

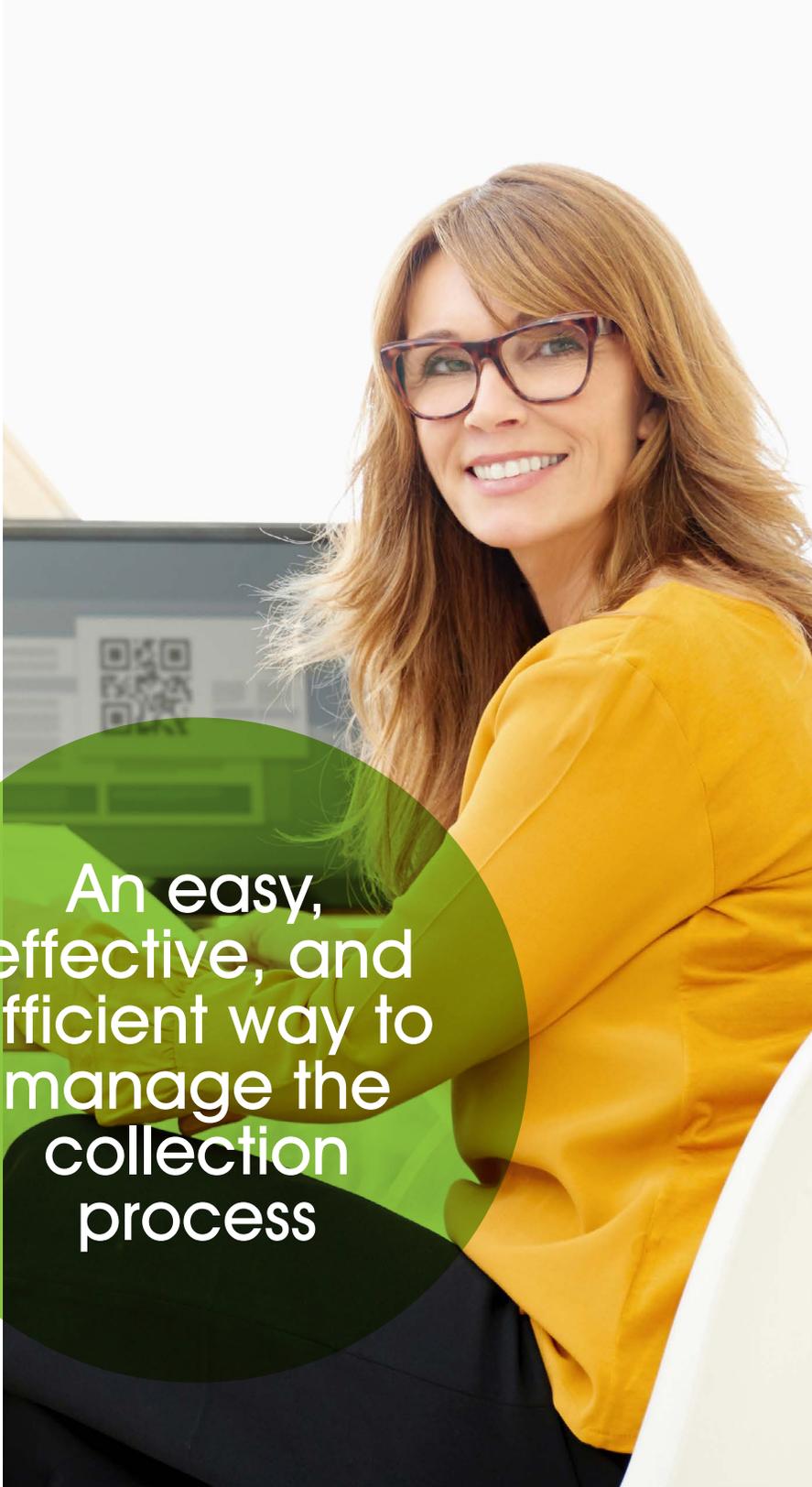
## Xpresscollect<sup>®</sup>

### Overview

When national and local governments enacted regulations to support consumers affected by Covid-19, debt collectors across the country were forced to take a second look at their collection practices. Collection managers face new laws that require process changes, and on top of that, they must figure out how to manage their process while some of their employees are required to work from home. In this unprecedented and unplanned event, there will be some good that comes out of it.

It is a perfect time to review collection processes and technology to ensure it's optimized for the most efficient and user-friendly experiences.

XpressCollect helps collections departments easily and effectively manage delinquencies. The web-based platform enables employees to access the collection cases from anywhere, and it provides unmatched benefits with a sleek user interface that delivers the ultimate user experience.



