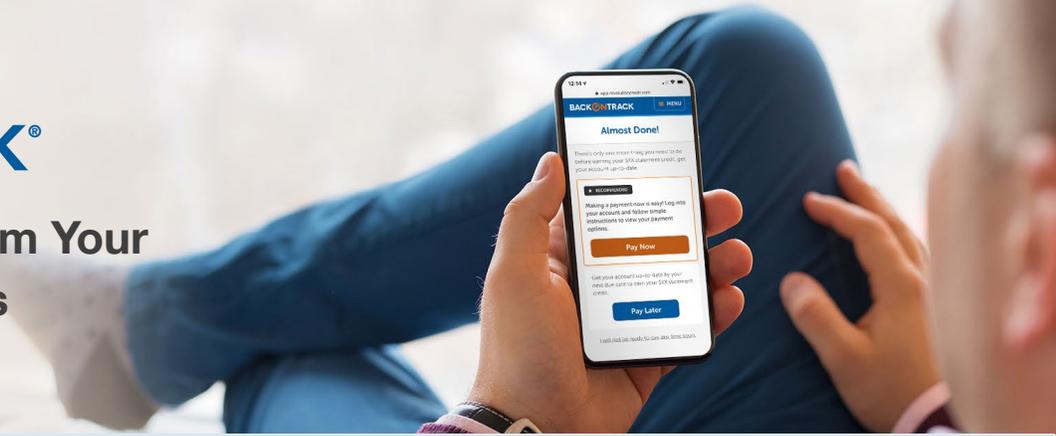




# Collect More Cash from Your Delinquent Customers



BackOnTrack® (BOT) is the first tool of its type to use applied behavioral science concepts to move more late payers out of delinquency and toward good financial health. Financial institutions that engage their delinquent customers with BOT collect more cash and meaningfully reduce roll rates. BOT’s core feature is a bite-sized, interactive user experience that creditors add to their early-stage delinquency outreach. Rather than simply mailing, emailing, texting or calling their customers to solicit a payment, Scorenomics’ clients use BOT for an empathic approach during a time of stress, to get their customers’ accounts current and move forward past the delinquency. The result? More cash collected, lower roll rates, reduced charge-offs, happier customers.

## Hosted Delinquency Mitigation Platform

BackOnTrack is a hosted web platform for delinquent consumers. Employing behavioral science principles like empathy and priming, BOT offers a completely different, but complementary intervention to existing collections efforts. Delinquent customers completing BackOnTrack, either via mobile or desktop, display much better payment performance over the months that follow, leading to an overall increase in cash collected vs. existing processes alone.

“This tutorial on credit is exactly what I needed to make my payments on time. This is a wonderful idea.”  
- BOT completer

BackOnTrack works in concert with existing collections

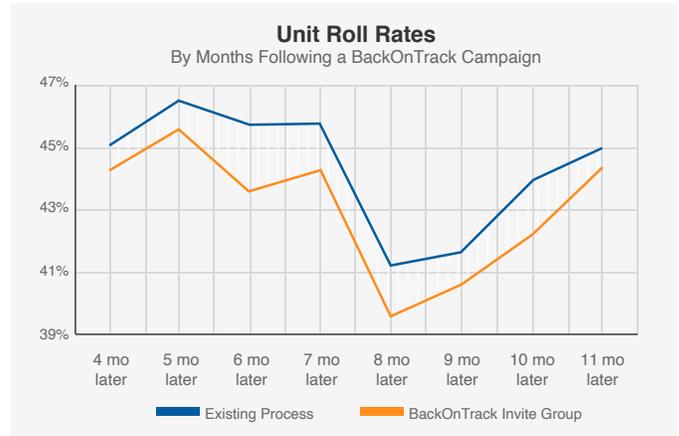
processes. Financial institutions do not need to change their core policies to benefit from BackOnTrack. BOT’s EZSetup process takes a lender a matter of hours to implement with results within 90 days.

Financial institutions enjoy three main benefits by using BackOnTrack with their late payers:

- 1. Better customer payment performance
- 2. Increased sign-up for payment aids
- 3. Prediction of roll forward risk

## Better Payment Performance

BOT positively influences the payment behavior of delinquent consumers. The chart below shows the reduction in roll rates is a long-term effect.



## Increased Use of Payment Aids

While engaging with BOT, consumers are encouraged to enroll for payment reminders and autopay. The result is an increase in usage of these payment aids by delinquent customers.

## Prediction of Roll Forward Risk

A number of data elements are captured as consumers interact with BOT. This enables statistical modeling that predicts the risk of the customer rolling forward. Creditors can put in place mitigation strategies to reduce the impact of rolling.