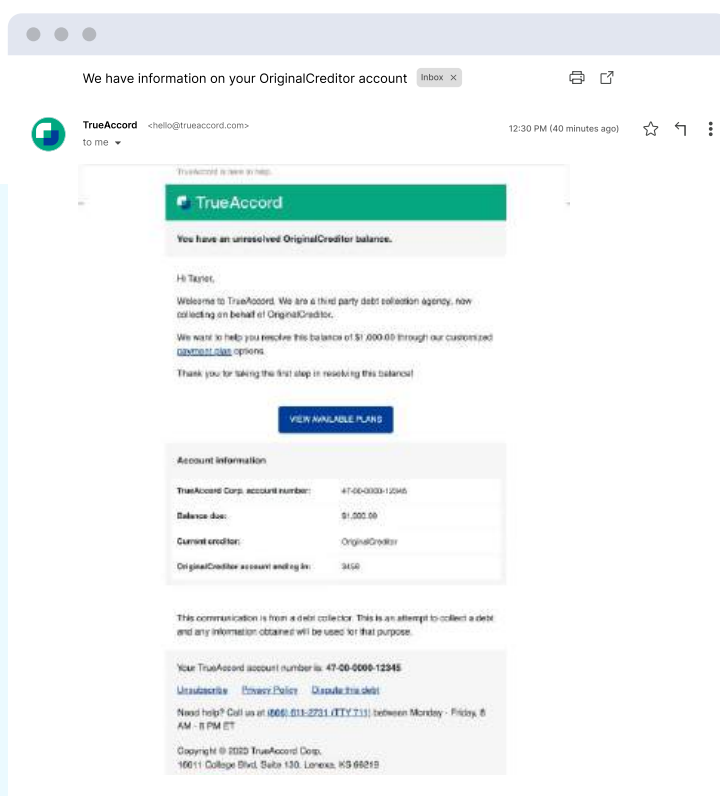
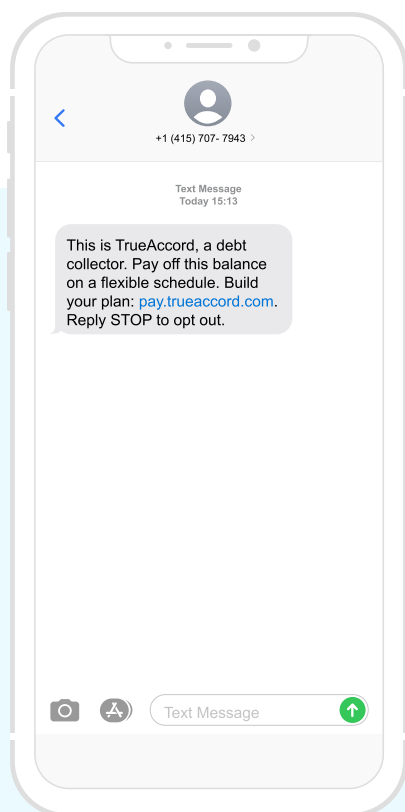
Guide Consumers to the Self-Serve Portal with an Omnichannel Approach

Whether via email, SMS message, or even physical letters, there are several ways TrueAccord reaches consumers in debt collection and empowers them to take charge of their repayment journey through the self-serve portal.



For digital communications, the call-to-action button guiding them to the portal is tied to the individual user's account so their balance and creditor will automatically display once they have clicked through.

Even if the first engagement attempt is unsuccessful, our machine learning engine, HeartBeat, will adjust communication cadence, content, and even channel dynamically.