An easy,  
effective, and  
efficient way to  
manage the  
collection  
process

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## The Problem

Covid-19 has changed the entire world in a matter of months. Sadly, businesses have shut down, incomes have been cut, and jobs lost. Because much of the sudden life changes happened due to Federal and State government emergency measures, many local officials are implementing restrictions on debt collection. This inconsistency in regulations increases the need, now more than ever, for an organized and efficient debt collection process to stay compliant.

And, more importantly, to prepare for the inevitable rise in delinquencies once those restrictions expire.

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## Key Challenges Faced

- Manual communication procedures
- Difficult skip tracing processes
- Limited or confusing document management system
- Manual tasks management and sticky note organization

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## The Solution

XpressCollect helps collection teams to easily, effectively and efficiently manage delinquencies. The web-based platform provides unmatched benefits with a simple user interface that delivers the ultimate user experience. It's so simple, everyone on a team can be trained to set it up and manage it. XpressCollect not only replaces tedious workflows of the past with increased automation, sophisticated analytics and easy-to-use functionality, it also evolves with financial institution's operations and goals.

👍👍 Our collection needs are always evolving. XpressCollect's user-friendly interface and innovative functionality provide the perfect fit for us. 🗨️

Michael Long, AVP Recovery  
SRP Federal Credit Union

# A Day in The Life Of A Collector

## Immediate Productivity

Because our solution is web-based, there's no complicated software to install. There is never a need to download, upgrade or worry about being on the latest version. Sign-in, see what's planned for the day in the tailored dashboard and start collecting. Our solution is specifically designed around the user experience, making it easy to use. Teams will need less training, which provides more time for contacting consumers. That means more resources saved and more money recovered.



### Dashboard

- All-in-one control center
- Automated task management
- Teams and personal goal snapshots
- Company collection details



### Tasks

- Manage incomplete and complete tasks in one location
- Automated project management with prioritization
- Easily add tasks throughout the process



### Cases

- Real-time payment scan
- Robust integrations to important vendors
- Skip and social tracing
- Core activity visibility
- Application history
- Queue-based and manual communication hub
- Audit library for easy reporting



### Reporting

- Canned and Configurable reports



### Documentation

- Flexible and customizable document library
- Queue-based document processing
- Integration with DocuSign

## Product Functionality



### Custom Queues and Triggers

Set up workflows to make the collection process more efficient.



### Custom Reporting

Our robust reporting engine is detailed and user-friendly. Choose from a robust list of canned reports or simply create your own.



### All-in-one Dashboard Hub

Quickly view snapshots of the total collection process down to your individual goals and tasks.



### Robust Vendor Integrations

Seamlessly connect to payments, insurance, repossession, remarketing, documents and other important tools you use daily.



### Helpful Core Activity Visibility

XpressCollect provides the power to simply click and instantly view information in your core system. By seeing all the accounts, a customer/member has, you can see the entire relationship.



### Real-time Payment Scan

Real-time Payment Tracking: Up-to-date payments within last 24 hours. Make your customers feel at ease working with your knowledgeable staff.



### Helpful Skip Tracing

Improve collection efficiency and productivity. Find hard-to-reach customers/members and avoid inaccurate, outdated information.



### Application History

See all the submitted applications for a better understanding of someone's history. Look beyond just funded loans to see how they applied and their qualifications even before becoming a customer or member.

## The Key Benefits of The MeridianLink XpressCollect Software



Proven web-based  
SaaS deployment



Dedicated support and  
training resources



Powerful rules engine  
and optimized workflows



Integration with your core, vendors,  
and other MeridianLink products

“During the  
XpressCollect  
implementation,  
we received  
great support  
and training.”

Jan Tlascala  
Director of Lending,  
Mocse Credit Union

### MeridianLink's Expertise

MeridianLink has over 20 years supporting financial institutions during economic downturns and other nationwide tragedies. With over 1,200 clients, including 68 of the top 100 credit unions, and a 98+% retention rate; MeridianLink is a proven end-to-end loan and deposit account platform that is uniquely qualified to help all financial institutions during this unprecedented time.

### About MeridianLink

MeridianLink connects all sizes of financial institutions and fintech companies to better technology, better service, better people and better solutions. MeridianLink transforms operating environments by solving complex problems with powerful yet practical solutions. The company's suite of products and services help maximize performance in key industry segments, such as direct, indirect and mortgage loan origination; deposit account opening; digital lending; credit reporting, data access and verification; business consulting; analytics, collections and scoring. Based in Costa Mesa, Calif., MeridianLink is passionate about democratizing financial services technology and data. ©2020