



# LENDISOFT OUTSOURCING

Get your operations up to speed by leveraging the resources of our experienced team, technology, and compliance controls.

[lendisoft.com](https://lendisoft.com) | [info@lendisoft.com](mailto:info@lendisoft.com) | 949-888-5556





”

The secret of success is to do the common thing uncommonly well.

# Table of Contents

<b>01</b>	<b>ABOUT US</b>	Page 2
<b>02</b>	<b>SERVICING</b>	Page 3
<b>03</b>	<b>PARTNERS</b>	Page 5
<b>04</b>	<b>EXPERTISE</b>	Page 6
<b>05</b>	<b>TECHNOLOGIES</b>	Page 7
<b>06</b>	<b>COMPLIANCE</b>	Page 8

# About Us

Lendisoft is disrupting the lending industry with its refreshing approach and core competency in risk management, lending operations, and automation.

We provide an end-to-end lending platform and services, giving lenders the ability to manage risk effectively, maximize collections, and grow their business with confidence.

## We serve industries like yours.

- ➔ Banks
- ➔ Credit Unions
- ➔ Specialty Finance
- ➔ Buy Here Pay Here
- ➔ Auto Finance
- ➔ Captives
- ➔ Servicers
- ➔ ...and more!

[lendisoft.com](http://lendisoft.com) | [info@lendisoft.com](mailto:info@lendisoft.com) | 949-888-5556





# Lendisoft<sup>SM</sup>

## Outsourcing

Let us do the heavy lifting. Outsource your collections & asset recovery back-office operations to experts.

### The Service

Lendisoft will take total control of your accounts receivable and employ the industry's best collection efforts and customer service to maximize payments coming in the door.



#### White-Labeled

We operate under your brand with a complete understanding of your products and values.



#### Risk Management

Predictive analytics enables a surgical approach through the use of risk-based strategies.



#### Performance Driven

We do skill-based assignments so the toughest accounts are always serviced by our best.

### Our Commitment to Service

You get further with honey than with vinegar, and our agents are trained to put customer service above all else. Our collectors build strong rapport with your borrowers, promoting welcome interactions and high touch-point communications. Our kinder, gentler approach employs multi-channel interactions to maximize collections.

### The Problem

Getting your own in-house collection and asset recovery operations up to speed can be costly and risky—you may be opening yourself to regulatory repercussions without the necessary staff, experience, compliance, and technology.



## The Solution

Leverage the resources of our experienced team, technology, and compliance controls to maximize collections and minimize losses.

Our delinquency workflow process maximizes your returns by deploying risk-based strategies at an account level.

1

### Front-End Collections

Team targets accounts up to 2 cycles past due, and is your first layer of defense against rolling delinquency.

2

### Back-End Collections

Team covers accounts in deeper stages of delinquency with the primary goal of mitigating events like repo & charge off.

3

### Asset Recovery

Robust recovery protocol helps you recover and liquidate assets through vast network of forwarders and auctions.

4

### Deficiency Collections

In-depth skip-tracing and use of proprietary deficiency collection strategies as well as legal and settlement initiatives.

## Action

Increase performance on your portfolios with us. We'll help you overcome the challenges!

- Our staff handles all facets of servicing: collections, repo, liquidation, titles, bankruptcy, insurance, and more!
- Our team has over 25 years of combined experience in the lending industry and can handle diverse portfolios.
- We have a regulatory compliance program in place and are up to date with over a dozen regulations.
- We utilize our own cloud-based SaaS technologies for our back-office operations.

## Results

This subprime auto portfolio adopted our collection and asset recovery services after years of pain with an industry leading servicer.

37%

Percentage of reduction in agents and staff with the use of automation.

35%

Percentage increase of average monthly payments collected.

70%

Percentage decrease of delinquency on average 30+ days past due accounts.



## Final Steps

Your success is our success. We have developed an extensive onboarding process that includes consulting and operational procedures that we employ internally for your lending institution.

Contact us today!

# Trusted Partners

Enhance your operation with our extensive suite of trusted partner integrations.



**REPAY**  
Realtime Electronic Payments

**alg**

**tcn**

**castel**  
Contact Center Solutions & Compliance

**PACER**

**BLACK BOOK**

**Carleton**

**solutions by text**

**J.D. POWER**



**experian.**

**TransUnion**

**EQUIFAX**

**DATAPAGE INC.**

**RDN**



# Our Expertise

With over **25 years of experience** in the sub-prime lending industry, we know what it takes to manage a **successful lending operation**.



01

## Diverse Portfolios

We have the expertise to manage and service prime, near-prime, sub-prime, and deep sub-prime portfolios.



02

## Advanced Strategies

We collect on portfolios based on cycles past due to track our daily progress towards potential delinquency.



03

## Risk Management

Risk management is part of our core competency—and perhaps our greatest value proposition.





# Our Technologies

Technology is a keystone to our business. We continuously innovate new ways to gain the competitive edge when it comes to mitigating risk. Our commitment to automation and technology means your business will exceed compliance standards.

**01** Geo-redundant platforms keep your data safe.

**02** Artificial Intelligence monitors and records customer interactions.

**03** Optimized and automated workflows for operational efficiency.

**04** Secure communication platforms.

**05** Secure File Transfer Protocol for file transfers.

**06** AWS cloud-based platform, among the most secure and data-safe architectures.

**07** Redundant systems provide maximum up-time.

**08** Encrypted data storage.



# Compliance Program

We stay compliant, you stay protected. We undergo a comprehensive and recurring compliance training program that covers industry policies and procedures, and many regulations, so we're always up-to-date with the latest laws. The program includes:

Understanding of internal standards, procedures and requirements

Due diligence and monitoring of third-party relationships

Data privacy and data security standards

Regulation B - Equal Credit Opportunity Act

Regulation E - Electronic Funds Transfer Act

Regulation F - Fair Debt Collections Practices Act

Regulation M - Consumer Leasing Act

Regulation P - Gramm Leach Bliley Act

Regulation V - Fair Credit Reporting Act

Regulation Z - Truth In Lending Act

Military Lending Act

Servicemembers Civil Relief Act

Unfair Deceptive and Abusive Acts and Practices

Telephone Consumer Protection Act

State Debt Collection, UCC, UCCC

CDIA's Credit Reporting Resource Guide

”

We are always auditing the effectiveness of the program and monitoring regulatory changes to adjust accordingly with internal corrective actions.