Consumers Get Started Quickly and Simply with Self-Serve Portal Landing Pages

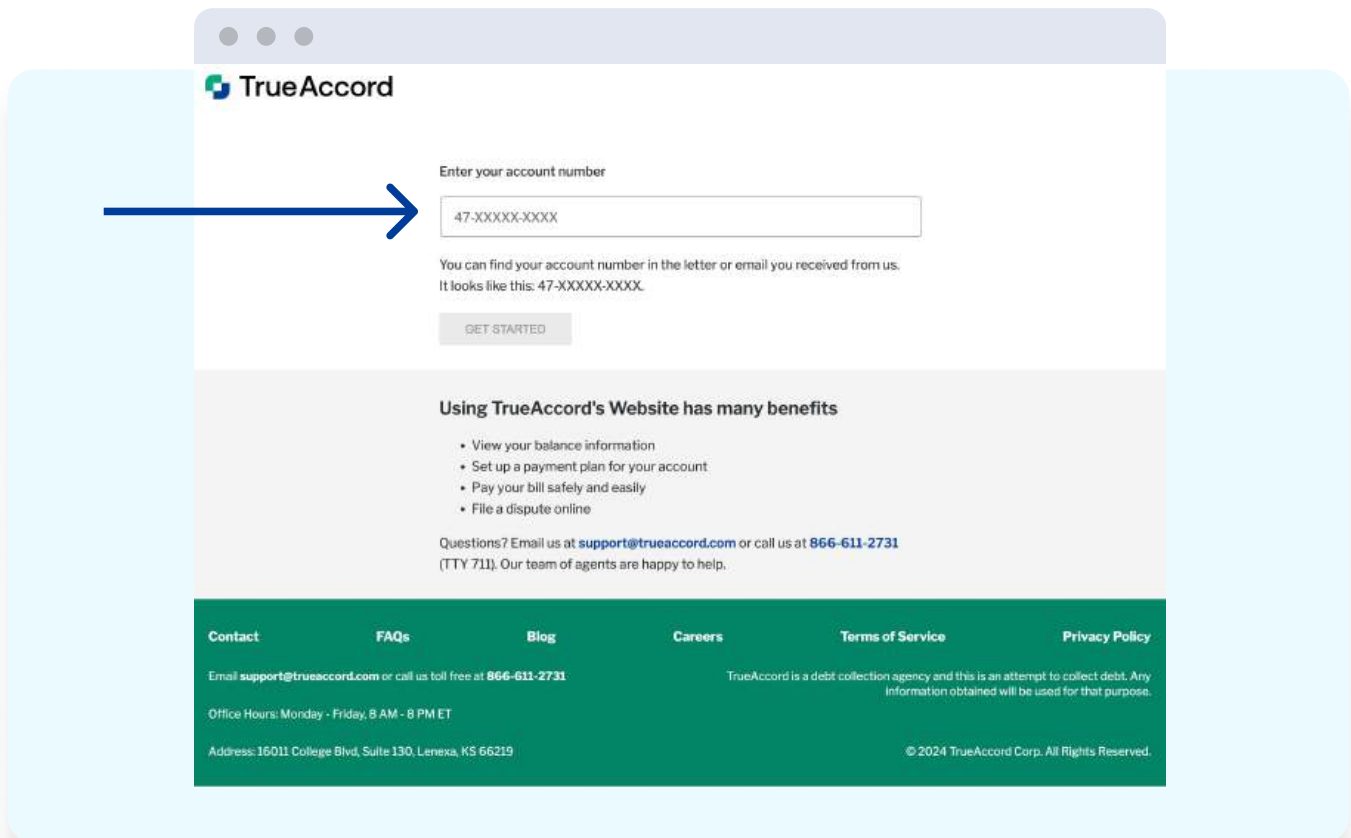
Once your consumer clicks on the call to action, they will arrive at the portal landing page specific to their account. Since each message and call-to-action link is tied to the individual user's account, there's no need to create a username and password—a common point of friction for consumers. Surveys find six in 10 respondents encounter problems paying bills digitally due to forgetting their username or password.

Your consumers can get more details and manage their payment plans by verifying their accounts through multi-factor authentication, such as entering the zip code associated with their account—still no username or password required.

The image displays two smartphone screens side-by-side, both showing the TrueAccord self-serve portal interface. The left screen is titled 'Build my own plan' and includes a message: 'Our customers are more successful when they set payments on the day(s) their paycheck funds become available to spend.' Below this, there are three main sections: 'Every' with a 'Frequency' dropdown menu, 'I want to pay' with a '\$ Amount' input field, and 'Starting on' with a date input field showing '09/18/2024' and a calendar icon. A 'NEXT' button is at the bottom. The right screen is titled 'Good Afternoon,' and asks the user to 'Please enter your zip code to verify your identity and access the debt details.' It features a 'Enter your 5 digit zip code' section with a 'Zip code' input field and a 'SUBMIT' button. Below the input field, a note states: 'Enter the zip code that is associated with this account. It may not be your current zip code.' The bottom of the right screen has a green footer with links for 'Contact', 'FAQs', 'Blog', 'Careers', 'Terms of Service', and 'Privacy Policy'. It also includes contact information: 'Email support@trueaccord.com or call us toll free at 866-611-2731', 'Office Hours: Monday - Friday, 8 AM - 8 PM ET', and 'Address: 16011 College Blvd, Suite 130, Lenexa, KS 66219'. A disclaimer at the very bottom reads: 'TrueAccord is a debt collection agency and this is an attempt to collect debt. Any information obtained will be'.

Beyond Digital Outreach: Accessible via Account Number

While most consumers these days prefer digital outreach, TrueAccord's self-serve portal is accessible even without a call-to-action button in the content.



The screenshot shows the TrueAccord website's login interface. At the top is the TrueAccord logo. Below it, a heading reads "Enter your account number". A text input field contains the placeholder "47-XXXXX-XXXX". A blue arrow points to this field. Below the field, a message states: "You can find your account number in the letter or email you received from us. It looks like this: 47-XXXXX-XXXX." A "GET STARTED" button is positioned below the message. Further down, a section titled "Using TrueAccord's Website has many benefits" lists four bullet points: "View your balance information", "Set up a payment plan for your account", "Pay your bill safely and easily", and "File a dispute online". Below this list, contact information is provided: "Questions? Email us at support@trueaccord.com or call us at 866-611-2731 (TTY 711). Our team of agents are happy to help." The footer is a dark green bar containing links for "Contact", "FAQs", "Blog", "Careers", "Terms of Service", and "Privacy Policy". It also includes the email "support@trueaccord.com", toll-free number "866-611-2731", office hours "Monday - Friday, 8 AM - 8 PM ET", address "16011 College Blvd, Suite 130, Lenexa, KS 66219", and a disclaimer: "TrueAccord is a debt collection agency and this is an attempt to collect debt. Any information obtained will be used for that purpose." The copyright notice "© 2024 TrueAccord Corp. All Rights Reserved." is at the bottom right.

Besides email and SMS, consumers can also gain access to the self-serve portal by entering their account number—a crucial option when a consumer can only be reached through traditional letters for any number of reasons:

- No email address provided
- Email hard bounces (cannot be delivered to inbox)
- Unsubscribed from email or SMS
- The consumer lives in NY state (where consumer consent is required prior to initial outreach)

Options for Consumers to Conquer Debt

One key to better collection results is offering flexible payment options—**59% of consumers in debt want more flexible payment options.**

For our self-serve portal, we work within our clients' requirements when presenting payment options to consumers and then use machine learning to optimize those options.

Once your consumer has reached the portal, they will be presented with the options you have determined, from pre-set payment plans all the way to settlement offers.

ACCOUNT BALANCE
\$594.26

ACCOUNT INFORMATION
Creditor Sample Client

Payment Options

Pay in full
Take care of your full balance of \$594.26 today in a single payment
PAY MY BALANCE IN FULL

Payment plans
Make custom, affordable payments to pay your balance over time
SET UP A PAYMENT PLAN

? Have questions about TrueAccord or the collections process? We've got answers.
VISIT FAQs

If you would like to see verify your identity.
SEE DEBT

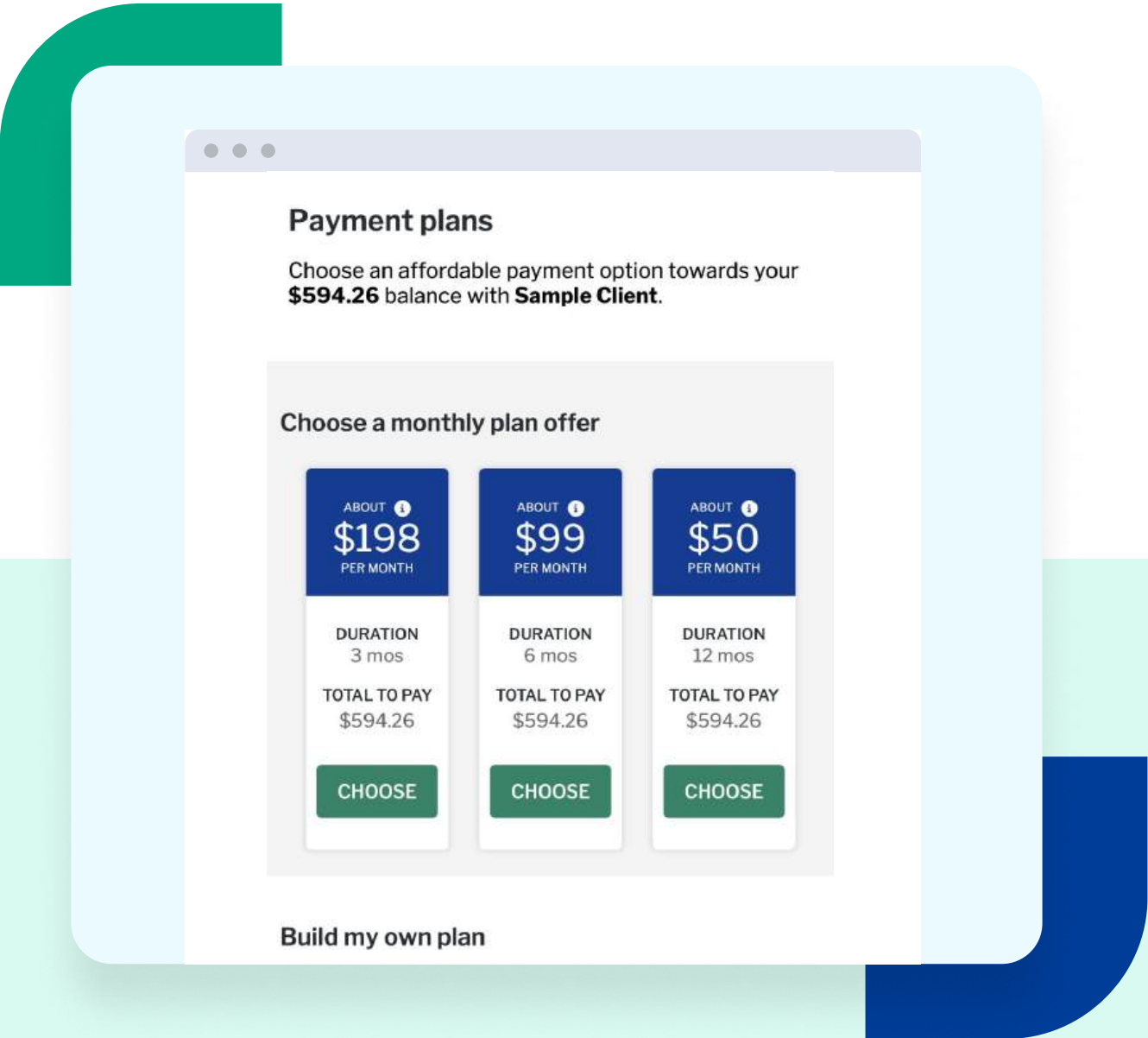


Payment Plans to Empower Consumers

From pre-set selections to building custom plans, let your consumers take control of their repayment journey.


But how are these payment plan options determined for each consumer?

A combination of your organization’s guidelines (such as length of payment schedule) and **HeartBeat**, TrueAccord’s patented machine learning engine, optimizes options based on historical data that fits within your guidelines.



Pre-Set Payment Plans

Pre-set plans offer consumers the opportunity to choose their start date and when they pay each month—the quickest option for delinquent consumers ready to get back on track.




>


Set up your plan

When do you want to make payments?
Our customers are more successful when they set monthly payments on the day(s) their paycheck funds become available to spend.


Choose day or date

Specific days (e.g. Fridays) 

Which day?




Choose day

Friday 

Starting on?

Choose start date

Friday, September 27, 2024 at MST 

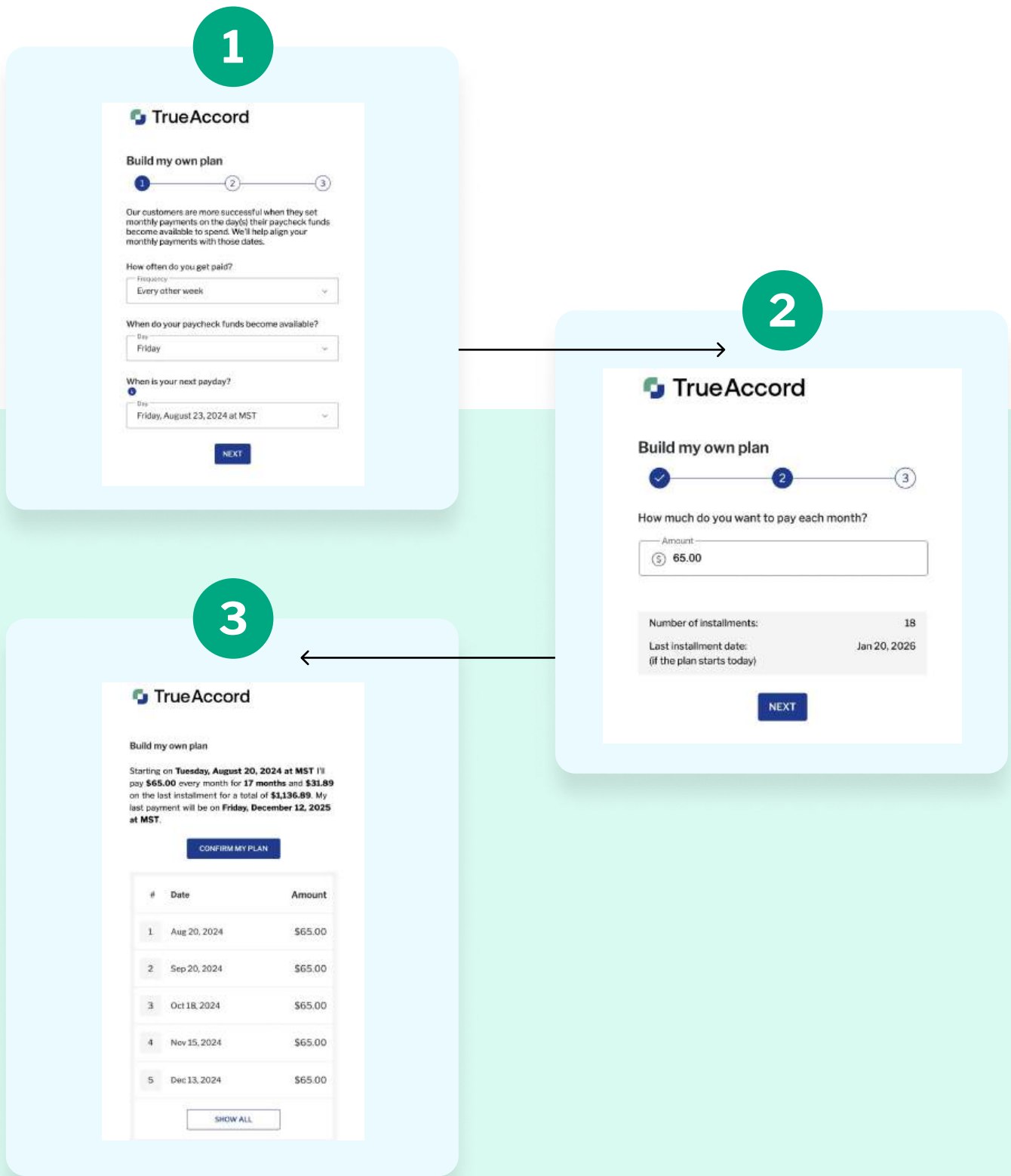
#	Date	Amount
1	Sep 27, 2024	\$20.04
2	Oct 25, 2024	\$20.03

SET UP YOUR PLAN



Build Your Own Plan

Your consumers are in control—and your business reaps better repayment results. Through multiple detailed steps and selections, your consumers can build a plan that follows their paydays, unique payment schedules, and more.



Real Consumer Testimonials

Easiest to work with, never had to speak with a representative, was able to fully manage and pay off the account via their online portal.

I appreciate you notifying me via email and having a great online payment portal. It made the process really easy.

Thank you for being patient and for having a portal that makes it easy to make the payment without filling out a bunch of stuff and having to make an account or something.

This was a great experience for me. The portal was so quick and easy to operate. Thank you

I appreciated the zero harassment, easy portal interface. I have been stressed about this for a while, hardship came up, but you made it easy and less stressful to take care of. Thanks for not being aggressive a-holes like the rest.

It's great you have a "Pay This Installment" portal! It makes it very easy to make a payment.

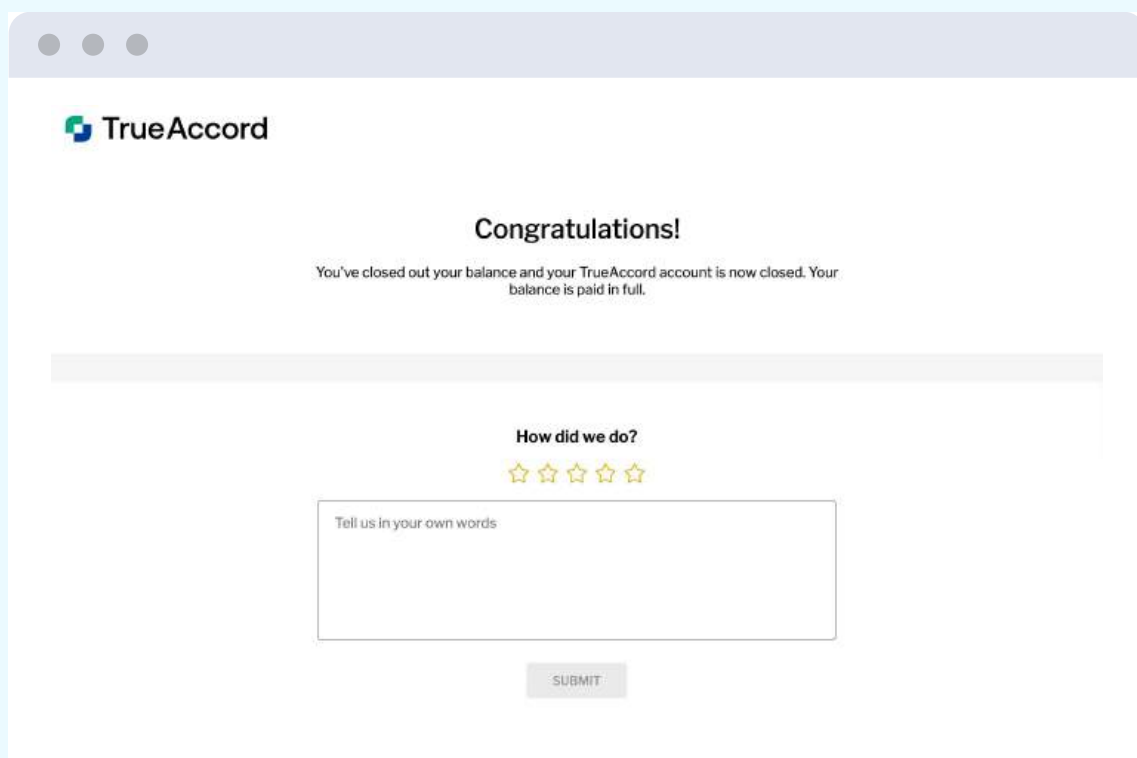
Love this online payment portal.

Ready to Get Started?

**Empower consumers with a self-serve experience—
and collect faster from happier people.**

A flexible, intuitive digital portal puts consumers in control and leads to commitments that stick. 98% of TrueAccord consumers who resolve their debts do so in a totally self-serve fashion, without interacting with a human being.

Schedule a Consultation
and ask about a live demo of
TrueAccord's Self-Serve Portal



The screenshot shows a web browser window with the TrueAccord logo in the top left. The main heading is "Congratulations!" followed by a message: "You've closed out your balance and your TrueAccord account is now closed. Your balance is paid in full." Below this is a feedback section titled "How did we do?" with five yellow stars. A text input field is labeled "Tell us in your own words" and a "SUBMIT" button is at the bottom.

About TrueAccord

TrueAccord is a digital-first provider of outreach, recovery, and collection solutions helping more than 35 million consumers of service, lending, technology, financial, and FinTech organizations since 2013. We are transforming the debt collection industry and helping consumers reach financial health with convenient payment plans, customized billing schedules, and easy documentation.

Sources

- McKinsey
- 2022 Digital-First Consumer Experience Report
- Transunion
- The State of Online Payments [December 2023]
- 2023 Consumer Report Decoding Billpayer Behavior

